



## The Embodiment of Corporate Social Responsibility in Sharia Enterprise Theory

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**Abstract.** The issue of disclosure of social responsibility by entities is a theme that has always been debated. This is none other than because the implementation of social responsibility disclosures carried out by companies to date still shows a real impact. It is only natural that stakeholders still question its reality. Answering the doubts of these stakeholders, the company's social responsibility began to become a concern. As proof of the accountability activities that have been carried out, this research is here to explore corporate social responsibility accountability based on the *Shariah Enterprise Theory* (SET) index. Using the research objects of in Indonesia, this research examines the annual reports published by 8 Sharia commercial banks in Indonesia as a source of data. With descriptive qualitative methods through content analysis as an analysis knife to answer the formulation of the problem, namely how the level of disclosure of social responsibility that has been carried out using the *Shariah Enterprise Theory* (SET) index. The results of the study proved that 8 in vertical accountability to Allah showed that it was in accordance with the components and criteria that had been set in the *Shariah Enterprise Theory* (SET) index, while accountability to customers, accountability to employees and accountability to nature as a whole in reporting did not fully meet the components *Shariah Enterprise Theory* (SET) index. Especially in accountability to nature, it is still far from the component of *Shariah Enterprise Theory* (SET) index.

**Keywords:** sharia enterprise theory, Islamic commercial bank, social responsibility

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### INTRODUCTION

The issue of disclosure of social responsibility by entities is a theme that has always been debated. This is none other than the implementation of social responsibility disclosures carried out by companies to date has not shown a real impact. It is only natural that stakeholders still question its reality. Answering the doubts of these stakeholders, not a few entities report it through disclosures in the annual report. Social responsibility was first proposed by Friedman (1982) stating that the progress of a company does not review for profit but also social actions or responsibility towards business actors, *people* and the surrounding environment (*planet*).

*Corporate Social Responsibility* is a corporate social responsibility to stakeholders (*stakeholders*) (Purwardi, 2016).

The concept of Corporate Social Responsibility (CSR) of a company can be considered as an example and benchmark for other companies in order to disclose and report corporate social responsibility towards the environment. It has been proven that until now there are still many countries that have not reported their responsibility towards the surrounding environment, and still think that CSR is not mandatory or voluntary. While in Indonesia itself there are still many companies that view CSR as the program of choice, the impact of accountability activities carried out by companies seems to be only a formality, as evidenced by the relatively limited disclosure of CSR programs (Anindita & Hamidah, 2020; Farida, 2016) strengthened by (Saadah & Farida, 2019) which states that there are still many companies that do not pay attention to nature and the environment in their operations. In fact, if referring to the regulations that have been passed by the government, namely the government regulation of the Republic of Indonesia number 47 of 2012 concerning the social and environmental responsibility of limited liability companies, it is clear that social responsibility is an obligation but because there is no regulation that regulates in detail the disclosure items that must be carried out by the entity, it is natural that social and environmental responsibility activities are considered symbolic because there are still many hasn't made a real impact. According to research (Retnaningsih, 2015) that a company has not fully involved the community in CSR programs, so it does not know the condition of the local community and does not pay attention to the welfare of the community. The problem of conventional corporate social responsibility is inseparable from the conflict of agency issues in which principals and agents have different interests. However, the existence of a thought that integrates Islamic values into social responsibility seems to be able to become a master plan for the implementation of the company's social and environmental activities. As stated by (Haniffa, 2002) which echoes Islamic social reporting that integrates tawhid in its social responsibility activities. If Islamic social reporting focuses on the disclosure of activities that are free from usury, gharar and maysir, then the shariah enterprise theory proposed by (Triyuwono, 2001) is complementary. Because in shariah enterprise theory, one of the must-have disclosures is related to the fatwa foundation of the national sharia council of the Indonesian Ulema Council. Because in Islam all contracts that are carried out must be based on contracts. Such as (Khoiruddin, 2017) which emphasizes that contracts are the basis of human transactions so that an attitude of trust must be applied

Islam has regulated ethics in carrying out a business activity. Every business actor must act fairly to ensure the fulfillment of rights involving social environmental rights, other people's rights, and environmental rights. Therefore social and environmental balance needs to be maintained as operational in running a business. At present social responsibility does not aim to pay social debt to the environment, but is an absolute responsibility of the company which must be carried out by the company to establish social communication with the surrounding environment (Purwardi, 2016 ; Latifah et al., 2019) Even so with the balance between accountability material and non-material. If the Islamic concept recognizes the afterlife as the ultimate goal of humans, then the epistemology of monotheism becomes the rationale (Shamsuddin & Ismail, 2013). Therefore, the statement of Corporate Social Responsibility in an Islamic perspective is a form of human responsibility for everything that has been given by Allah SWT (Merina & Verawaty, 2016), so that later humans can return to their God in a holy state without any burdens that are still being borne (Zakiy & Ramadhan, 2019).

