

## The Influence of the Amount of ZIS Fund Receipt, Company Size on Company Performance with CSR as a Moderation Variable in Sharia Commercial Banks in Indonesia

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### ABSTRACT

Sharia Commercial Banks in Indonesia have a social role by Law No. 21 of 2008 which has the task of collecting Zakat, Infaq, Alms, and Waqf funds from the community. This research is to test whether this role, if implemented by Sharia Commercial Banks as one of the company's core operational business activities, can improve the Performance of Sharia Commercial Banks, determined by ROA which measures profitability. with CSR initiatives acting as a moderating factor and business size as another independent variable. The study results show that receipt of ZIS funds from the public and internal banks has a positive impact on company performance. Apart from that, what is detrimental to company performance is the size of its assets. CSR moderates ZIS negatively on company performance, while the results of CSR moderation on the size of company assets have a positive impact on business performance.

## INTRODUCTION

Growth trend in 2020 to 2023, Indonesian Sharia commercial banks recorded extraordinary performance growth in 2023, with profitability amounting to IDR 10.2 trillion or 7.37% higher compared to 2022. Along with Return on Assets which increased by 1.5 % YoY from 2022 to 2023, the total assets of Sharia Commercial Banks in 2023 will be IDR 543.7 trillion, an increase of 13.55 trillion. % YoY increase from 2022.

Apart from growth in business activities, Sharia Commercial Banks also recorded growth in social religious activities, namely growth in ZIS funds which according to Sharia Commercial Banks will increase by 11.57% in 2023, which is quite a significant increase.

Sharia Banks and Sharia Business Units can carry out social functions as *baitul maal* institutions, such as receiving zakat, infaq, alms, grants, or other social funds and distributing them to organizations, according to Law Number 21 of 2008 concerning Sharia. Zakatv Investment Manager

Sharia Banks apart from carrying out the function of managing profit-based community investments and apart from that, providing financial services also have social goals. (Syafe'i Antonio, 2020).

Sharia Business Units and Sharia Commercial Banks in the process of collecting Zakat, Infaq, Alms, and Cash Waqf (ZIS) funds can be done internally or externally. Internally, Islamic Commercial Banks or Sharia Business Units can collect ZIS funds through a share of company profits and ZIS from company employees.

This role implies that apart from being able to help the government in collecting ZIS funds, this role can be expected to help improve the performance of Sharia Commercial Banks because the funds collected will be greater and have an impact on the social community.

Previous research examining business and social relationships carried out by Sharia Commercial Banks, namely regarding corporate zakat and corporate responsibility, has been successfully carried out with several general conclusions. These relationships can influence the performance of Sharia Commercial Banks.

The relationship between company zakat and company performance according to Trisna et al. (2020), Nurhayati and Rustiningrum (2021), and Marito et al (2021) is that a company's performance is not affected by zakat. Agustin and Rosyidah (2024) and Eliana et al. (2020) found that corporate zakat expenditures have an important and beneficial impact on the profitability of Sharia Commercial Banks.

In the research of Nurindahyanti et al. (2021), Ilmi et al. (2020), Wardiwiyo and Jayanti (2020) stated that Zakat has a positive impact on the performance of Sharia Commercial Banks.

Through initiatives run by the Institute, ZIS Funds are available for use by Sharia Business Units, Sharia Commercial Banks, and Zakat Managers. they keep it as a social and environmental obligation to society. Program

Disclosure of environmental and social responsibility in the case of Sharia Commercial Bank v can have a significant impact on financial performance (Trian Firman et al. 2021). In other words, Sharia Commercial Banks as entities

managing public funds also have social and environmental responsibilities. The public needs to understand and know that the funds entrusted and managed by Sharia Commercial Banks have a positive impact on the social and environment.

Considering this context, the aim of this research is to conduct a vv analysis of the implications of the role of Sharia Commercial Banks as collectors of ZIS funds on company performance.

As a novelty for this research, this research is not only limited to zakat paid by Sharia Commercial Banks for income, but also ZIS funds obtained from customers, workers, and the community.

