P-ISSN: 2476-8871
E-ISSN: 2615-1081
FINANCE: a Research Journal on Islamic Finance Vol.09 No. 02 Desember 2023
http//jurnal.radenfatah.ac.id/index.php/i-finance

Diterima: 6 Dec 2023 Direvisi: 22 Dec 2023 Disetujui: 22 Dec 2023 Dipublikasi: 23 Dec 2023

HOW EFFECT FINANCIAL RATIO AND COMPANY SIZE ON ISLAMIC SOCIAL REPORTING DISCLOSURE

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Abstract

This study aims to determine the effect of Profitability Ratio, Liquidity Ratio, Company Size on Islamic Social Reporting (ISR) disclosure at Islamic Banks registered in JII for the 2018-2022 period. The data used in this study is secondary data with documentation data collection techniques and literature studies sourced from financial statements. Sample selection using purposive sampling method. The data analysis used was panel data regression with eviews 10. The results of this study show that the variables of Profitability Ratio proportioned by ROA and Company Size portioned by Total Assets have no effect on the disclosure of Islamic Social Reporting (ISR). Meanwhile, the variable Liquidity Ratio portioned by FDR has a negative and significant effect on the disclosure of Islamic Social Reporting (ISR). Then the results of this study show that ROA, FDR, and Company Size together or simultaneously have a positive and significant effect on the disclosure of Islamic Social Reporting (ISR).

Keywords: *Profitability Ratio, Liquidity Ratio, Company Size, Islamic Social Reporting*

INTRODUCTION

In this day and age, the global economy is beginning to develop rapidly. The factor that must be considered by banks to continue to survive is to pay attention to the bank's financial performance. One of the main sources of indicators that can be used as a basis for assessment is the financial statements of the bank concerned. Banking financial statements are calculated with a number of financial ratios that are used to predict the level of profit, predict the future, and as an anticipation of the future. Financial condition is an important factor that is useful as a benchmark to determine the extent to which the company is able to maintain smooth operations so as not to be disrupted. How to find out the condition or condition of a company by analyzing financial statements. Financial statement analysis is a tool to obtain information related to financial position and results that have been achieved in connection with the selection of a predetermined corporate strategy. The purpose of analyzing the company's financial statements is so that company leaders know the state and financial development of the company and the results that have been achieved in the past and in the current time. Financial statements are basically the result of the accounting process provided in quantitative form, where the information presented in it can help various parties from internal and external parties in making decisions that are very influential for the survival of the company. Therefore, complete, relevant, accurate and timely information is needed (Rasyidin, 2016).

According to (Rizki Dwi Kurniawan dan Nadia Asandimitra, 2014)the public has a high interest in investing on a sharia basis offered in the Indonesian Capital Market, so in 2000 the Jakarta Islamic Index (JII) was formed as a sharia capital market. The types of sharia-stocks included in JII are shares whose processes have been verified and passed by the Indonesia Stock Exchange (IDX). IDX tasks to review JII every 6 months with a period adjusted by the issuance of the Sharia Securities List (DES), namely the Financial Services Authority (OJK). IDX conducts a further selection process according to trading performance after OJK selects sham sharia that has been poured into DES (Anggraini & Wulan, 2019). The increasing number and varied sharia instruments can provide broad investment alternatives to investors so as to trigger the growth of sharia investment in Indonesia (Hidayatullah, 2018). The development of the sharia stock index in the Jakarta Islamic Index (JII) has a capitalization portion that can be an information for investors and related parties in sharia entities.

In an effort to improve and increase activities, it is necessary to maximize the profits needed by the company in order to obtain considerable interest in its business sustainability. Management can realize an increase in its activities through reporting the company's social responsibility both internally and externally to stakeholders. Corporate Social Responsibility (CSR) is considered as the core of business ethics owned by companies which are used as a means of communication between companies and stakeholders where the foundation can be improved and organizations that use it can benefit (Nurkhin, 2010). The company's CSR disclosure of reporting which was originally voluntary became mandatory in accordance with Law Number 40 of 2007 the Indonesian government describes provisions related to CSR disclosure regarding limited liability companies in the company's annual report must contain information, one of which is a report on the implementation of social and environmental responsibility, , while in Islamic Social Reporting (ISR) sharia reporting, CSR reporting is still varied and diverse because it is sukaela (Abadi et al., 2020). Reporting varies because there are no standard standards for sharia CSR reporting.

The Islamic principles of commercial transactions clearly emphasize information disclosure and transparency in all matters of business activities. All of this is essential to maintaining successful and peaceful relationships with all stakeholders of the company. Therefore, it is the ethical responsibility of every company to disclose any relevant information to employees, shareholders, customers and regulators to take informed decisions, and to maintain a healthy relationship with the company (Budiandru, 2020).

