



## The Effect of Financial and Non-Financial Performance on Islamic Social Reporting

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### ABSTRACT

The development of sharia banking is the reason for the need for disclosure of social responsibility in accordance with sharia principles. This study aims to empirically examine the influence of Profitability, Liquidity, Leverage and Sharia Supervisory Board Size on Islamic Social Reporting in Islamic Commercial Banks in Indonesia registered with the Financial Services Authority (OJK). The theoretical basis used in this research is Legitimacy Theory and *Shari'ah Enterprise Theory*. This study used a purposive sampling method so that a sample of 11 banks was obtained during the 2017-2021 period. In this study using secondary data and data analysis method used is multiple linear analysis. The research results show that Profitability has a negative and significant effect on *Islamic Social Reporting* and Liquidity has a positive and significant effect on *Islamic Social Reporting*. Meanwhile, Leverage and Size of the Sharia Supervisory Board each do not have a significant effect on Islamic Social Reporting.

## INTRODUCTION

The global financial market is facing rapid development, one of which shows rapid development, namely the Islamic banking industry (Rahmah et al., 2021). The growth of Islamic banking has not only occurred in countries with Muslim-majority populations, but has emerged in countries with Muslim minority populations. The focus of Islamic commercial bank activities is not only on the economic sector but also in spreading spiritual aspect (Rois & Sugianto, 2021). The practice carried out by Islamic banking refers to the Qur'an and Hadith (Purbayati et al., 2019). In addition to the rapid development of Islamic banking, issues related to Corporate Social Responsibility are an interesting topic because they are the core of business ethics that companies need to implement (Yentisna & Alvian, 2019). CSR refers to a sustainable concept that needs to be implemented by companies that are committed not only to achieving profits, but must carry out social and environmental responsibility (Fakhruddin et al., 2022). Such an explanation is contained in Q.S Al-A'raf verse 56 which broadly explains that Allah has forbade his creatures to do mischief on earth (quran.kemenag.go.id)

The concept "CSR" is increasingly broadly encompassing not only conventional business but also sharia-compliant (Murdiansyah, 2021). Islamic banking carries out operational activities and social responsibility with sharia provisions, so it should be reported in accordance with sharia principles to create a business that is far from fraud and refers to the sharia law (Muhammad, 2005). The concept of CSR in the Islamic economy is known as Islamic Social Reporting (ISR). ISR is benchmark for the application of islmaic banking social responsibility that contains CSR standars, as determined by The Accounting and Auditing Organization For Islamic Financial Institution (AAOIFI). Where ISR is a development of social reporting which is a form of community hope that companies do not only play a role in the economy but need to participate in spreading spiritual aspects, so as to produce information that can be utilized by the Muslim community in considering their decisions (Affandi & Nursita, 2019).

Table 1. Average Disclosure Islamic Social Reporting

No	Prior Research	Level Of Disclosure ISR	Category
1	Santoso & Dhiyaul-Haq (2017)	46,39%	Less Information
2	Pratama et al (2018)	50,00%	Less Information
3	Sari & Helmayunita (2019)	59,43%	Less Information
4	Jati et al (2020)	48.85%	Less Information
5	Ersyafadi et al (2021)	49,50%	Less Information

Disclosures of ISR remain largely uninformative, as some previous researchers have pointed out. Referring to research conducted by Abadi et al (2020) which explains that there are 4 types of ISR disclosure categories, the first rank is very informative (81% -100%), the second rank is with informative predicate (66% -80%), the third rank is less informative predicate (50% -66%)

and fourth place with uninformative predicate (<50%). This happens because ISR disclosure in Indonesia is still voluntary so that companies' interest in carrying out ISR disclosure is still relatively low (Ersyafadi et al., 2021)

Profitability is the first variable that has an effect on ISR (Affandi & Nursita, 2019). Profitability is a financial ratio that provides an overview of a company's ability to generate profits and management's ability to carry out its operations. According to Ersyafadi et al (2021). Research conducted by Nurjanah & Bawono (2020), Prasetyoningrum (2018), Yusuf & Shayida (2020) shows that profitability has a positive relationship to ISR. The findings differ from the research by Pratiwi & Andriyani (2018), Pardanty & Yuliandhari (2021), Mais & Alawiyah (2020) which show that profitability has a negative relationship to ISR. Research by Umiyati & Baiquni (2018) and Putri & Sukarmanto (2022) found that profitability has no effect on ISR.

