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DISCLOSURE OF ISLAMIC CORPORATE SOCIAL RESPONSIBILITY IN SHARIA BANKING

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ABSTRACT

Conventional and sharia-based companies operate on different principles, resulting in significant differences through implementation in a variety of areas, including the disclosure of corporate social responsibility. Sharia companies evaluate reporting on sharia-based social performance or Islamic corporate social responsibility (ICSR) using the AAOIFI sharia index (Accounting Auditing Organization for Islamic Financial Institutions). This research aims to discover the impact of investment account holders, company size, and a sharia supervisory board on Islamic corporate social responsibility.Purposive sampling was used to select the population of Islamic banking companies registered with the Financial Services Authority for the period 2018-2020. The research sample consists of 13 company. The classical assumption test, data normality test, multicollinearity test, heteroscedasticity test, coefficient of determination test, multiple regression analysis, and hypothesis testing were all encountered in this study. The results of hypothesis testing prove that investment account holders affect corporate social responsibility, whereas company size and a sharia supervisory board have no effect.

KEYWORDS : Investment Account Holder, Company Size, Sharia Supervisory Board, Islamic Corporate Social Responsibility (ICSR)

Introduction

Sharia Supervisory Board Islamic banking companies all over the world have grown rapidly in recent years, particularly in Muslim countries. According to data from The Royal Islamic Strategic Studies Center (RISSC), Indonesia has the world's largest Muslim population in 2021 (The Royal Islamic Strategic Studies Center, 2021).

Since Indonesia has the world's largest Muslim population, it also has the world's largest Islamic finance, however, when compared to conventional banks, Islamic banking is still not well known and still considered strange by the public. However, many Indonesians want to use Islamic banks to save, save funds, and invest, which has resulted in the development of Islamic banks in Indonesia.

This is evidenced by the Financial Services Authority (OJK) records, which prove that over two years (2009-2010), the number of Islamic Commercial Banks increased from 5 to 11. The Islamic banking industry expanded to 12 Sharia Commercial Banks, 22 Sharia lines of business owned by Conventional Commercial Banks, and 162 BPRS as of June 2015, with total assets of Rp. 273.494 Trillion and a market share of 4.61%. With a market share of 5.95% in June 2019, there were 14 Sharia Commercial Banks and 20 Sharia Lines of business.

This proves that the number of Islamic banks is increasing. In the two decades since the development of the Islamic banking system in Indonesia, there have been many accomplaccomplishmentsin terms of organizational and supporting infrastructure, regulatory and supervisory systems, and public awareness and literacy of Islamic financial services (Otoritas Jasa Keuangan, 2022).

The growth of Islamic banks has an impact on financial statement transparency and accountability, where banks as trust institutions are required to account for their financial statements in a transparent and accountable manner. Financial statements should present relevant data because they serve as a form of communication between companies and the people who read them (Risandias, 2020).

Furthermore, to be able to their financial statements, Islamic banks are required to practice corporate social responsibility, as well known as Corporate Social Responsibility (CSR). In recent years, CSR has gained prominence as the core of a company's business ethics.

According to AAOIFI (Accounting Auditing Organization for Islamic Financial Institutions), Corporate Social Responsibility (CSR) in an Islamic perspective is all activities carried out by Islamic financial institutions to fulfill religious, economic, legal, ethical, and expenditures responsibilities (Sawitri et al., 2017).

Islamic Corporate Social Responsibility (ICSR) refers to corporate social responsibility activities based on Islamic values. Banking companies implementing ICSR in their annual reports will raise public awareness and users of annual reports about the company's social activities and their impact on society; additionally, it can enhance a good perception and strengthen the company's brand in the public's eye and investors because the company is capable of carrying out its social responsibilities.This is in line with the legitimacy theory, which is a theory that occurs as a result of the interaction between both the company and the community, which affirms the company's social commitment to the company environment (Triyanto&Rohmah, 2022).

Legitimacy theory, which is closely related to stakeholder theory, is the theory that forms the basis of ICSR. The existence of a company that is strongly influenced by groups or individuals who have a relationship with the company is referred to as stakeholder theory.