According to Haniffa in the journal (Hasanah et al., 2018) explained that the measurement of Corporate Social Responsibility with a sharia perspective still refers to the Global Reporting Initiative Index (GRI Index), which has not described the principles of sharia in Islam, therefore, to achieve the objectives of accountability and transparency for sharia entities, a social reporting framework in accordance with sharia principles is needed. In the GRI index, its use has not described Islamic principles such as not revealing the release of elements of gharar, usury, and various transactions prohibited in Islam (Lestari, 2020) Seeing these conditions, AAOIFI (Accounting and Auditing Organization for Islamic Financial Institution) uses the ISR index as an implementation of Islamic banking social responsibility, Furthermore, his research developed about CSR items that should be disclosed by Islamic entities (Othman et al., 2009) It's just that AAOIFI also issued a standard by not mentioning all CSR-related items that must be disclosed by companies. The ISR Index can be believed to be the first step in terms of preparing standards for disclosing social responsibility of sharia-based institutions (Novi Febriyanti, 2022).

The difference between ISR and CSR is the zakat indicator in the ISR Index which causes ISR to be different from CSR. The public may also argue that studying zakat from an Islamic perspective in terms of reporting is also important because it attracts the trust of stakeholders, especially Muslim stakeholders in meeting their spiritual needs. From the problems described above, the Islamic Social Reporting Index (ISR Index) can be used as a reference for the performance reporting needs of Islamic Financial Institutions in an Islamic perspective. The development of the ISR Index in Islamic financial institutions in Indonesia is also a concern for the public regarding the disclosure of annual reports that are expected to be in accordance with Islamic law (Febriyanti et al., 2022) In addition, the development of the Islamic financial industry is increasingly rapid, both in terms of quantity growth and in terms of the number of institutions, increasingly diverse and innovative products, fast financial performance, and increasing service quality. This has caused the Islamic financial industry to report its operational performance in accordance with the disclosure of the ISR Index (Syariati, 2022).

Table 1
Disclosure of the Islamic Social Reporting (ISR) Index at Sharia Banks listed in the Jakarta Islamic Index (JII) for 2018-2022

Tahun	Bank Aladin Syariah	Bank BSI Syariah	Bank BTPN Syariah
2018	0,7291	0,8541	0,8333
2019	0,6875	0,8333	0,8541
2020	0,7916	0,8541	0,8958
2021	0,8125	0,9166	0,8125
2022	0,8333	0,8958	0,875

Source: Data Processed with Excel, 2023

Table 2 The above is the result of descriptive statistics on the implementation and disclosure of Islamic Social Reporting (ISR) at Sharia Banks listed in the Jakarta Islamic Index (JII). In general, the ISR index of Islamic Banks has increased every year, but uniquely the range of 2018-2019 in several banks has decreased the index, but not significantly, and has increased again in 2020-2022. The maximum value of disclosure of the Islamic Social Reporting (ISR) index from 2018-2022 is 91.66% or as many as 44 of the 48 ISR disclosure items, which are disclosed by Bank BSI Syariah, while the minimum disclosure value is 68.75% or as many as 33 of the 48 items disclosed by Bank Aladin Syariah. From the maximum and minimum values above, it means that no Islamic bank has disclosed the ISR index in full.

The Profitability / Profitability Ratio is a ratio used to assess the company's ability to earn profits (Mais & Alawiyah, 2020) Companies that feel in a profitable position will tend to make broader disclosures of information in their annual reports. Vice versa, if a company's profit decreases, the manager will reduce the information disclosed. Profitability shows the ratio between profit and the assets or capital that generate the profit. The higher the profitability, the wider the company will be in disclosing information about Islamic social responsibility or can be called Islamic Social Reporting (ISR) (Affandi & Nursita, 2019). The financial ratio of profitability used to measure a company's ability to generate profits is called Return On Assets. Return On Assets (ROA) is one of the profitability ratios that describes how a company is able to generate net profit before tax. High-margin companies disclose more information in annual reports and show better company performance, as returns get bigger. The greater the company's profit, the greater the company can bear the cost of disclosing the company's Islamic Social Reporting (Addainuri & Haryono, 2022).

Liquidity Ratio is a factor that can affect the disclosure of Islamic Social Reporting in a company, where this ratio can be used to measure how liquid a company is in showing the fulfillment of short-term obligations. When viewed in terms of performance measures, companies that have low liquidity ratios need to provide more detailed information to explain weak performance (Affandi & Nursita, 2019). The strong liquidity ratio of a company is closely related to the breadth of social responsibility disclosure as shown by financial performance. Business bankruptcy is an extreme impact arising if the company is unable to meet its financial obligations until maturity (Hasanah et al., 2018). The ratio used to measure the level of bank liquidity is the Funding to Deposit Ratio (FDR), which is useful for measuring the amount of funding provided with the amount of funds and capital available (Addainuri & Haryono, 2022). FDR used in Islamic banking does not recognize loans (credit), but recognized funding. If the FDR value is high, then banks have a stock of funds to carry out activities in the field of social responsibility in the hope of increasing investor and public confidence in the company (Anamah & Rusli, 2020).