Liquidity is the second variable that has an effect on ISR (Wahyudi & Rahmawati, 2022). The ratio known as the liquidity ratio shows how well a company can meet its short-term obligations. According to a study by Maulina & Iqramuddin (2016), Meliana et al (2022) liquidity has a positive impact on ISR. Researcher by Riyani et al (2018), Adekayanti & Achyani (2022) found the opposite conclusion, showing that liquidity has a negative effect on ISR. Liquidity has not impact on ISR, according to study by Aziz et al (2019), Yentisna & Alvian (2019), Melinda & Yuliafitri (2018).

The third factor that can affect ISR is leverage (Affandi & Nursita, 2019). Companies use leverage to measure how much of the company's funds come from debt, which is described as equity and assets (Nurjanah & Bawono, 2020). Research conducted by Wahyudi & Rahmawati (2022), Mais & Alawiyah (2020), Kalbuana & Sutadiprja (2019) shows that leverage has a positive influence on ISR. The research conducted by Yentisna & Alvian (2019) and Riyanti & Barkhowa (2021) showed that leverage has a negative influence on ISR. Different results were found via Affandi & Nursita (2019), Yusuf & Shayida (2020) and Eksandy & Hakim (2017) who showed that leverage had no influence on ISR.

The size of the sharia supervisory board, the fourth factors (Pratiwi & Andriyani, 2018). The Size Sharia Supervisory Board is an organization tasked with supervising and providing advice to Islamic Financial institutions so that their activities are in line with shari'a (Herawati et al., 2019). While the size of the sharia supervisory board is DPS members who have the functions as supervisors and advisors, this can be seen from the annual report of Islamic banks (Baidok & Septiarini, 2017). Research conducted by Ramadhani (2016), Sutapa & Hanafi (2019) and Suryadi & Lestari (2018) reveals that the size of the sharia supervisory board has an effect over ISR. Herawati et al (2019), Pratiwi & Andriyani (2018) and (Murdiansyah, 2021) obtained the opposite conclusions, finding that the size of the sharia supervisory board had a negative effect on ISR. Meanwhile, research conducted by Lailiyah et al (2021) and Erfiana (2018) shows that the size of the sharia supervisory board has no influence on the ISR.

Variations in the result suggest that there is still a low level of awareness about ISR in Indonesia, making this study vital. The banks in Indonesia that are

registered with the financial services authority for the years 2017 through 2021 are the main subject. Examining ISR transparency through both financial and non financial performance is the goal of this study.

## **THEORETICAL REVIEW**

### **Legitimacy Theory**

Legitimacy Theory is a theory that is widely used in the field of social and environmental accounting. According to the legitimacy theory proposed by Dowling & Pfeffer (1975) there is a bond between corporations and society. According to Arianugrahini & Firmansyah (2020) legitimacy theory has a direct relationship with financial performance where a company seeks to improve financial performance in order to get the public spotlight, if the company is unable to manage its finances, it will lose public trust. One of the efforts made by the company should make islamic social reporting available, which is done as a form of a company maintaining its reputation and to get positive values in order to survive in the future. Disclosure of social responsibility carried out as an answer from the company because it causes social, political and economic pressures that come from outside the company (Widyanti & Cilarisinta, 2020).

### **Shariah Enterprise Theory**

Triyuwono (2007) argued that the sharia' enterprise theory was an enterprise theory that has been assimilated with Islamic principles in order to develop a more humanistic theory. SET places an accountability not only to the company but must have a wider scope, namely to God and its stakeholders. According to Rinovian & Suarsa (2018) stated that Shariah Enterprise Theory has the same concept as stakeholder theory, where the company's responsibility is not only to the owners of capital but the responsibility is carried out for the benefit of all, namely stakeholders. Islamic Social Reporting needs to be implemented by islamic banks as a form of accountability to Allah and to stakeholders, it does have a direct bearing on the application of SET. Where there are 2 forms of accountability, namely vertical accountability aimed only at Allah and accountability horizontally aimed at stakeholders supported by the existence of a sharia supervisory board in charge of supervising the operation of the company (Kalbarini, 2018).

