# STUDY ON ISLAMIC SOCIAL REPORTING IN SHARIA BANK: THE ROLE OF COMPANY SIZE, PROFITABILITY AND LEVERAGE

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*The Islamic Social Reporting Index measures the extent to which companies comply with Sharia principles in their annual reports, assessing the level of social transparency. The influencing factors are company size, profitability, and leverage. This research was created to assess their impact on Islamic Social Reporting. This research focuses on the population of Sharia Commercial Banks in Indonesia for the 2017-2022 period, specifically examining their annual reports. The sample for this research is 15 Sharia Commercial Banks in Indonesia. This research uses quantitative methodology. Islamic Social Reporting (ISR) uses the ISR index as a measuring tool applied in the annual reports of Islamic banking institutions. This research uses various data analysis methodologies, namely Descriptive Statistical Analysis, Classical Assumption Test, and Linear Regression Test using the SPSS application. The findings of this research show that Company size has a positive effect on Islamic Social Reporting, meanwhile Profitability has a negative effect on Islamic Social Reporting and Islamic Social Reporting remains unaffected by leverage.*

*Keywords: Islamic Social Reporting, Company Size, Profitability and Leverage.*

## INTRODUCTION

The growth of Sharia banking in Indonesia is aided by Law Number 21 of 2008 regulating Sharia Banking (Financial Services Authority, 2019). A bank that operates according to Sharia law, does not charge interest, and abstains from actions that are against Islamic law is known as a Sharia bank. Financial institutions are crucial to the nation's economic initiatives. At present, the Indonesian Sharia banking industry is growing at a rapid pace, with an estimated value of Sharia financial assets of IDR 99 billion. With this accomplishment, Indonesia was ranked as the fourth-largest Sharia-compliant nation in the world in 2020 (Nurhayati, 2022). According to reports, third-party funds in Sharia banking or financing valued 9.42% increased by 11.56%, while Sharia banking assets increased significantly by 10.97% (Yulian and Rahman, 2021). Sharia Banks provide the community with an alternative way to address their financial and spiritual requirements in the economic sphere by putting Islamic Sharia principles into practice.

In Indonesia, Islamic banks' ethical obligations greatly promote accountability. It is imperative that Islamic banks, as Islamic organizations, acknowledge their obligation to the environment and the local populace as an expression of their care for the Islamic faith. (Najib, Najmudin) articulated social responsibility to the public, which included enhancing public perceptions and garnering support for the commercial objectives of Sharia banks, as well as boosting the reputation of Sharia banks to increase their brand value (Maghfur, 2018). Islamic Social Reporting (ISR) is the name given to the practice of social responsibility in Sharia law.

Haniffa (2002) was the one who originally suggested Islamic Social Reporting. A corporate social performance reporting standard based on Sharia is called ISR. ISR is social reporting that satisfies a Muslim report user's spiritual needs in addition to meeting the management board's expectations on the public's perception of the company's involvement in the economy (Haniffa). ISR exists to hold people accountable to Allah SWT. The goal of this accountability idea is to satisfy the informational needs of the general public. The public has a right to know a variety of details about organizational activity in the Islamic environment. This is done in order to determine if the business will stick to operating under sharia and meet its objectives. ISR further seeks to improve corporate activity transparency by offering.

Based on the evolution of Islamic Social Reporting, ISR has encountered obstacles that have been examined by earlier scholars. One such issue is the discrepancy between the ISR levels required by Sharia Banks, despite the notion that higher profitability can lead to higher ISR disclosure in order to garner public recognition. According to Qulub, Amin, and Junaidi's (2019) research, 13 Indonesian Sharia Banks had an average ISR spread in 2018 that varied from 60% to 77%. The evidence provided demonstrates that, in the context of Sharia banking, the degree of transparency of information on social responsibility is praiseworthy.

This is because Sharia banking follows Islamic norms, which explains why there are so many ISR studies that focus especially on Sharia banking firms. Indicator items are used by ISR to evaluate Sharia business organizations' social performance. Six topics—finance, goods, workers, society, environment, and corporate governance—are covered in this disclosure.