## LITERATURE REVIEW

### *Shariah Enterprice Theory*

The grand theory in this research is the Shariah Enterprise Theory, which is a development of the concept of Enterprise Theory, this theory is according to Slamet (2001). The main principle underlying all other concepts is that all resources in this world belong to Allah alone, who created them. Sharia corporate theory holds that Allah is the highest source of trust because He is the only supreme owner. Meanwhile, the resources owned by stakeholders are essentially the commands of Allah SWT. with the obligation to use them for the purposes and methods decided by the Trustee.

Adapted from Gustani (2021) In essence, Sharia Enterprise Theory offers a vertical accountability system, especially to Allah SWT, which is then developed into a horizontal accountability system directed both towards humans and nature. Falah, or crucial business success in the form of achieving prosperity – which includes material and spiritual happiness at the individual and societal levels – is the final premise (Triyuwono, 2015).

### *Stakeholder Theory*

As proposed by Freeman (1984) and Freeman et al. (2010), characterized by the following key ideas: First, a company consists of a network of relationships between various parties who come together to form an organization. "Any group or individual that can influence or be influenced by an organization" is the definition of a stakeholder according to (Freeman, 1984, p. 46). Second, creating value for stakeholders is a manager's primary responsibility. Rather than simply pitting competing interests against each other, it seeks to coordinate the interests of various stakeholders to advance the common goal. Integration suggests that ethical considerations are part of most business decisions and conversely is the third fundamental principle of stakeholder theory.

Stakeholders are individuals or groups who can produce or receive influence on organizational processes in achieving their goals. According to stakeholder theory, businesses must serve society, the environment, and the government in addition to maximizing income for shareholders, namely owners and investors. Leo Bambang (2021)

Sharia banking aims to achieve material goals in the world order and spiritual life as provisions for the afterlife, which is in line with Islamic economic goals. To achieve this, Islamic bank management actively seeks to improve welfare in addition to maximizing profits. (Siti Amarah, 2016)

### ***Zakat, Infak, Sedekah***

One of the five main principles of Islam is zakat, a financial requirement imposed on Muslims that has the power to cleanse the wealth of vices such as egoism, greed, and stinginess. Zakat is a religious practice that combines spiritual, social, and financial aspects. Apart from that, Zakat is a means to encourage individuals to experience the blessings and rewards of Allah SWT. The word "zaka" (pure, good, blessing, growth, and development) is the root of the word "zakat" which purifies the soul and develops it with various forms of goodness while bringing hope of blessings (Fikih Sunnah, Sayyid Sabiq: 2).

### ***Company Size***

In determining company size, Brigham & Houston (2011) classifies company size using various methods, including stock market value, log size, total assets, and other variables.

Meanwhile, according to Riyanto (2013), you can measure the value of a business based on the capital value, number of businesses, and/or number of activities. In general, the company criteria associated with the business are associated with a collection of inactive activities. by the Sharia Commercial Bank.

The determination of size in banking is generally based on the number of assets because the main products of Sharia Commercial Banks are financing and investment (Nur Ilmi et al., 2021). The size of the company can be determined methodically in the following way:

$$\text{Company Size} = \ln \text{Total Assets}$$

### ***Environmental Social Responsibility***

Communication in All company's ethical values are based on CSR which is an abbreviation of corporate social responsibility. Many transactions express their commitment to social responsibility towards other countries with different payments, both development payments and development payments. In Indonesia, the emergence of CSR is very important, such as the name of society which starts from social responsibility and investor relations every year. CSR practices in Indonesia are based on environmental change problems such as forest destruction, air pollution, air pollution, and climate change. In this section, the emergence of foreign communities operating in Indonesia is another channel of evolution and practice of entrepreneurial social responsibility (Trian et al. 2021).

H1: There is a positive influence of receiving ZIS funds on company performance

The growth of ZIS fund receipts is carried out by using data from Sharia Commercial Banks, other Sharia Commercial Banks, or internal sources from customers and the community, which will influence the Company's performance and environmental social responsibility activities.

According to Agustin & Rosyidah (2024), zakat from banking significantly increases the profitability of Sharia Commercial Banks between 2017 and 2022. This finding is in line with research by Nurindahyanti et al. (2020), Eliana et al.

(2020), Ilmi et al. (2020), and Wardiwiyo & Jayanti (2020) who found that Sharia Commercial Banks would be better if they used zakat banking.