According to stakeholder theory, companies should not only operate on their own, but also for the proof stakeholders such as shareholders, consumers, suppliers, creditors, society, government, and other parties outside the company. The company's continued existence is dependent on the support of stakeholders, and this support must be proved through corporate social responsibility to work properly (Hadyarti&Mahsin, 2019).

The form of social responsibility of Islamic Corporate Social Responsibility (ICSR) in its implementation refers to the form of managing Islamic financial institutions . Many factors, including company size, company age, investment account holder, sharia supervisory board, Islamic governance, profitability, board of commissioners, and others, can have an impact on ICSR (Cahyaningtiyas and Canggih, 2020; Charatunnisa and Muthmainah, 2019; Hendratmoko and Muid, 2017; Ilyas, 2021; Mayliza and Yusnelly, 2021). The three following factors will be discussed in this study: company size, investment account holder, and sharia supervisory board.

According to studies (Lidyah et al., 2017; Charatunnisa&Muthmainah, 2019), IAH has an effect. Meanwhile, following studies (Vionita et al., 2021), IAH has no does not effect as shown by study (Hendratmoko&Muid, 2017; Triyanto&Rohmah, 2022), company size has an impact on a corporate Social Responsibility, while reseatch (Isman&Aeni, 2021) mentions it has no does not effect according to studies. (Jamil et al., 2021), sharia supervisory board has an affectswhile, as said by studies (Salsabila et al., 2018) sharia supervisory board does not affect. Inconsistencies among previous studies on each variable; this is a gap for researchers to occupy by reviewing previous studies on the influence of investment account holders, company size, and the sharia supervisory board on Islamic corporate social responsibility.

The Investment Account Holder (IAH) is the first factor that affects Islamic Corporate Social Responsibility (ICSR). According to Vionitaet al.,, (2021) Investment account holders are a type of ownership in Islamic banking that is derived from customers. The greater the company's IAH funds, the greater the level of public confidence in the company hence why the greater the number of customers who use IAH funds.

The more customers the company has, the more supervision and disclosure it will undertake. The disclosure of Islamic Corporate Social Responsibility is one of them. Research (Lidyah et al., 2017; Charatunnisa & Muthmainah, 2019) states that IAH has an effect on ICSR. Based on this description, it can be formulated the first hypothesis that Investment Account Holder (IAH) has an effect on Islamic Corporate Social Responsibility (ICSR).

The size of the company is the second factor affecting Islamic Corporate Social Responsibility (ICSR). Company size, according to (Rahayu& Budi S., 2018), is the level of identification of the company's size. Companies with a greater frame will carry out more activities and have a larger impact on the community, have more shareloshareholdereceive more public attention, trying to put companies under more pressure to disclose ICSR. This is consistent with previous studies (Hendratmoko&Muid, 2017; Triyanto&Rohmah, 2022) that proves that company size affects Social Responsibility (ICSR). Then the second hypothesis can be formulated that company size has an effect on Islamic Corporate Social Responsibility (ICSR).

The Sharia Supervisory Board (SSB) is the third factor that affects Islamic Corporate Social Responsibility (ICSR). Essentially, the Sharia Supervisory Board is indeed an extension of the National Sharia Board. SSB capabilities as a sharia financial institution, supervising most operations management in sharia banking, along with sharia banks, sharia insurance, sharia capital markets, and others (Ilyas, 2021). The operations and disclosure of social responsibilities will become more controlled with the existence of an adequate number of members of the sharia supervisory board. As shown by research (Jamil et al., 2021), SSB has an effect. Based on this explanation, the following hypothesis, that the Sharia supervisory board has an affectson Corporate Social Responsibility, can be established.

Method

Types Of Research

This type of research is causal associative research which aims to determine the effect of the investment account holder, company size, and sharia supervisory board variables on Islamic corporate social responsibility as the dependent variable.

Population and Sample

This study's population consists of up to 15 Islamic banking companies registered with the Financial Services Authority (OJK). This study used non-probability sampling with purposive sampling to obtain samples. Purposive sampling involves taking samples based on particular criteriafor the most possible information (Bahri, 2018). The following are the sample selection criteria:

1. Banking companies registered with OJK for the 2018-2020 fiscal year.
2. Banks that consistently present annual reports among 2betweennd 2020.

3. Banking companies that disclose CSR in annual reports and provide all required information.

This study's samples were 13 Islamic banking companies chosen based on sample selection criteria and procedures.