In improving social disclosure, one of which is the disclosure of Islamic Social Reporting (ISR), companies not only review the profitability and liquidity factors of the company but also review the size of the company also plays a role in making Islamic Social Reporting (ISR) disclosures run well, company size is a company-specific characteristic that is almost always used to test the level of voluntary disclosure. The larger the size of the company, the company's responsibility for the welfare of the community and the surrounding environment will be paid more attention to by investors and other users of financial statements (Anggraini & Wulan, 2019). A scale where the size or size of a company is classified in various ways, namely by total assets, number of workers, log size, stock market value, and others. The larger the size of the company, the more information available to investors in making a decision regarding investment in the company and the suspicion that small companies will disclose lower quality compared to large companies (Hartini, 2018) Larger companies certainly have more financing, facilities and human resources to be able to make disclosures that are more in accordance with Islamic sharia principles. Successful Islamic banking must have large activities, facilities, management and human resources as well. This condition results in more environmental effects, so the company voluntarily publicizes its social activities (Pertiwi et al., 2022).

The disclosure of social responsibility carried out by Islamic banks using the ISR index in Indonesia is still slowly compared to Islamic countries in the world. Indonesia is still lagging behind Malaysia in disclosing ISR in the Islamic banking business world. This can be seen from the social performance of Islamic banks in Malaysia has increased ± 9% while the increase in the social performance of Islamic banks in Indonesia every year is only ± 8.5%, and all Islamic banks both in Indonesia and in Malaysia still have not reached full numbers in terms of disclosure, according to Agustin in the journal (Riyanti, 2021). Given that the Islamic banking industry in Indonesia is currently growing quite rapidly, coupled with the increasingly widespread issue of CSR measurement, this study tries to examine how the analysis and application of Islamic Social Reporting (ISR) Islamic banking in Indonesia (Hanafi, 2019).

Some previous studies have also used profitability ratios, liquidity ratios, and company sizes that show different results. (Yusuf & Shayida, 2020) stated that the variable profitability ratio has a positive and significant effect on the disclosure of Islamic Social Reporting. Likewise, research from (Hafas & Putra, 2022) states that the ratio of profitability with ROA measurement has a positive and significant influence on the disclosure of Islamic Social Reporting. Different from research from (Mais & Alawiyah, 2020) states that the profitability ratio proportioned by ROA has a negative and significant influence on the disclosure of Islamic Social Reporting. While research conducted by (Rita Rosiana, Bustanul Arifin, 2015). states that the profitability ratio measured by ROA has no influence on Islamic Social Reporting. Similarly, research from (Widyanti & Cilarisinta, 2020) and research from (Prasetyoningrum, 2019) stated that the profitability ratio did not have a significant effect on Islamic Social Reporting.

For liquidity ratios, the disclosure of different results is also the research of (Affandi & Nursita, 2019) states that liquidity ratios affect the disclosure of Islamic Social Reporting. In line with research from (Vilantika & Masrohatin, 2018) and research from (Hasanah et al., 2018) stated that liquidity ratios have a significant effect on Islamic Social Reporting disclosure. However, research from (Prasetyoningrum, 2019) and (Mais & Alawiyah, 2020) research stated that the liquidity ratio did not have a significant effect on the disclosure of Islamic Social Reporting. Furthermore, previous research of company size factors also had different results. (Affandi & Nursita, 2019) stated that the size of the company does not negatively affect the disclosure of Islamic Social Reporting. In contrast to the research of (Citravury et al., 2019) in line with the research of (Othman et al., 2009), states that the size of the company has a significant positive effect on the disclosure of Islamic Social Reporting.

Seeing the phenomenon of Islamic banks and the still differences in research on the concept of Islamic Social Reporting (ISR), researchers want to dig deeper into how the concept of ISR indicators is reflected as an indicator of accountability and transparency in Islamic banking companies registered with JII. ISR is built on the basis of knowing the extent of the application of Islamic-based social activities in the company's annual report.

RESEARCH METHODS

This research is a type of quantitative research with a descriptive approach. The data used in this study was taken from the website of each Islamic banking registered in the Jakarta Islamic Index as a research sample for the 2018-2022 period. The population in this study consists of Islamic banks listed in the Jakarta Islamic Index with a total of 3 Islamic banks.

His research uses purposive sampling techniques. The criteria used for sampling are Islamic banks registered in the Jakarta Islamic Index (JII); The company has a corporate website until 2022 and the company's condition is still active or not under improvement (maintenance); The company publishes its annual report for 2018-2022, and Islamic banks provide the data needed by researchers. Based on these criteria, 3 research samples were selected, namely Bank Aladin Syariah, Bank BSI Syariah, and Bank BTPN Syariah.

The variables used in this study are independent variables and dependent variables including:

1. Profitability Ratio
   Profitability ratio is a company able to generate profits during a certain period. Where the ability to generate profit can be measured by a comparison between profit and capital. One of them is Return On Asset (ROA) (Kusmawati et al., 2022).
2. Liquidity Ratio
   The liquidity ratio is a measuring tool that companies can use to assess the ability to pay current debt with current assets owned by the company (Wahyuningsih & Suyitno, 2022). In measuring liquidity from Islamic banking, it is generally determined to use the Financing to Deposit Ratio (FDR).