### **Profitability**

Legitimacy Theory states that a company needs legitimacy for the sustainability of its business. In this case, legitimacy has a direct relationship with financial performance, one of which is Profitability The profitability ratio is used to measure the company's ability to make a profit. In the case when the company is able to generate high profits, it means that the company is able to finance ISR disclosure (Mais & Alawiyah, 2020). If the company's profitability increases, social disclosures will also increase. The results of research by Maulina & Iqramuddin (2016), Affandi & Nursita (2019) and Yentisna & Alvian (2019) stated that profitability has a positive influence on Islamic Social

Reporting. Hypotheses that can be proposed if referring to the description above:

**H<sub>1</sub>** : Profitability has a positive effect on Islamic Social Reporting

### **Liquidity**

The theory of legitimacy becomes a form of recognition given by outsiders to the company. Liquidity Ratio is related to the Theory of Legitimacy which can support the sustainability of the company. Since the liquidity ratio is a ratio used to assess a company's capacity to satisfy its immediate liabilities. If a company has a high level of liquidity, it means that the company is able to manage its finances well, this supports the company's confidence in the disclosure of its social responsibility (Ersyafadi et al., 2021). The results of research conducted by Meliana et al (2022), Maulina & Iqramuddin (2016) stated that liquidity has a positive influence on Islamic Social Reporting. Hypotheses that can be proposed if referring to the description above:

**H<sub>2</sub>**: Liquidity has a positive effect on Islamic Social Reporting

### **Leverage**

Related to the theory of legitimacy where companies must be able to carry out disclosures to suit the wishes of the community. Therefore a company that has a high level of leverage that will make the company make social responsibility disclosures. Because with a high level of leverage, the company has pressure from the public. With the disclosure of social responsibility carried out by the company, it will make the public believe that the company's performance is good and the company does not lose legitimacy from the community (Zoraya et al., 2022). The results of research conducted by Mais & Alawiyah (2020), Zoraya et al (2022) stated that leverage has a positive influence on Islamic Social Reporting. Hypotheses that can be described if referring to the description above:

**H<sub>3</sub>**: Leverage has a positive effect on Islamic Social Reporting

### **Sharia Supervisory Board**

In accordance with the Shariah Enterprise Theory underlying the disclosure of ISR. Where the company needs to do accountability to Allah and the Community at. Sharia Supervisory Board variables have a role to play in ISR disclosure. As more members of the company's sharia supervisory board will make more efforts to express their social responsibilities. This is because the Sharia Supervisory Board has an important role, namely supervising the operation of the company to comply with Islamic principles (Kalbarini, 2018). The results of research conducted by Sutapa & Hanafi (2019), Rostiani & Sukanta (2018) stated that the size of the sharia supervisory board has a positive influence on Islamic Social Reporting. Hypotheses that can be elaborated if referring to the description above:

**H<sub>4</sub>**: Size Shariah Supervisory Board has a positive effect on Islamic Social Reporting

## FRAMWORK

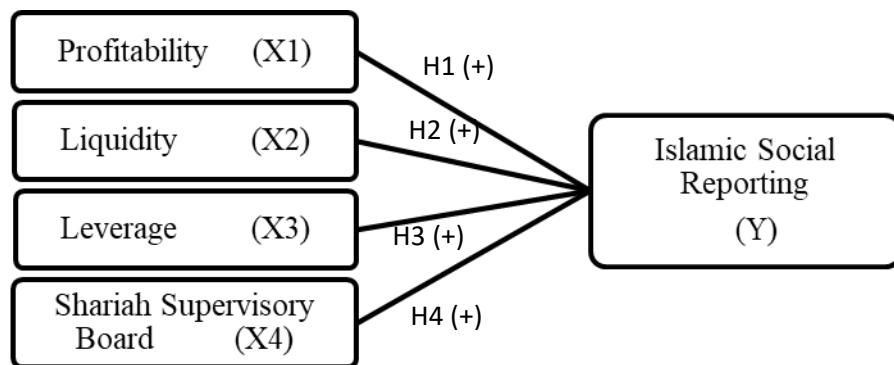


Figure 1. Framwork

## METHODOLOGY

### Population and Sample

For population in this research is all Indonesian sharia commercial banks registered with the financial services authority became the research sample (OJK). With the criteria of Islamic commercial banks issuing annual report for the 2017-2021 period and having complete variabel data during the study period. And purposive sampling method used in this study in sampling.