Data Types and Sources

Quantitative data in the form of numbers is the type of research data. The data was obtained from the annual report of Islamic banking companies registered with the OJK for the 2018-2020 fiscal year. This study uses secondary data (cross-sectional) to identify the impact of investment account holders, company size, and a sharia supervisory board on Islamic corporate social responsibility.

Operational Definition

The operational definition of variables is a description of each variable's indicators, which can be explained using tables or narratives (Bahri, 2018).

1. Islamic Corporate Social Responsibility (ICSR)
   The disclosure of ICSR is the dependent variable in this study. In ICSR research, it is measured using a dummy variable named the social responsibility disclosure index (Arifin &Wardani, 2016). The following is the ICSR calculation equation:

$$\boldsymbol{ICSRDj = \frac{\sum X1j}{nj}} \quad \text{...} (1)$$

   Descriptions:
   ICSRD Ij : *Islamic Corporate Social Responsibility Disclosure Index* perusahaan j.

   Nj : Number of items for companyj, nj = 41
   Xij : 1 = if the item is disclosed;0 = if the item is not disclosed, so0 ≤ 1 j ≥ 1.

   This study conducts an assessment based on the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) GS 7 - Corporate Social Responsibility, Conduct, and Disclosure for Islamic Financial Institutions to determine how far the company applies good Islamic principles in ICSR disclosure. Includes a compilation of standards set by the Accounting and Auditing Organization for Islamic Financial Institutions and consists of 41 items thatbenchmark the implementation of social performance of Islamic banking companies (AAOFI, n.d.).

2. **Investment Account Holder**
   An investment account holder (IAH) is a form of Islamic banking ownership whose sources are customers or generally characterized by temporary syirkah funds (Vionita et al., 2021). The following equation is used to determine the Investment account holder:

$$IAH = \frac{Total\ amount\ of\ temporary\ syirkah\ funds}{Full\ paid{-}up\ capital} \quad (2)$$

3. Company Size

The size of a company is calculated by the overall value of assets owned by the company (Triyanto&Rohmah, 2022). The following equations can be used to calculate the size of the company:

$$Size = Ln.Total\ assets \quad (3)$$

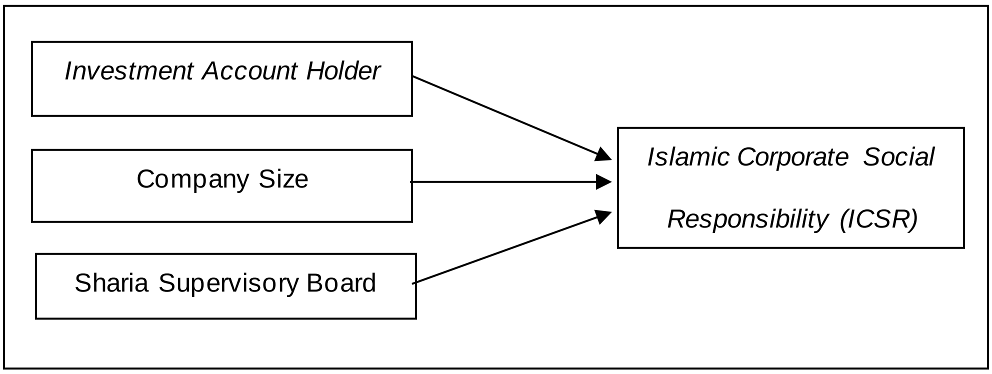
4. Sharia Supervisory Board

The Sharia Supervisory Board (SSB) is a board tasked with advising directors and supervising bank activities to ensure they adhere to Sharia principles (Shabrina et al., 2021). The sharia supervisory board is determined using the following equation:

$$SSB\ Size = \sum Member\ of DPS \quad (4)$$

The conceptual framework is as follows, based on the operational definitions of the variables mentioned above :

Figure 1 Conceptual Framework



Data Analysis Techniques and Hypothesis Testing

The classical assumption trials, including the normality test, multicollinearity test, heteroscedasticity test, and correlation test, are used in this study. It employs multiple regression analysis techniques, the coefficient of determination test, and hypothesis testing using the SPSS 26 program, in addition to the traditional assumption test.

Data Normality Test

The One-Sample-Kolmogorov-Smirnov test method was used to determine the normality of the data.