Further investigation shows that company performance is not significantly influenced by banking zakat (i.e., the more zakat a company manages, the lower the company's performance value, and the more zakat it manages. This finding was made by Trisna et al. (2020). Nurhayati & Rustiningrum (2020) found that zakat had no impact on the financial performance of sharia banking, and Marito et al (2021) concluded that zakat had no impact on the direction of asset returns of Bank Muamalat Indonesia PT.

H2: Company size has a positive effect on company performance

Previous research findings show that there is a positive correlation between company size and the performance of Sharia Commercial Banks in Indonesia. According to Nurindahyanti et al. (2021) and Magdalena et al. (2017), the financial performance of Sharia Commercial Banks decreased as the number of assets managed for operational purposes increased. Nevertheless, the company's financial Asset Return

Another study by Eliana et al. (2020) stated that company size has a small and large impact on the profitability of Sharia Commercial Banks. This is comparable to research by Agustin & Rosyidah (2024) which found that because large companies almost if the size of the business does not have a large enough influence on the profitability of Sharia Commercial Banks from 2017 to 2022, they never produce maximum profits. This is because larger businesses will incur higher operational costs than smaller businesses.

H3: Corporate social responsibility moderates the receipt of ZIS funds on company performance

By using corporate social responsibility as a moderating variable, this research will look at the role that according to Law Number 21 of 2008, Sharia Commercial Banks have objectives. social, namely collecting ZIS funds from both internal and external banks.

H4: Corporate social responsibility moderates company size on company performance

As a moderating factor between company size and performance Throughout this research, the company's corporate social responsibility is based on a Sharia-based company by the sharia enterprise theory that Sharia Commercial Banks have an "obligation" towards social and environmental interests.

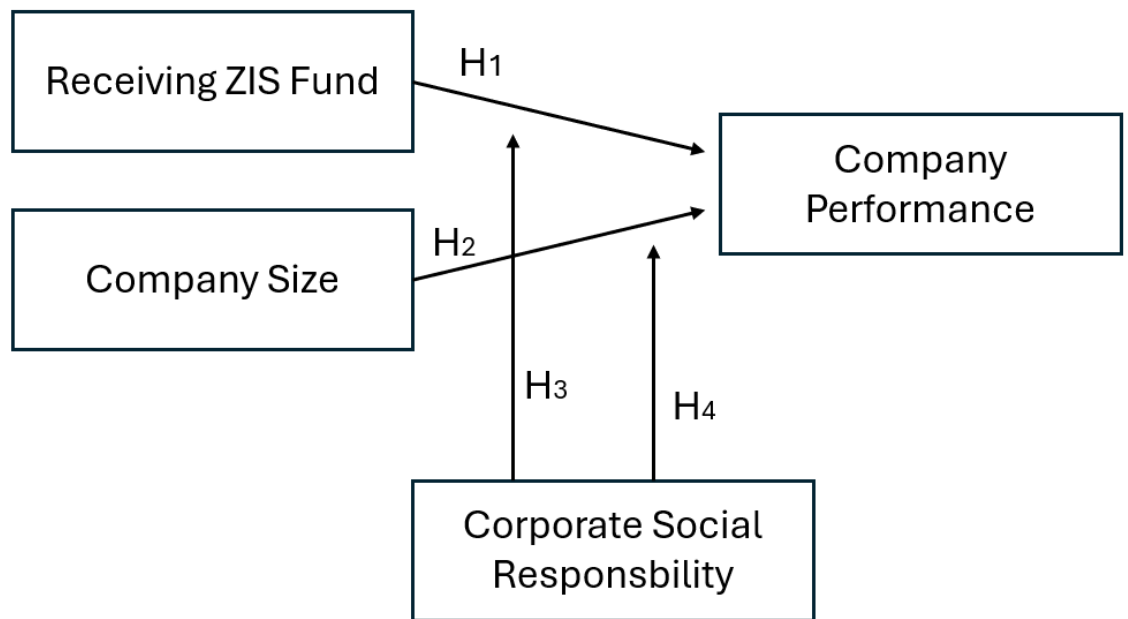


Figure 1. Conceptual Framework

### METHODOLOGY

This research, which uses a quantitative approach in testing hypotheses, observes Indonesian Sharia Commercial Banks registered with the Financial Services Authority (OJK) from 2019 to 2023. This research uses secondary data, namely information from annual and current data on Sharia Commercial Banks report. The instruments used in this research analysis are MS. Excel 2020 and SPSS.