### Data Type and Source

The annual financial statements of Islamic commercial banks in Indonesia from 2017 to 2021 are the secondary data used in this study. Financial report from [www.ojk.go.id](http://www.ojk.go.id) or the financial services authority. To carry out the data collections approach in this inquiry, the documentation methodology is used.

### Operational definition and measurement of variabels

#### Islamic Social Reporting

According to Yentisna & Alvian (2019) Islamic Social Reporting is a form of social responsibility that serves as a model for CSR based on Islam. This study, ISR measurement used the ISR index in the form of the Scoring method, namely (value 0 for undisclosed items and 1 value for disclosed items). ISR is measured by the following formula:

$$\text{ISR Disclousure} = \frac{\text{Total of Disclousure That Are Met}}{\text{Maximum of Scores}} \times 100$$

#### Profitability

Profitability is the ability of a company to make a profit. Return on Assets is the metric used in this study to detarmine profitability. The company's ROA demonstrates how it uses all of its resources to generate profits (Pratiwi & Andriyani, 2018). ROA can be calculated using the following formula:

$$\text{Return on Assets} = \frac{\text{Net Profit}}{\text{Total Assets}} \times 100$$

### Liquidity

Liquidity is a ratio used to measure a company's ability to meet its short obligations such as expanding its short-term debt. In this study, one of the liquidity ratios was the Financing to Deposit Ratio, because FDR could show the ability of a bank to disburse third-party funds (Gatandi & Filianti, 2021). FDR can be calculated using the following formula:

$$\text{Financing to Deposit Ratio} = \frac{\text{Total Financing}}{\text{Third Parties Financing}} \times 100$$

### Leverage

Leverage is a ratio used to measure the relationship between debt and assets. This ratio is used to measure the extent to which a company is debt-financed. Leverage measurement in this study uses Debt Asset Ratio (Umiyati & Baiquni, 2018). DAR can be measured by the following formula:

$$\text{Debt to Asset Ratio} = \frac{\text{Total Debts}}{\text{Total Assets}} \times 100$$

### Size Sharia Supervisory Board

The role of the sharia supervisor board is to advise the board of directors and oversee the bank's operation in conformity with sharia' (Murdiansyah, 2021). By counting the number of members listed in the financial documents, one can determine the size of the sharia supervisory board a given company (Gatandi & Filianti, 2021). The size of the Sharia Supervisory Board is measured according to the following formula:

$$\text{Ukuran Dewan Pengawas Syariah} = \sum \text{Dewan Pengawas Syariah}$$

## RESULTS

### Descriptive Statical Analysis

Table 2. Descriptive Statical Test Result

Variabel	N	Minimum	Maximum	Mean	Std. Deviation
ROA	55	-11.23	10.8	.7168	3.80914
FDR	55	.00	196.73	84.9051	22.85849
DAR	55	2.26	47.6	14.8291	8.12447
DPS	55	2	3	2.2	0.404
ISR	55	58.33	91.67	80.9091	6.91851

Based on the test results of 55 samples, the ISR has an average value of 80.90%. Profitability as measured ROA, on average 0.7%. The average value of liquidity variable as proxied by FDR is 84.90%. The average value of leverage as measures by DAR is 14.82%. Additionally, the average value of the sharia supervisory board is 2.2 members.

**Test of Classical Assumptions**

**a. Normality Test**

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	51
Statistik Test	.076
Asymp. Sig. (2-tailed)	.200 <sup>c,d</sup>

Based on the normality test using one Kolmogorov-Smirnov sample with a total sample of 51. The normality test results show an Asymp.Sig (2-tailed) value of 0.200 > of a significance value of 0.05. This indicated research variables that are normally distributed.