3. Company Size
   Company size is a parameter of the size or size of a company. Companies that carry out large-scale activities are required to make maximum disclosures to the community and stakeholders and measure them using total assets (Hafas & Putra, 2022).
4. Islamic Social Reporting
   CSR is basically about organizations that stand alone and have responsibility to the surrounding environment in order to meet the expectations of stakeholders. In Islamic organizations, CSR is commonly known as Islamic Social Reporting (ISR) (Mohamed Zain et al., 2014).

The Following bellow Variabel Explanation:

Table 2
Variable Explanation

Variable	Formula	Scale Measure
Profitability Ratio	$ROA = \frac{\text{Profit before tax}}{\text{Total assets}} \times 100\%$	Ratio
Liquidity Ratio	$FDR = \frac{\text{Total financing}}{\text{Total funds}} \times 100\%$	Ratio
Company Size	Firm Size = Ln (Total assets)	
Islamic Social Reporting	$ISR = \frac{\text{Number of disclosure items}}{\text{Maximum number of items}} \times 100\%$	Ratio

Source: Processed by the author, 2023

In this study, researchers used panel data regression analysis techniques using Eviews 10 software. This study uses panel data regression rather than multiple linear regression because the data consists of data on several variables and time series data (based on time sequences). The panel data regression formula used in this study is:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \varepsilon$$

Where:

Y = Islamic Social Reporting
α = Constant
X1 = ROA (Return on Asset)
X2 = FDR (Financial to Deposit Ratio)
X3 = Company size (Total Assets)
ε = Error component

Regression Model Selection

The Chow Test

The Chow test is conducted to choose which model is the best between the Common Effect Model (CEM) and the Fixed Effect Model (FEM). The hypothesis used in the chow test is as follows: H0: CEM (value Cross Section Chi-Square > 0,05) and H1: FEM (value Cross Section Chi-Square < 0,05).

The Hausman Test

The Hausman test is performed to determine whether the Fixed Effect Model (FEM) model with the Random Effect Model (REM) has a better shape and value. The following are the provisions in decision making H0: REM selected (value Probability Cross Section Random > 0,05) and H1: FEM selected (value Probability Cross Section Random < 0,05).

The Lagrange Multiplier Test

Lagrange multiplier (LM) testing is used to see if random effects are stronger than general effect models. The LM test is concerned with the chi squared distribution with the number of degrees of freedom of the independent variable (df). The LM test is performed to determine the Commont Effect Model (CEM) with the Random Effect Model (REM). The following are the provisions for making decisions H0: *common effect model* selected (Prob > 0,05) and H1: *random effect model* selected (Prob < 0,05).

Classical Assumption Test

Normality Test

The Normality Test in the study used the Jarque-Bera Test by looking at the probaility value. If the probaility value is greater than the significant value of 5% (0.05), then the data used in the study do not have normality problems or the data used are normally distributed. Conversely, if the probability value is less or below the sigifikan value of 5% (0.05), then the data used in the study have normality problems or are not normally distributed.

Multicolonicity Test

Multicolonicity test in research can be seen the value of Corelatiom Matrix. If the value of the Corelation Matrix is greater than 0.8 - 0.9.

Heterostasdisity Test

The technique of testing the Heterostasdisity test in research is using the Breusch-Pagan method, where when the resulting value exceeds a significant degree of 5% (0.05), it can be concluded that the model used does not occur symptoms of heterostasdisity.

Autocorrelation Test

The autocorrelation test used in the study is to use and see Durbin-Watson (DW) values. The Durbin Waston test is the most commonly used autocorrelation testing technique.
To determine the presence or absence of autocorrelation symptoms based on the results of the Durbin-Waston test above, the following steps can be determined:

a. If the hypothesis H0 states that there is no positive autocorrelation, under the following conditions:
   d < dl = refuse H0
   d > du = receive H0
   dl ≤ d ≤ du = no conclusion (undecided)
b. If the hypothesis of zero H0 (H*0) states that there is no negative autocorrelation, with the following conditions:
   d > 4-dl = refuse H0
   d < 4-du = receive H0
   4-du ≤ d ≤ 4-dl = no conclusions (hesitation)

RESULT AND DISCUSSION

Result of This Research

Descriptive Statistical Analysis

Tebel describes descriptive statistics of all variables in this study which include mean (average), maximum, minimum, standard deviation, and others. The variables used in this study include ISR (Y), Profitability (ROA/X1), Liquidity (FDR/X2), and Company Size (Ln Total Assets/X3). Descriptive statistics explain data into information that is clearer and easier to understand. Based on the results of descriptive statistical analysis in the table below explains the sample (n), the Mean, Minimum and Maximum values for each variable:

Table 3
Descriptive Statistical Results

No	Variabel	Minimum	Maksimum	Mean
1	Rentabilitas (ROA/X1)	-10.85000	13.60000	4.004000
2	Likuiditas (FDR/X2)	0.000000	506600.0	62200.99
3	Ukuran Perusahan (X3)	0.776183	6.581190	4.218875
4	ISR (Y)	0.687500	0.916667	0.831944

Source: Data Processed with Eviews 10, 2023

Based on the table, it can be seen that the amount of data in the study uses 15 samples taken from the annual financial statements of 5 Islamic Banks registered in JII for the 2018-2022 period. The interpretation of table 3 is:

The variable value of ROA (X1) of Islamic Banks in this study has a minimum value of -10.85% and a maximum value of 13.60%, so it can be concluded that the variable sample of ROA in this study has a value between -10.85% to 13.60% with a mean value of 4.0%. This means that Islamic banks are able to generate net profits of up to 4.0% of the total assets owned by Islamic banks. In addition, the performance of Islamic banking during the 2018-2022 period benefited from its asset users by 4.0%, with the value of Islamic banking arguably good because the value generated was above 1%. The value of the FDR variable (X2) of Islamic banks in the study has a minimum value of 0% and a maximum value of 50.66%, so it can be concluded that the FDR variable in the study has a value between 0% to 50.66%. With a mean value of 62.20%, it means that the performance of Islamic banking during the 2018-2022 period is able to balance between financing carried out with existing third party funds. With a value of 62.20%, Islamic banking can be said to be healthy, because the resulting value is above 50% and below 110%.

The variable value of company size (X3) of Islamic banks in the study has a minimum value of 0.77% and a maximum value of 6.58%, so it can be concluded that the FDR variable in the study has a value between 0.77% to 6.58%. With a mean value of 4.21%, it means that the performance of Islamic banking during the 2018-2022 period is able to balance the financing carried out with the total existing assets. The value of the Islamic Social Reporting (Y) variable of Islamic banks in the study had a minimum value of 0.68% and a maximum value of 0.91%, so it can be concluded that the FDR variable in the study had a value between 0.68% to 0.91%. With a mean value of 0.83%, it means that Islamic banking performance during the 2018-2022 period good for having expressed his Islamic social reporting.

Regression Model Selection

In panel data regression, to determine the best estimation model in research conducted with the Chow Test, Hausman Test and LM Test. The tests used are as follows:

The Chow Test

The results of data processing in the Chow Test are shown in table 4 as follows:

Table 4
The Chow Test

Effects Test	*Statistic*	*Prob.*
Cross-section Chi-square	10.570052	0.0051

Source: Data Processed with Eviews 10, 2023

Based on the table 4 The results of the Chow Test show that the probability value of Chi Square cross-section is 0.0051 < 0.05%, meaning that H1 is accepted, so the selected model is FEM. Because in the Chow Test the selected modle is the FEM model, it is continued to test the Hausman Test.

The Hausman Test

The data processing results from the Hausman Test are shown in table 5 as follows:

Table 5
The Hausman Test

Effects Test	***Statistic***	***Prob.***
Cross-section random	0.000000	1.0000

Source: Data Processed with Eviews 10, 2023

Based on table 5 the results obtained from the Hausman Test show that the probability value of Cross Section Random is 1.0000 > 0.05, meaning that H0 is accepted, so the selected model is REM. Because the Hausman Test selected the REM model, it continued to test the Lagrange Multiplier (LM).

The Lagrange Multiplier Test

The data processing results from the Lagrange Multiplier Test are shown in table 6 as follows:

Table 6
The Lagrange Multiplier Test

	Cross-section
Breusch-Pagan	0.000356
	(0.9849)

Source: Data Processed with Eviews 10, 2023

Based on table 6 the results obtained from the Lagrange Multiplier Test show that the value of Breusch-pagan Cross-section is 0.9849 > 0.05, meaning that H0 is accepted, so the selected model is CEM.

Selected Models in Research

Based on the results of three tests that have been carried out with the Chow Test, Hausman Test, and Lagrange Multiplier Test, the mode chosen as the best model is the Common Effect Model (CEM). Thus, it can be concluded that the estimation model used to determine the ROA, FDR, and Total Assets of Islamic Social Reporting (ISR) of Islamic Banks based on the Lagrange Multiplier Test is CEM. As for the results of panel data regression with the CEM model, Shown in the following table 7:

Table 7
Model Common Effect Model

Variable	**Coefficient**	**Std. Error**	**t-Statistic**	**Prob.**
Konstanta	0.833368	0.031960	2.607.523	0.0000
ROA (X_1)	-0.003898	0.002006	-1.942.857	0.0740
FDR (X_2)	-0.000000217	0.0000000761	-2.845.106	0.0138
Total Assets (X_3)	0.007247	0.008224	0.881182	0.3942
R-squared	0.818461	F-statistic		9.768.299
Adjusted R-squared	0.734673	Prob(F-statistic)		0.000345