1) The value of sig 0.05 indicates that the distribution is not normal.
2) With sig 0.05, the distribution is normal.

Multicollinearity Test
The value of the variance inflation factor can be seen in the multicollinearity test to determine whether a regression model has symptoms of multicollinearity (VIF). The calculation of the VIF value 10 shows that the regression model is good and there are no signs of multicollinearity.

Heteroscedasticity Test
The spearman's rho method was used to test heteroscedasticity. The purpose of Spearman's rho correlation is to link the independent variable to the residual. A 2-sided test is used with a significant level of 0.05. If the correlation between the independent variables and the significance level of the ratio is greater than 0.05, there is no heteroscedasticity.

Autocorrelation Test
The run test instrument was used to test the autocorrelation. Once significant values are less than 0.05, autocorrelation occurs; while significant values are greater than 0.05, there is no autocorrelation.

Multiple Regression Analysis
The Multiple Linear Regression hypothesis testing is used to determine how independent variables influence the dependent variable. Multiple regression models were used to test the research hypothesis. Multiple regression statistical test using
Model : Y = a + 1X1 + 2X2 + 3X3 + e.

Coefficient of Determination Test
The coefficient of multiple determination (R2), which ranges from 0 to 1, conveys the level of accuracy of the regression. A value close to 1 implies that the independent variable provides almost all of the information required to predict the independent variable's variation.

Hypothesis Test
The t-test is used to test the hypothesis of the influence of individual independent variables on the dependent variable.

Result

Table 1 Data Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		39
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.09669857
Most Extreme Differences	Absolute	.138
	Positive	.070
	Negative	-.138
Test Statistic		.138
Asymp. Sig. (2-tailed)		.060[c]

Source : Processed Data, 2022

The data were normalized using the one Sample Kolmogorov-Smirnov test. According to table one, the Sample Kolmogorov-Smirnov/Test statistic is 0.138, with a level of significance of 0.060. Since the significance value is greater than 0.05, it is reasonable to conclude that the residual data is normally distributed and fulfills the normality assumption.

Table 2 Multicollinearity Test

Coefficientsa			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	IAH	.932	1.073
	UP	.725	1.379
	DPS	.708	1.413
a. Dependent Variable: ICSR			

Source : Processed Data, 2022

The VIF value of the Investment Account Holder variable is 1.073, the Firm Size variable is 1.379, and the Sharia Supervisory Board variable is 1.413, according to the results of the multicollinearity test. The three variables have a VIF value of less than 10, implying that there is no multicollinearity between the independent variables.

Table 3 Heteroscedasticity Test

Correlations						
			IAH	UP	DPS	Unstandar-dized Residual
Spearman's rho	Unstandardized Residual	Correlation Coefficient	-.009	-.140	-.043	1.000
		Sig. (2-tailed)	.958	.396	.794	.
		N	39	39	39	39

**. Correlation is significant at the 0.01 level (2-tailed).

Source : Processed Data, 2022

The correlation result between Investment Account Holder, firm size, sharia supervisory board, and Unstandardized Residual value has a Sig. (2-tailed) Significance of greater than 0.05, implying that there is no heteroscedasticity.

Table 4 Autocorrelation Test

Runs Test	
	Unstandardized Residual
Test Value[a]	.01719
Cases < Test Value	19
Cases >= Test Value	20
Total Cases	39
Number of Runs	17
Z	-.970
Asymp. Sig. (2-tailed)	.332

a. Median

Source : Processed Data, 2022

The run test results show that the test value is 0.01719 and the significance value is 0.332 > 0.05, implying that there is no autocorrelation.

Table 5 Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.572[a]	.327	.269	.10076

Source : Processed Data, 2022

As shown in the table, the R2 value is 0.269, or 26.9%. This proves that investment account holders, company size, and a sharia supervisory board have a 26.9% influence on Islamic corporate social responsibility, with the remaining 73.1% influenced by variables not included in this study.