In the islamic view man is not the owner of wealth on this earth because man is also part of the creature of god, therefore in islam teaches to do justice (Hudayati & Tohirin, 2019), Included in this discussion is the distribution of profits to all stakeholders (Mukhibad & Nurkhin, 2020) However, the fact is that social and environmental accountability activities still attach importance to the company's profit (Pramiana & Anisah, 2018). That paradigm exists in Shari'ah Enterprise Theory which explains that the distribution of wealth or added value does not only apply to directly related stakeholders or stakeholders who contribute directly to the company's operations including shareholders, creditors, employees and the government but also to other parties who are not directly related or who do not contribute either financially or expertise to the company such as society and milieu. Then it is not wrong if (Astuti & Faisal, 2021) Underscoring that the basis of Sufism is necessary to implement Islamic law in bermuamalah. Because in principle, social and environmental accountability reporting carried out by companies must be based on a sense of honesty.

Answering the problems about the disclosure of social and environmental responsibility that has been carried out by banking institutions, this research is present with the aim of analyzing the disclosure of social responsibility reporting and environment that has been carried out on the basis of shariah enterprise theory.

## LITERATURE REVIEW

### Shariah Enterprise Theory in Social Responsibility

Islam has regulated the rights and obligations of individuals and organizations in the application of ethics and social responsibility. Social reporting of the environment. Around the organization can be normative, utility, or to gain legitimacy.(Lahuri, 2013) To borrow a mutia statement(2009) *Shariah Interprise Theory* has many components related to reporting corporate social responsibility, most importantly in sharia banking in social responsibility is a form of accountability to Allah SWT because it requires solely to gain legitimacy as the main source, with this in it *Shariah Interprise Theory* explains that Allah SWT is the main source of mandate, while *stakeholders* is the source that gets the mandate from Allah Almighty in which case there is a responsibility. This can be achieved if it can use resources in a way and can bring grace to all that exists in nature.(Triyuwono, 2000) ;(Triyuwono, 2001)

*Shariah Enterprise Theory* describes a concept that recognizes social responsibility not to the owner of the company but also to all *other stakeholders* . Then this theory was developed again so that a sharia concept was formed known as *Shariah Enterprise Theory* (SET). This theory underlies that the determination of the concept is from the all-creator god of all resources that exist in nature, so *Shariah Enterprise Theory* Allah is the main Mandate (wahyudin, larisa pradisti, 2018); Triyuwono,2000;Hidayatullah, 2020) Islam has set the concept of accountability and social justice which must be based on the *ukhwah* of brotherhood. The prohibition of usury and the obligation to pay zakat is a form of social responsibility, from these two concepts so that the establishment of *Shariah Enterprise Theory*.(Triyuwono, 2001) *Shariah Enterprise Theory* there is a theory related to the reporting of social responsibility by companies, especially those in sharia. The components are:

- 1) The expression of social responsibility is a form of responsibility to Allah SWT which is shown solely to get ridho from God as its main purpose.
- 2) Disclosure of social responsibility must also have a purpose as a means of providing information to all.
- 3) The disclosure of social responsibility is a good thing to create that the company is sharia-based.

- 4) The disclosure of social responsibility must also contain various material or spiritual dimensions that are directly related to the interests of *stakeholders*..
- 5) Disclosure of social responsibility must contain various information that is quantitative in nature, and that is qualitative in nature.

The principle of *Sharia Enterprise Theory* in providing the main form of accountability is to Allah SWT because the real owner, then expanded to mean with his responsibility to humans and the surrounding environment. According to the Islamic perspective, CSR is part of the concept of Islamic teachings as a collection of teachings that have very good ethics. In addition, CSR is an implication of the property that has been entrusted and God the owner as a whole and the human being is only a temporary owner who acts as the beneficiary of the Mandate that has been given.(Khasanah & Yulianto, 2015).