**b. Multicollinearity Test**

Table 4. Multicollinearity Test Results

Variable	Tolerance	VIF
ROA	.98	1.017
FDR	.857	1.167
DAR	.882	1.134
DPS	.975	1.026

From the table, each independent variable shows tolerance above 0.10 and VIF value of less than 10.00, according to the findings of the multicollinearity test. That indicates that the multicollinearity test is passed by the regression model.

**c. Heterokedastisity Test**

Table 5. Heterokedastisity Test Results

Variable	t	Sig.
(Constant)	1.034	.306
ROA	-.901	.372
FDR	-1.666	.102
DAR	.173	.863
DPS	1.412	.165

It may be deducate that the regression approach does not have heterocedasticity issues. Based on heterocedastisity test results, which reveal that each independent variable has a value > 0.05.

**d. Autocorrelation Test**

Table 6. Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.506 <sup>a</sup>	.256	.171	4.05518668	1.874

The Durbin Watson (1.874) value between 2 and 4-dU, as shown in the table above, it can be said that the model does not include autocorrelation.

**Multiple Linier Regresions**

Table 7. Multiple Linier Regresions Test Results

Variabel	B	Std.Error	Beta	T	Sig
(Constant)	76.632	4.518		16.961	0
ROA	-.575	0.178	-0.41	-3.233	.002
FDR	.057	0.029	0.261	1.924	.061
DAR	.114	0.083	0.184	1.376	0.175
DPS	-0.112	1.572	-0.009	-0.071	0.944

It can be seen from the regression equation used in the study is as follows:

$$ISR = 76.632 - 0.575ROA + 0.057FDR + 0.114DAR - 0.112SIZE + e$$

**Coefficient of Determination**

Table 8. Multiple Linier Regresions Test Results

Model Summary	
Model	Adjusted R Square
	.209

From the Adjusted R Square results above, it shows a coefficient of determination of 0.209 or 20.9%, which means that the independent variable is able to influence 20.9% of the dependent variable. While the remaining 79.1% the remaining data were affected by factors not controlled by the researcher.

**Statistical Test T**

Table 8. Multiple Linier Regresions Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	76.632	4.518		16.961	.000
ROA	-.575	.178	-.410	-3.233	.002*
FDR	.057	.029	.261	1.924	.061**
DAR	.114	.083	.184	1.376	.175
DPS	-.112	1.572	-.009	-.071	.944

a. Dependent Variable: ISR

\* : taraf signifikansi 5%

\*\* : taraf signifikansi 10%

ROA is used as a proxy for profitability in the first hypothesis. The result of the analysis show that ROA has negative effect on ISR, namely hypothesis is refuted with a significance value of 0.002 at a significance level of 5% an t-count (-3.233) t-table (1.1679) on the result of hypothesis testing.

The liquidity represented by FDR in this study is the second hypothesis. The results of the regression analysis showed that FDR had a significance value of 0.061 at the 10% level, and the hypothesis test showed that FDR had a large and positive effect on ISR because t count (1.924) > t table (1.1300). . As a result, the second hypothesis is accepted.

Leverage is a proxy for the third supposition in DAR. According to the results of the regression analysis, DAR does not significantly affect ISR, with a significant value of 0.175 > 0.05 and a t-count (1.376) t-table (1.1679). As a result, the third hypothesis is disproved.

The size of the Sharia Supervisory Board is the fourth supposition. With a significant value of 0.944 > 0.05 and a t-count (-0.071) t-table (1.679), the regression analysis's findings indicate that the DPS variable has no discernible impact on ISR. The fourth theory is therefore improved.

## **DISCUSSION**

### **The Effect Of Profitability on Islamic Social Reporting**

Based on the test results in the table 8, it shows that the profitability variable has a negative effect on Islamic Social Reporting. based on legitimacy theory it can be concluded that the level of profitability is not a guarantee in carrying out social responsibility disclosures. If a company that has high profitability is not a guarantee as a factor that increases ISR because it only takes profit. In an Islamic perspective, a company that already has the intention to disclose its social responsibility will not break promises, and will not take into account whether the company is making a profit or a loss, disclosure of ISR is to meet the needs of society. This is in line with Legitimacy theory which states that a company will need recognition from society for the future of the company (Eksandy & Hakim, 2017). The results of this test are in line with research conducted by Pardanty & Yuliandhari (2021), Eksandy & Hakim (2017), Pratiwi & Andriyani (2018), Mais & Alawiyah (2020) which state that Profitability has a negative effect on ISR.