The size of the firm is one of the elements that might affect ISR disclosure. The scale of a firm has an impact on ISR since larger companies have larger and better facilities, assets, and human resources in addition to finance. This means that investors will want a greater range of information to make investment decisions. Greater money is invested by companies of larger sizes. This is consistent with earlier studies (Mais & Engkur, 2019; Aria & Firmansyah, 2020; Amyulianthy, Azizah, & Satria, 2020) that discovered a favorable correlation between ISR disclosure and firm size. This study contradicts the findings of another study (Prasetyoningrum, 2018), which found no relationship between firm size and ISR disclosure.

ISR disclosure is also influenced by profitability. A company's profitability demonstrates its capacity to turn a profit over an extended period of time. If the company is experiencing high profits, this indicates that it needs to disclose more information about its ISR activities. If the company doesn't disclose ISR, the community will likely protest, rendering its operational efforts ineffective and causing large losses that will impact company profits. According to studies (Prasetyoningrum, 2018; Rismayanti, 2022), there is a favorable correlation between ISR disclosure and profitability. This study contradicts studies by Rahmawati (2022) which found no relationship between profitability and ISR disclosure.

Leverage is an additional aspect that affects ISR disclosure. A firm will disclose less on its social activities if it has a high degree of leverage or debt, conversely, if it has a low level of leverage, it will report far more extensively. This is based on studies that indicated a favorable correlation between leverage and ISR disclosure (Nusron, 2021; Rismayanti, 2022). This study differs from studies by Prasetyoningrum (2018) and Affandi (2019) that found no relationship between leverage and ISR disclosure.

The impact of firm size, profitability, and leverage on ISR disclosure was found to be influenced by a number of research gap outcomes from earlier studies. Reviewing the size, profitability, and leverage of the organization in relation to the disclosures made in Islamic Social Reports is one way to address this research gap.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### *Stakeholders theory*

According to Freeman (1984), organizations or persons with the power to affect a company's operations and activities are included in the stakeholder hypothesis. According to this theory, organizations can enhance their capacity to attain remarkable corporate performance through the efficient fulfillment of various stakeholder expectations. Stakeholder theory seeks to minimize losses for stakeholders while simultaneously assisting business management in maximizing the value and effect of firm operations. Companies need to be able to accept the interests of stakeholders in order to preserve the sustainability of their firm. Stakeholder theory states that, Sharia Commercial Banks work to meet the needs of its stakeholders as well as their own financial goals. stakeholders in the social and environmental spheres. The organization now takes into account broader social factors in its connection with stakeholders in addition to the economic data that were previously the focus of financial reporting. To stay in touch with stakeholders, the business has a plan in place for sharing social, environmental, and change information. The relationship between the research variables and stakeholder theory is as follows: larger companies will have more parties join their ranks as stakeholders, which will lead to an increase in capital and investment additionally, larger profits indicate that stakeholders are more likely to put money into those companies. The company's capital structure, which comprises of its capital or originates from equity (debt), must be taken into account for high profitability. Businesses with a lot of leverage are more accountable to their creditors. This hypothesis states that when a firm performs well, stakeholders will trust it more, which will enhance the company's reputation.

**Islamic Social Reporting**

A social disclosure criterion that complies with Sharia law is called Islamic Social Reporting. The corporation presents ISR, or corporate social performance reporting, in its annual report. It is a method that uses Sharia law to guide commercial operations. The Accounting and Auditing Organization for Islamic Financial Institutions, an independent international organization, established the social responsibility criterion items that are included in the ISR. This index includes a variety of items pertaining to Islamic rules, such as the presence of usury-free transactions or anything that is forbidden by Islam (Mardliyyah et al, 2020). ISR seeks to hold Allah SWT accountable. In addition, by offering pertinent data on the spiritual requirements of decision-makers, ISR seeks to improve the transparency of company operations.