Source: Data Processed with Eviews 10, 2023

ISR = 0.833368 - 0.003898 ROA - 0.000000217 FDR + 0.007247 Total Aset

The interpretation of the panel data regression model is as follows:

1. A constant of 0.833368 reveals that all independent variables (X), namely ROA, FDR, and Total Assets, are equal to zero, so the ISR value is equal to the magnitude of the constant value, which is 0.833368 explained that if other independent variables remain (constant) then the value of the Islamic Social Reporting level influenced by ROA, FDR, and Total Assets is 81.84% and the remaining -18.16 is influenced by other factors that are not included in this study.
2. The ROA regression coefficient (X1) of - 0.003898 states that every increase of 1 unit of ROA value will decrease the ISR by - 0.003898.
3. The FDR regression coefficient (X2) of -0.000000217 states that every increase of 1 unit of FDR value will decrease the ISR by -0.000000217.
4. The Total Assets Coefficient (X3) of 0.007247 states that every increase of 1 unit of Total Assets value will increase the ISR by 0.007247.

Classical Assumption Test

Normality Test

The results of the normality test are shown in table 8 below:

Table 8
Normality Test

Jarque-Bera	0.027689
Probability	0.986251

Source: Data Processed with Eviews 10, 2023

Based on table 8 above, it can be seen that the probability jarque-fallow value is 0.986251 which indicates that the resulting value is greater than the significant value of 5% (0.05), so that the data used in the study are normally distributed.

Multicolonicity Test

The result of the multicolonarity test shown in table 9 below:

Table 9
Multicolonicity Test

Variable	ROA	FDR	Total Assets
ROA	1.000000	-0.055716	0.105040
FDR	-0.055716	1.000000	0.479877
Total Assets	0.105040	0.479877	1.000000

Source: Data Processed with Eviews 10, 2023

Based on the multicolonicity test in table 9, it can be seen that the relationship between independent variables (ROA, FDR, Total Assets) does not have a correlation value that exceeds 0.9. The highest correlation value of 0.479877 is between the value of the Total Assets and FDR variables. Because the values of 0.479877 < 0.9, it can be concluded that in the model used in the study there were no symptoms of multicolonicity.

Heterostasdisity Test

The results of the heterostasdisity test are shown in table 10 below:

Table 10
Heterostasdisity Test

Test	Prob.
Breusch-Pagan LM	0.4936

Source: Data Processed with Eviews 10, 2023

Based on table 10 above, it shows that the value obtained from the Breusch-Pagan Test is 0.4936. The above value indicates that the result obtained is greater than 5% (0.05), which means that the regression model is free from symptoms of heteroscedasticity.

Autocorrelation Test

The results of the autocorrelation test can be seen in table 11 below:

Table 11
Autocorrelation Test

R-squared	0.699222
Prob(F-statistic)	0.003289
Durbin-Watson stat	1.821154

Source: Data Processed with Eviews 10, 2023

Based on table 11 above, it is seen that the resulting value of the Durbin-Waston test is 1.821154. The dl and du values obtained from the Durbin-Waston table are 0.591 and 1.465, while the values of 4-dl and 4-du are 3.409 and 2.535.

When related to the results of the Durbin – Waston test in table 10, the following conclusions can be drawn:

1,821154 < 0,591 = The statement is false, so the decision changes to accept H0
1,821154 > 1,465 = The statement is true, so the decision i.e. remains on receiving H0
0,591 ≤ 1,821154 ≤ 1,465 = The statement is false, so it again changes to accept H0
Conclusion = no positive autocorrelation

When related to the results of the Durbin-Waston test in table 10, the following conclusions can be drawn:

1,821154 > 3,409 = The statement is false, so the decision changes to accept H0.
1,821154 < 2,535 = statement is true, so the decision i.e. remains on receiving H0
2,535 ≤ 1,821154 ≤ 3,409 = The statement is false, so it again changes to accept H0

Based on the steps above, it can be concluded that in the panel data regression model there are no positive or negative autocorrelation symptoms, so the autocorrelation test passes. Because the Durbin – Waston value is between the du and 4-du values.

Test The Hypothesis

Partial Test

The results of the partial hypothesis test can be seen in table 12 below:

Table 12
Partial Test and Simultaneous Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.834964	0.025214	33.11504	0.0000
ROA	6.34E-05	0.001322	0.047967	0.9626
FDR	-0.000000331	0.0000000707	-4.689600	0.0007
Total Assets	0.004109	0.005976	0.687583	0.5060

R-squared	0.699222	Mean dependent var	0.831944
Adjusted R-squared	0.617191	S.D. dependent var	0.061230
S.E. of regression	0.037884	Akaike info criterion	-3.485384
Sum squared resid	0.015787	Schwarz criterion	-3.296570
Log likelihood	30.14038	Hannan-Quinn criter.	-3.487395
F-statistic	8.523923	Durbin-Watson stat	1.821154
Prob(F-statistic)	0.003289		

Source: Data Processed with Eviews 10, 2023

Table 12 above shows the results of a partial test used to determine the effect of one independent variable individually in explaining and influencing the dependent variable. The above partial test results can be interpreted as follows:

The Effect of ROA on Islamic Bank ISR Disclosure

The partial regression coefficient value of the ROA variable (X1) yields a probability value of 0.9626 and a coefficient of 0.0000634. It can be seen that 0.9626 > 0.05 which indicates that ROA has no significant relationship to Islamic Bank ISR disclosure. The coefficient value of 0.0000634 indicates a positive relationship towards Islamic Bank ISR disclosure, indicating that every increase of 1 unit of ROA value will increase ISR disclosure by 0.0000634. It was concluded that the hypothesis of this study was rejected.