The data analysis technique for this research is multiple linear regression analysis. establishing a relationship between two or more dependent factors (Y, CSR) and one independent variable (X) is the goal of multiple linear regression analysis (the amount of ZIS funds raised and company size).

Ordinary Least Squares (OLS) This research uses the following equation to describe the hypothesis through multiple linear regression:

$$Y = c + \beta_1 X_1 + \beta_2 X_2 + \beta_1 X_1 * Z_1 + \beta_2 X_2 * Z_2 + e_{it}$$

Y = Company Performance

c = Constanta

X1 = Total ZIS Fund Receipt

X2 = Company Size

Z = Moderating Variabel CSR

i = Shariah Commercial Bank

t = Time

e = error

**RESEARCH RESULT**

*Descriptive Statistics*

The following is a table of descriptive statistical processing results. There are 55 sample data points (N) in this research, from 11 Sharia Commercial Bank participants with a research period of 2019 to 2023 that meet the sample criteria as follows:

Table 1. Descriptive Statistical Test Results

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
ZIS	55	.00	321449.00	23352.54	9284.45896	68855.39053
Asset Bank	55	715623.00	353624124.00	40376759.23	10464928.02	77609983.36
ROA	55	-6.70	4.08	.77	.18997	1.40882
CSR	55	.33	1.00	.67	.04030	.29886
Valid N (listwise)	55					

*Classic Assumption Test Results*

To ensure the reliability of the data, this research tested traditional assumptions before conducting multiple linear regression analyses. This research has tested several assumptions, including autocorrelation, heteroscedasticity, multicollinearity, and normality tests.

The results of the classic assumption test above, there are problems in terms of the Multicollinearity and Heteroscedasticity tests. For multicollinearity, researchers do not carry out strengthening actions or special treatment of the data so that it passes the multicollinearity test, according to Wirawan et al. (2020) because multicollinearity is normal in regression models with moderating variables. So there is no need to carry out this assumption test to cure (Indrawan: 2021).

Meanwhile, the results of the heterocodedity test, researchers did not carry out any special treatment, because the data studied, especially the amount of ZIS collection, in this case, which came from PT Bank Syariah Indonesia, was very dominant compared to other Sharia Commercial Banks. Namely, the amount of ZIS funds collected by PT Bank Syariah Indonesia reached 94% of the total amount of ZIS funds collected from all Sharia Commercial Banks in Indonesia.

**Multiple Linear Regression Test Results**

The following are the findings of the research multiple linear regression test:

Table 2. Multiple Linear Regression Test Results  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.600	3.714		2.046	.046
ZIS	.043	.014	4.070	3.126	.003
Asset Bank	-1.304	.583	-.542	-2.237	.030
ZIS & CSR	-.039	.013	-3.717	-2.928	.005
Asset Bank & CSR	.379	.117	.638	3.237	.002

a. Dependent Variable: ROA

The regression equation, which is as follows, can be seen using the results of the multiple linear regression test in Table 2:

$$ROA_{it} = 7,600 + 0,034 \times ZIS_{it} - 1,304 \times Asset\ Bank_{it} - 0,039 \times CRS * ZIS_{it} + 0,379 \times CSR * Asset\ Bank_{it} + \epsilon_i$$

Table 3. Regression Coefficient Test Results  
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.514 <sup>a</sup>	.264	.205	1.25586

a. Predictors: (Constant), Asset Bank & CSR, ZIS, Asset Bank, ZIS & CSR

The results of the regression coefficient test in Table 3 show a customized R square value of 0.205 or 20.5%, which means that 20.5% of the variation or change in company performance can be explained by the variables in the model, namely ZIS, Bank Assets, CSR interaction variables with ZIS and CSR interaction variable with Bank Assets.

**DISCUSSION**

***The Influence of Receiving ZIS Funds on Company Performance***

Based on the results of research on multiple linear regression and data interpretation, receiving ZIS funds on the influence of receiving ZIS funds on business performance is interesting and constructive. The findings of this research are consistent with previous research from Nurindahyanti et al. (2021) and Eliana et al. (2020).