**The Influence of Company Size on Islamic Social Reporting**

With the increased resources, buildings, personnel, and funding that come with becoming a huge firm, investors require a growing amount of information to make investment decisions. Greater money is invested by companies of larger sizes. According to prior research, corporate size positively affects Islamic Social Reporting (ISR), as demonstrated by the works of Amyulianthy, Azizah, and Satria (2020), Aria and Firmansyah (2020), and Mais & Engkur (2019).

**H1 = Company size has a positive effect on Islamic Social Reporting.**

**The Influence of Profitability on Islamic Social Reporting**

In other words, if a firm is profitable, ISR disclosures will rise; on the other hand, if the company is not profitable, ISR disclosures would decrease. Profitability can demonstrate a company's capacity to make profits across a number of years. In order to carry out their operations, businesses must offer more information. ISR, as if the business doesn't do it, the public would likely complain, making its operational efforts ineffective and causing losses that will have an impact on the business's earnings. Prior studies have demonstrated that Islamic social reporting (ISR) is very profitable, as evidenced by (Prasetyoningrum, 2018) and (Rismayanti, 2022).

**H2 = Profitability has a positive effect on Islamic Social Reporting.**

**The Influence of Leverage on Islamic Social Reporting**

Companies with high levels of leverage will report less about their social actions overall, whereas those with low levels of leverage would report more extensively. Debt to Equity Ratio (DER) is the tool used to quantify leverage. A financial ratio called the DER ratio is used to evaluate how much debt a firm has relative to its total equity. Leverage affects ISR reporting because it raises the risk of a firm breaching its loan contract when debt levels rise. Managers may therefore try to inflate current profitability in order to reduce the possibility of debt breaches. Management needs to cut costs, particularly those associated with social responsibility, in order to generate high reported profits. Leverage negatively impacts Islamic Social Reporting (ISR), according to prior research (Affandi & Nursita, 2019; Prasetyoningrum, 2018).

**H3 = Leverage has a negative effect on Islamic Social Reporting.**

## RESEARCH METHODS

This study employs quantitative methods. employing corporate sampling practices and corporate records, such as annualy financial reports, to gather information and make conclusions. The study's sample consists of Indonesian Sharia Commercial Bank businesses from 2017 to 2022. Purposive sample results showed that 15 businesses fit the following criteria, and they were chosen:

1. The website lists Indonesian Sharia Commercial Banks from 2017 to 2022.
2. Indonesian Sharia Commercial Banks, which will continue to function through 2022.
3. Indonesian Sharia Commercial Banks that provide social responsibility reports for the years 2017–2022.
4. Indonesian Sharia Commercial Banks provide comprehensive annualy reports covering the years 2017–2022.

### Operational Definition of Variables

### Islamic Social Reporting (Y)

Because it demonstrates their dedication to Islamic values and community welfare, Islamic Social Reporting (ISR) reporting is a crucial component of Sharia Bank operations (Hussain et al., 2020). The ISR Index evaluates the degree of social transparency and the degree to which businesses adhere to Sharia principles in their annual reports. The following formula is used to calculate the size of the ISR index:

$$\text{ISR} = \frac{\textit{The Amount of disclosure met}}{\text{Maximum number of disclosures}} \times 100\%$$

### Company Size

A firm's size is determined by taking into account all of its assets when calculating its company scale. Riawan (2020). In summary, the formula for calculating a company's size is:

**LN = Total Asset Value**

### Profitability

The ability of a business to turn a profit financially is referred to as profitability. This study uses ROA to evaluate profitability. The following formula is used to determine ROA:

$$\text{ROA} = \frac{\textit{Total Net Assets}}{\text{Assets}}$$

### Leverage

A financial indicator called the leverage ratio is used to assess how well a firm can use the money it borrows. A statistic used to assess the connection between total debt and equity is the debt to equity ratio, or DER. Generally speaking, investors want larger rates of return as risk increases. The expression that can be made is:

$$DER = \frac{\textit{Total Debt}}{\text{Total Equity}} \; x\ 100\%$$

## RESULTS AND DISCUSSION

A total of 90 data were obtained based on observations made from 15 Sharia Commercial Banks in Indonesia between 2017 and 2022, however, some of the data were eliminated because they did not meet the requirements. Consequently, after removing some of the data, 66 unbalanced data were obtained, specifically:

| Descriptive Statistics | | | | | |
|---|---|---|---|---|---|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| Company Size | 66 | 28.3257 | 33.3537 | 30.754291 | 1.2242876 |
| Profitability | 66 | 0.0002 | 0.1358 | .019577 | 0.0304937 |
| Leverage | 66 | 0.3462 | 13.7765 | 3.585542 | 3.2369227 |
| ISR | 66 | 0.1579 | 0.3684 | 0.296244 | 0.0423773 |
| Valid N (listwise) | 66 | | | | |

**Source: SPSS Data Processing**

The study variables' mean, standard deviation, minimum, and maximum values are all described using descriptive statistics. The above data can be used to draw the following conclusion: The Company Size (SIZE) variable has a minimum value of 28.3257 (millions), a maximum value of 33.3537 (millions), and an average (mean) of 30.754291 (millions). These results are displayed in the table above.) and 1.2242876 is the company size (SIZE) standard deviation.

The ROA (profitability variable) ranges from 0.0002 at the least to 0.1358 at the maximum. Its average (mean) is 0.019577, and its standard deviation is 0.0304937.

The Leverage (DER) variable's values range from 0.3462 at the minimum to 13.7765 at the highest, with an average (mean) of 3.585542 and a standard deviation of 3.2369227.

The value of the Islamic Social Reporting (ISR) variable ranges from 15% to 36%. There is a 29% average (mean) and a 0.0423773 standard deviation.

The normality test measures if the data have a normal distribution and whether they originate from a population that is normally distributed (Gunawan, 2020).

**Table 2. Normality Test**

| | Unstandardized Residual |
|---|---|
| **Asymp. Sig. (2-tailed)** | 0.515 |

The data is considered normally distributed when the Asymp.Sig analysis yields a relevance of 0.515, which is more than 0.05.
• The purpose of the multicollinearity test is to determine if the independent variables in the regression model are related (Ghozali, 2021).

**Table 3. Multicollinearity Test**

| Model | Collinearity Statistics | |
|---|---|---|
| | Tolerance | VIF |
| (Constanta) | | |
| X1 | 0.877 | 1.141 |
| X2 | 0.932 | 1.073 |
| X3 | 0.821 | 1.219 |

The results of the Multicollinearity Test demonstrate that there is no multicollinearity among the three variables as the VIF value is less than 10.00 and the tolerance value is more than 0.10. (Ghozali, 2021).
• Heteroscedasticity Test Finding out if variances across the residuals of various data in the regression model differ is the goal of the heteroscedasticity test (Ghozali, 2021).

**Table 4. Heteroscedasticity Test**

| Model | Sig. |
|---|---|
| (Constanta) | 0.963 |
| X1 | 0.319 |
| X2 | 0.418 |
| X3 | 0.593 |

According to the Park Test, the regression model does not exhibit heteroscedasticity interference for the variables of company size, profitability, and leverage because their values are more than 5% at the 0.05 significance level.

**Table 5. Autocorrelation Test**

| Model | Durbin-Watson |
|---|---|
| 1 | 0.754 |

The examination indicates that the Durbin-Watson value is 0.745. This indicates that there is no autocorrelation in the regression model because the DW value is between -2 and +2 (Santoso, 2014).

**Table 6. Coefficient of Determination**

| Model Summary | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | 0.577[a] | 0.332 | 0.300 | 0.0354531 |

a. Predictors: (Constant), leverage, profitabilitas, ukuran perusahaan

There are two tests to see if the independent variable can account for the dependent one. According to Table 6, the updated R2 value of 0.300 indicates that SIZE, ROA, and DER account for 30% of changes in ISR disclosure, with other influencing factors potentially accounting for the remaining percentage.