FDR's Effect on Islamic Bank ISR Disclosure

The partial regression coefficient value of the FDR variable (X2) yields a probability value of 0.0007 and a coefficient of -0.000000331. It can be seen that 0.0007 < 0.05 which indicates that FDR has a significant relationship to Islamic Bank ISR disclosure. The coefficient value of -0.000000331 indicates a negative relationship towards Islamic Bank ISR disclosure, indicating that every increase of 1 FDR value unit will reduce ISR disclosure by -0.000000331. It was concluded that the hypothesis of this study was accepted.

Effect of Total Assets on Islamic Bank ISR Disclosure

The partial regression coefficient value in the Total Assets variable (X3) yields a probability value of 0.5060 and a coefficient of 0.004109. It can be seen that 0.5060 > 0.05 which indicates that Total Assets do not have a significant relationship to the disclosure of ISR of Islamic Banks. The coefficient value of 0.004109 indicates a positive relationship towards Islamic Bank ISR disclosure, which indicates that every increase of 1 unit of Total Asset value will increase ISR disclosure by 0.004109. It was concluded that the hypothesis of this study was rejected.

Simultaneous Test

Simultaneous tests were conducted to determine whether or not there was an influence of independent variables (ROA, FDR, Total Assets) together on the dependent variables of Islamic Social Reporting (ISR). Here are the results of the Simultaneous Tests shown in the following table 12.

From the tests conducted with the simultaneous test in table 12 above shows that the resulting value of F is calculated at 8.523923 with a probability value of 0.003289. The results of the F test prove that the probability value of F is calculated at 0.003289 < 0.05 and the value of F is calculated at 8.523923 > F table is 3.28. It can be concluded that the variables ROA, FDR, and Total Assets together affect the Islamic Social Reporting (ISR) of Islamic Banks in Indonesia.

Discussion in This Research

The Effect of Profitability on Islamic Social Reporting Disclosure

The variable Profitability proportioned by the ROA from the results of the T test obtained a probability value of 0.9626 and a coefficient of 0.0000634. It can be seen that the probability value > 0.05, so it can be said that ROA does not have a significant relationship with the Islamic Social Reporting Disclosure of Islamic Banks. The coefficient value of 0.0000634 indicates the direction of a positive relationship with the disclosure of Islamic Social Reporting Islamic Banks, meaning that the greater the ROA, the lower the ISR disclosure, and vice versa. It can be concluded that the ROA variable does not have a significant effect on the disclosure of Islamic Social Reporting of Islamic Banks. This is in line with the research of (Rita Rosiana, Bustanul Arifin, 2015), and research from Widyanti and (Widyanti & Cilarisinta, 2020) and research from (Prasetyoningrum, 2019) which states that the profitability ratio does not have a significant effect on the disclosure of Islamic Social Reporting.

This is due to the assumption or perception that Islamic Social Reporting activities are not a necessity for the sustainability of Islamic banks. But Islamic Social Reporting activities are strategic steps for the long term that will have a positive impact on Islamic banking. So even in a state of loss, Islamic banks will continue to carry out and disclose their social responsibilities because it is very important as a form of transparency of Islamic banks to be able to increase trust and company value in the eyes of report users. The research also supports stakeholder theory, which states that a company's management will still disclose the required reports even if the company's profitability falls or rises, because the company needs to disclose the information that investors need.

The results of the study are contrary to (Yusuf & Shayida, 2020) and (Hafas & Putra, 2022) which states that the profitability ratio has a positive and significant effect on the disclosure of Islamic Social Reporting. The results of other studies also contradict those conducted by (Mais & Alawiyah, 2020) which state that the profitability ratio has a negative and significant influence on the disclosure of Islamic Social Reporting.

The Effect of Liquidity on Islamic Social Reporting Disclosure

The liquidity variable proportioned to FDR from the results of the T test obtained a probability value of 0.0007 and a coefficient of -0.000000331. It can be seen that the probability value < 0.05, so it can be said that FDR has a significant relationship to the disclosure of Islamic Social Reporting Islamic Banks. The coefficient value of -0.000000331 indicates the direction of negative relationship towards the disclosure of Islamic Social Reporting Islamic Banks. It can be concluded that the FDR variable has a negative and significant effect on the disclosure of Islamic Social Reporting Islamic Banks. This is in line with the research of (Affandi & Nursita, 2019) and in line with research from (Vilantika & Masrohatin, 2018), and the research of (Hasanah et al., 2018) states that the liquidity ratio has a significant effect on the disclosure of Islamic Social Reporting.