The reason is, that the increasing number of Sharia Commercial Banks receiving ZIS funds will certainly increase the reputation of the bank itself (Nurindahyanti et al: 2021). In addition, expanding the role of Sharia Commercial Banks in receiving ZIS funds, will open opportunities to increase the number of Muslim community customers who save and make transactions at Sharia Commercial Banks.

#### ***The Influence of Company Size on Company Performance***

The company assets in this research findings are consistent with previous research which shows that the effect of company size on performance is negative and deserves attention from Magdalena et al. (2017) that asset. This is based on multiple linear regression research findings and data interpretation.

Company assets have a negative influence on company performance because the assets owned by Sharia Commercial Banks are used as operational support facilities for bank transactions with customers. This of course requires very large operational costs which hurt company performance, in this case, ROA if the assets cannot be maximized properly.

#### ***Corporate Social Responsibility Moderates Receipt of ZIS Funds on Company Performance***

Based on the results of research on multiple linear regression and data interpretation, it shows that corporate social responsibility weakens the influence of receiving ZIS funds on company performance.

This requires confirmation of the practice of corporate social responsibility activities with ZIS fund disbursement activities that have been accepted by Sharia Commercial Bank. Only PT Bank Mega Syariah, PT Bank Muamalat Indonesia, and PT Bank Syariah Indonesia manage the use of ZIS funds with the National Amil Zakat Institution, which is affiliated with the company, while other Sharia Commercial Banks only channel ZIS funds to the National Amil Zakat Institution which is not affiliated with the company. So, the company's social activity practices with the receipt of ZIS funds do not reflect the company's policy and strategy regarding company performance

#### ***Corporate Social Responsibility Moderates Company Size on Company Performance***

The results of research on multiple linear regression and data interpretation, shows that corporate social responsibility strengthens the influence of receiving ZIS funds on company performance. This shows that the more corporate social responsibility activities in each Sharia Commercial Bank branch office that represent the company's assets or size, the greater the company's performance.

You can provide academic justification for the research findings in this section. This is not the place to include the numbers from your statistical tests; instead, you need to explain the numerical value. Your discussion should be structured around the scientific rationale for your findings and clear explanations relevant to the specific subject you are researching.

## CONCLUSIONS AND RECOMMENDATIONS

Based on the findings of tests carried out to determine the impact on company size and performance of ZIS fund receipts, the following conclusions can be drawn, with CSR as a moderating variable:

1. The amount of ZIS funds received from internal and external banks. The performance of Sharia Commercial Banks is influenced positively and significantly. company at a Sharia Commercial Bank
2. The size of the company—in this case, total assets—has a negative influence on the performance of Sharia Commercial Banks.
3. The negative impact of receiving ZIS funds from both internal and external banks on the performance of Sharia Commercial Banks can be mitigated by corporate social responsibility. There needs to be good governance and separation of functions in the use of zakat funds received by Sharia Commercial Banks. with the practice of corporate social responsibility activities at Sharia Commercial Banks
4. The positive impact of company size—especially total assets—on the performance of Sharia Commercial Banks can be mitigated by corporate social responsibility.

The following are several recommendations and suggestions for future research:

1. The next research is expected to increase the number of samples, namely not only Sharia Commercial Banks in Indonesia, but can also add Sharia Business Units as additional samples
2. The number of samples used can use a range of years starting from 2021 at the time of the merger of PT Bank Syariah Indonesia Tbk
3. Additional investigation may yield several factors that influence business performance.

## ADVANCED RESEARCH

This research has a few limitations that need to be considered when evaluating and developing ideas for future research, including the following:

1. The sample used in this research is small—a total of 11 Sharia Commercial Banks—because it only includes Sharia Commercial Banks registered with the OJK from 2019 to 2013.
2. Data from PT Bank Syariah Indonesia Tbk regarding the merger of three Sharia Commercial Banks—PT Bank Syariah Mandiri, PT Bank Nasional Indonesia Syariah, and PT Bank Rakyat Indonesia Syariah Tbk—is a sample of PT Bank Syariah Indonesia Tbk from 2019 to 2020.

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