**Table 7. T Test**

| Variable | B | T | Sig | Result |
|---|---|---|---|---|
| **(Constant)** | -0.182 | -1.563 | 0.123 | |
| **Company Size** | 0.016 | 4.110 | 0.000 | supported |
| **profitability** | -0.429 | -2.869 | 0.006 | not supported |
| **leverage** | 0.000 | 0.262 | 0.794 | not supported |

With a probability level of 0.000 < 0.05 and a regression coefficient value of 0.016, the company size was found to be 4.110 > t table 1.6682. There is a claim that the scale of the corporation benefits Islamic Social Reporting. **H1 is supported**

With a probability level of 0.006 < 0.05 and a regression coefficient value of -0.429, profitability has a t value of -2.869 < t table 1.6682. It is said that Islamic Social Reporting has an advantage because of profitability.**H2 Not Supported**

With a probability level of 0.749 > 0.05 and a regression coefficient value of 0.000, leverage produced a t value of 0.262 < t table 1.6682. It's claimed that Islamic Social Reporting is unaffected by leverage. **H3 Not Supported**

**DISCUSSION**

H1 results demonstrate that a company's size positively affects its ISR disclosure. According to the idea of stakeholders, big businesses are susceptible to political pressure, including duties related to accountability, which can have an impact on the total assets listed in their financial statements at the conclusion of a certain time frame. Inverters get access to more information when a firm grows in size.

Stakeholders are used because they can generate insightful reports on financial performance. Due to the increased facilities, finances, human resources, and assets that come with being a huge firm, investors want a larger range of information when making investment decisions, The more parties join the firm's stakeholder group, the greater the growth in money and investment that the company will see. Investors will place their cash in companies that generate significant earnings. This study supports earlier studies that have been carried out (Prasetyoningrum, 2018)

The results of H2 reveal that profitability has a negative effect on ISR. The profitability of a company shows its ability to generate profits over time. If a company's profits are high, this suggests that the company needs to disclose more information regarding its ISR operations because, if not, the public will likely protest. resulting in operationally inefficient operations which will harm business revenues and cause losses.So, significant gains are required to offset losses. In research, the profitability coefficient (ROA) has a negative value, meaning that ISR disclosure will rise in the event that profits decline, and vice versa. ISR transparency will decline. This is due to the assumption that ISR initiatives will neither have a negative or positive impact on Sharia banking's long-term viability. ISR initiatives, however, are a calculated means of promoting Sharia banking. Sharia banking will fulfill its societal obligation to uphold Sharia law even in the event of losses in order to reap benefits from society. According to stakeholder theory, a company's profitability is determined by its ability to meet its obligations to its stakeholders. According to Rahmawati (2022), Islamic Social Reporting disclosure will decline in the event of either good or negative profitability. These results demonstrate how profitability undermines ISR.

The results of the H3 leverage test have no effect on ISR disclosure. Creditors can obtain information and various forms of disclosure outside of their annual reports. Creditors can obtain various forms of information, including direct questions and responses to the company, reports received from the company, as well as additional materials such as data from the company. In addition, creditors may request management clarification regarding financial information or engage in deliberations regarding significant financial matters.The obligation of the creditor increases with leverag. This stakeholder hypothesis states that when a firm performs well, stakeholders will trust it more, which will enhance the company's reputation. This discovery aligns with the findings of Rostiani and Sukanta's (2019) research, which indicates that leverage has no discernible impact on ISR. Leverage negatively impacts Islamic Social Reporting (ISR), according to prior research (Affandi & Nursita, 2019; Prasetyoningrum, 2018)

## CONCLUSION

The research above looks at how company size, profitability, and leverage influence Islamic social reporting (ISR) disclosure. These results show that leverage has no effect on ISR disclosure, profitability has a negative effect on ISR and company size has a positive effect on ISR, which means that if the size of the company increases then the company has large total assets.

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