The higher the level of liquidity, the higher the incentive to expand Islamic Social Reporting disclosure. Companies with high liquidity levels will give signals to other companies to show that one company is better than other companies. The signal is given by the company by disclosing extensive information through its social responsibility report. Liquidity is a factor that can affect the disclosure of Islamic Social Reporting in a company, where the liquidity ratio is a ratio used to measure how liquid a company is in showing the fulfillment of short-term obligations. If the higher the ratio, the company's debts to creditors are guaranteed. The health side of the liquidity ratio is higher, the disclosure of corporate social information is increasingly widespread or will show the company's ability to increase its social disclosure, namely the disclosure of Islamic Social Reporting.

The above statement is contrary to research from (Prasetyoningrum, 2019) and research by (Mais & Alawiyah, 2020) stating that the liquidity ratio does not have a significant effect on the disclosure of Islamic Social Reporting.

The Effect of Company Size on Islamic Social Reporting Disclosure

The Company Size variable proportioned to Total Assets from the results of the T test obtained a probability value of 0.5060 and a coefficient of 0.004109. It can be seen that the probability value > 0.05, so it can be said that Total Assets do not have a significant relationship with the disclosure of Islamic Social Reporting Islamic Banks. It is in Islamic banking companies that ISR disclosure is not based in company size alone, because the company's total assets are not the only one in disclosing ISR. Because in assessing the good and bad of the company is not seen from the total assets, but can be seen from the company's income statement as well. Therefore, disclosure of ISR is an obligation on the part of the company and as a disclosure of accountability information to Allah SWT and stakeholders. The coefficient value of 0.004109 indicates the direction of a positive relationship with the disclosure of Islamic Social Reporting Islamic Banks. It can be concluded that the Total Assets variable does not have a significant effect on the disclosure of Islamic Social Reporting of Islamic Banks. This is in line with (Affandi & Nursita, 2019) research stating that the size of the company does not negatively affect the disclosure of Islamic Social Reporting.

Islamic banks that have high total assets, the source of funds owned is more to carry out social responsibility activities, so that larger Islamic banks tend to disclose social responsibility more widely than smaller Islamic banks. This is in line with Islamic values, namely by having large wealth, Islamic banks do not forget social values.

The results of the study are contrary to the research of (Citravury et al., 2019) which is in line with the research of (Othman et al., 2009), stating that the size of the company has a significant positive effect on the disclosure of Islamic Social Reporting.

The Effect of Profitability, Liquidity, Company Size on the simultaneous disclosure of Islamic Social Reporting of Islamic Banks

Based on the F test that has been done, the calculated F value is 8.523923 with a probability value of 0.003289. The results of the F test prove that the probability value of F is calculated < 0.05 and the value of F is calculated at 8.523923 > F table is 3.28. It can be concluded that the variables of Profitability proportioned to ROA, Liquidity portioned by FDR, Company Size proportioned to Total Assets simultaneously affect the Islamic Social Reporting (ISR) of Islamic Banks in Indonesia. This is in line with research from (Addainuri & Haryono, 2022; Affandi & Nursita, 2019; Pertiwi et al., 2022) which states that ROA, FDR, and total assets simultaneously affect the disclosure of Islamic social reporting, as for the difference in research from (Yugi Meyliani et al., 2023) which states that ROA, FDR, and total assets simultaneously do not have a significant effect on the disclosure of Islamic Social Reporting.

The theory that is suitable to be used in this section is stakeholder theory because all parties, both internal and external, who have good relationships are influencing and influencing. The company is not only responsible for the owners (Stakeholder) as has happened so far, but shifted more broadly, namely to the social realm of society (Stakeholder). This theory is a very suitable theory in ISR research which is more suitable in CSR research which is more corporate (Abimayu et al., 2019).

CONCLUSION

From the objectives of the study, it was concluded that the variables of Profitability proportioned by ROA and Company Size proportioned by Total Assets did not have a significant effect on the disclosure of Islamic Social Reporting (ISR). And the Liquidity variable that FDR portrays negatively and significantly affects the disclosure of Islamic Social Reporting (ISR). And it can be concluded that the variable Profitability portioned by ROA, the variable Liquidity portioned by FDR, and the variable Company Size portioned by Total Assets together affect the disclosure of Islamic Social Reporting (ISR).

Suggestions for researchers are then recommended to use and add other variables in addition to the Profitability variable proportioned by ROA, Liquidity Variable proportioned by FDR, and Company Size Variable which is proportional to Total Assets that can affect the disclosure of Islamic Social Reporting (ISR). And the research conducted can be developed again by adding variables, years that can affect Islamic Social Reporting more significantly or can also compare with the objects of Islamic banks in Indonesia with Islamic banks abroad.

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