Table 6 Multiple Regression Analysis and Hypothesis Testing

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	.221	.243		.911	.368
	IAH	.025	.007	.497	3.458	.001
	UP	.023	.016	.232	1.427	.163
	DPS	-.012	.046	-.043	-.261	.796

a. Dependent Variable: ICSR

Source : Processed Data, 2022

The multiple linear equation is as follows: Islamic corporate social responsibility = 0.221 + 0.025 investment account holder + 0.023 company size + (-0.012) sharia supervisory board. The results of the t-table are found to be 2,030 and the conclusions of the t-test are as follows:

a. Variable Investment Account Holder

   The t-count value is 3,458 > 2,030 t-table with a significance value of 0.001 < 0.05. This value impliesthat the Investment Account Holder has a positive effect on Islamic Corporate Social Responsibility.

b. Company Size Variable

   The t-count value is 1,472 <2,030 t-table with a significance value of 0.163 >0.05. This value implies that company size does not affect Islamic Corporate Social Responsibility.

c. Sharia Supervisory Board Variables

   The t-count value is 0.261 < 2,030 t-table with a significance value of 0.796 > 0.05. This value implies that company size does not affect Islamic Corporate Social Responsibility.

Discussion

According to the report's results, the first variable investment account holder has an effect on ICSR where the calculation results are positive, which means that the higher the investment account holder in a company, the greater the funds that will be managed by a sharia company for ICSR disclosure.

The results of this study support the hypothesis that holders of financial assets affect ICSR. Stakeholder theory can help explain the relationship between investment account holders and ICSR disclosure.Stakeholder theory describes the relationship between customers and ICSR disclosure, in which companies must preserve relationships with stakeholders by facilitating their needs and desires, particularly stakeholders who have power over the availability of resources used for company operational activities, such as the economy for company products, labor, and others.

The theoretical logic is supported by the results of research from (Lidyah et al., 2017), (Charatunnisa&Muthmainah, 2019) which states that IAH has an effect on CSR but has a brain behind research (Vionita et al., 2021) which states that IAH does not affect CSR. The second variable in this study is company size; data analysis results prove that firm size does not affect ICSR, so the second hypothesis is rejected. This is consistent with previous research (Isman&Aeni, 2021) that claims company size has no effect on ICSR but contradicts research (Hendratmoko&Muid, 2017) that claims company size has an effect on CSR.

This study cannot support the legitimacy theory, which states that because huge companies have more activities, shareholders will pay more attention to social activities, leading to greater disclosure of ICSR. Companies should still disclose ICSR because regulations require all companies to disclose their CSR activities. CSR regulations are strictly regulated in Article 74 of Law No. 40 of 2007 concerning Limited Liability Companies (Widyana, 2016).

The third variable in this study is the sharia supervisory board; data analysis results show that the sharia supervisory board (SSB) has no effect on ICSR, so the third hypothesis is rejected. This is supported by research (Salsabila et al., 2018) that claims DPS has no effect on ICSR and research (Jamil et al., 2021) that claims the sharia supervisory board affects CSR.The main duties and tasks of SSB are sharia compliance, including supervising the distribution of infaq, zakat, and charity funds, so that the number of sharia supervisory boards with diverse perspectives, experience, and competence in both banking and Islamic law will not guarantee better company performance. effective and reliable reporting, particularly in terms of Islamic corporate social responsibility disclosure.

Conclusion

This analysis revealed that the holder of an investment account affects ICSR. In sharia banking companies registered with the Financial Services Authority (OJK) for the 2018-2020 period, the size of the company and the sharia supervisory board do not affect ICSR. This research also has practical implications for several parties, particularly Islamic banking companies, in terms of determining which customer funds will be accounted for, monitoring the duties and responsibilities of DPS, and serving as a basis for customers to invest in account holders.

This research can be used by the government to create policy and decision-making on fiscal plans and banking conditions in Indonesia. Theoretically, this research can be used as a source for further research, as a source of information, and as a means of knowledge for the community.

This study has certain limitations, such as only using the years 2018-2020, which restricts the amount of samples and makes the empirical test less accurate. Furthermore, the study only uses three independent variables, as evidenced by the data processing results, which prove that the investment account holder, company size, and sharia supervisory board variables only have a 26.9% influence, with the remaining 73.1% influenced by other variables not included in the study.

Suggestions for future research are expected to add and widen the object of study as well as extend the period of study so that the empirical conducted is higher and more accurate. Furthermore, it can search for additional data sources that are more comprehensive in terms of Islamic corporate social responsibility disclosure.

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