### **The Effect Of Liquidity on Islamic Social Reporting**

Based on the test results in the table 8 it can be concluded that a high level of liquidity can affect ISR disclosure. A high level of liquidity means that a company is successful in managing its short-term debt. In terms of company health, if a company has a high level of liquidity, the ISR disclosure will also be wider. Disclosure of ISR is a form of company effort to increase public trust, in line with legitimacy theory where a company needs legitimacy from the company for the future of its business. The results of a study by Hasanah et al (2018), which assert that companies always try to increase their liquidity ratios in order to attract public attentions that associated to the greater exposure of their social responsibility support this. The findings of this test are consistent

with studies by Meliana et al (2022), Maulina & Iqramuddin (2016), Hasanah et al (2018) which show that liquidity has a favorable impact on ISR.

### **The Effect Of Leverage on Islamic Social Reporting**

Based on the test results in table 8, it can be concluded that high or low leverage cannot affect the ISR, this is because the public has the ability to obtain information other than the annual report, this causes the public to not demand complete ISR disclosure. A company can still gain legitimacy from the public by showing its performance from other reports. The findings of a study by Hasanah et al (2018) which claim that stakeholders can acquire information about company's performance that does not simply come from the company's annual report, support this. The findings of this test are consistent with studies by Affandi & Nursita (2019), Yusuf & Shayida (2020), Eksandy & Hakim (2017) which found no relationship between the leverage and ISR.

### **The Effect Of Size Sharia Supervisory Board on Islamic Social Reporting**

Based on Shariah Enterprise Theory which states that Allah is the sole owner while the resources owned by stakeholders are a mandate so that companies need to be accountable horizontally to Allah and vertically to stakeholders . The results of this study are not in line with the Shariah Enterprise Theory where the sharia supervisory board as a factor supporting the company performs a form of accountability to Allah and Stakeholders. There is no guarantee that a company that has a number of sharia supervisory boards will disclose the ISR. According to Pratiwi & Andriyani (2018), ISR disclosure is unaffected by the presence or absence of member sharia supervisory board is merely a means of adhering to regulations as a component of sharia institutions. This is consistent with studies by Herawati et al (2019), Murdiansyah (2021), Pratiwi & Andriyani (2018), which claim that the ISR is unaffected by the size of the sharia supervisory board.

## **CONCLUSIONS**

In this research the variable profitability, liquidity, leverage are used to test the effect of financial performance on ISR disclosure. While the size of the sharia supervisory board is to test whether there are non-financial performance that can affect ISR. The conclusion from the test results is that Profitability has a negative influence on Islamic Social Reporting. A company that suffers a loss will try to disclose ISR in order to gain legitimacy from the public and assume that disclosure of ISR provides benefits for the company's future. Liquidity has a positive and significant influence on Islamic Social Reporting , meaning that the company's success in managing its liquidity, the wider ISR disclosure, this is a form of company appreciation to increase public trust. Leverage does not have a significant effect on Islamic Social Reporting, meaning that a company's high or low level. of leverage has no effect on ISR. It is believed that Islamic business must disclose information for accountability to Allah and the wider community. Islamic Social Reporting is not affected by the size of sharia supervisory board. Because it is assumed that having a sharia supervisory

board is only to comply with the rules that companies operating with sharia principles must have one.

### **FURTHER STUDY**

Based on the research results, there is still much to be done to increase that disclosure of ISR in Indonesia. Researchers were only able to show 20.9 % of the Islamic Social Reporting variable which could be explained by the variables of profitability, liquidity, leverage and sharia supervisory board, while the remaining 79.1% influenced by other variables outside the study. Therefore, future studies are expected to include other factors that have the potential to influence ISR.

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