## METHOD

This research examines more deeply the implementation of shariah enterprise theory which is embedded in the company's social responsibility activities. Therefore, qualitative methodology with a descriptive analysis approach is the right choice to be used to answer this research problem. Because this study examines the shariah enterprise theory, which is commonly applied by Islamic entities, the object of choice in this study is . By using 8 listed on the Indonesian stock exchange, namely:

Table 1. Sample of Islamic Commercial Bank

No	Bank Name
1	PT. Bank Mumalat Indonesia
2	PT. Bank Syariah Indonesia
3	PT. Bank BCA Syariah
4	PT. Bank Aladin Syariah
5	PT. Bank Victoria Syariah
6	PT. Bank Jabar Banten Syariah
7	PT. Bank Panin Dubai Syariah
8	PT. Bank Tabungan Pensiunan Nasional Syariah

Sourced from the annual report of as a source of data in this study using Content analysis with 21 disclosure items divided into five sub-discussions. to determine the disclosure of corporate social responsibility at Sharia Commercial Banks in Indonesia based on the Shariah Enterprise Theory (SET) index through the analysis of the annual report (Annual Report) of Sharia Commercial Banks in Indonesia for the 2021-2022 period with disclosure items in the shariah enterprise index as shown in the following table:

1. Specifies which SET components include

Table 2. Components of the shariah enterprise theory index disclosure

No	Items	Score
1	Vertical responsibility to Allah Almighty	
	a. opinions from dps	1
	b. The existence of reporting related to aspects of fatwas that comply with products and collection of Islamic bank funds.	1
2	responsibility to customers	
	a. there are reports related to the experience of members of the sharia supervisory board	1
	b. Zakat and <i>qardhul hasan</i> fund report	1
	c. Product information and sharia concepts	1
	d. Disclosure of Total financing	1
	e. Describes the non-transaction policy halal/non-sharia	1
3	Responsibility to employees	
	a. Policy on wages and remuneration	1
	b. The existence of training to improve the quality employee	1
	c. Providing health services for employee	1
	d. Provide other facilities such as scholarships and Special Wishes for Employees' Families.	1
4.	Responsibility to the community	
	a. Reporting on improving access for the community and Islamic bank financial services	1

b. Policy in financing that considering human rights and discrimination issues	1
c. Policy on financing in attaching importance to the interests of society	1
d. Contribute to improving the quality of society in the fields of education, religion, and health	1
<b>5 Horizontal responsibility to Nature</b>	
a. Report on policies in financing to address the environment such as air and water pollution, energy savings, and damage to the environment	1
b. Reports related to the amount of financing that has been given to business actors whose operations can damage the environment.	1
c. Efforts to make environmental awareness aware of employees.	1
d. Contributing with the environment( <i>go green</i> )	1
e. Internal policies within the bank support the existence of power/energy saving programs	1
f. Contribute to activities that apologize to the environment	1
<b>Score</b>	<b>21</b>

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2. After determining the components of the SET, then assess it with the SET *scoring* technique against the BUS, namely by giving points to the BUS annual *report* in accordance with the predetermined SET sub-items. if there is a sub-item disclosed it will get a score of "1" and if there is a sub-item that is not disclosed then with a score of "0".

Assess the level of disclosure information with the following formula :

$$SET = 100\% \frac{\text{Number of points revealed}}{\text{Maximum number of scores}}$$

3. After knowing the SET score of each sub-item, it will determine the predicate on corporate social responsibility reporting for each Sharia Commercial Bank Assessment in the level of CSR disclosure on the BUS, the researcher uses the approach that has been carried out by Munawaroh (2007) i.e. by giving each score classified into four

parts: Highly Informative (81-100%), Moderately Informative (66-80%), Less Informative (51-65%), and Uninformative (0-50%).

## RESULTS

### Corporate social responsibility Disclosure Rate based on Shariah Index Enterprise Theory

Refers to the assessment of the components of shariah enterprise theory which includes vertical and horizontal accountability. Vertical accountability is only addressed to Allah, there are 2 horizontal accountability, namely direct-stakeholder and indirect-stakeholder. Direct stakeholders include accountability to customers and accountability to employees while indirect-stakeholders include accountability to the community and nature. The following is the SET score on each component or each SET disclosure sub-item:

Table 3. Score SET on Islamic Commercial Bank

No	Disclosure Sub-item	Score SET 2021 & 2022								Average
		BMI	BSI	BCAS	BVS	BJBS	BPS	BTPNS	BAS	
1	Allah SWT	100%	100%	100%	100%	100%	100%	100%	100%	100%
2	Customer	100%	100%	80%	60%	60%	100%	100%	80%	85%
3	Employee	100%	75%	75%	75%	75%	75%	75%	75%	78%
4	Community	100%	100%	75%	75%	75%	50%	50%	25%	68%
5	Nature	75%	90%	75%	75%	80%	50%	50%	40%	66%

Source : Annual Report

Based on the table above, it can be concluded that there are still three that have a score of less than 50% with the lowest level of disclosure being disclosures on community and natural accountability activities. Based on the results of the scoring, the score assessment at each Islamic commercial bank is as follows:

Table 4. Result of SET Score on BUS

No	BUS	Score	Result
1	BMI	19	90%
2	BSI	19	90%
3	BCA Syariah	16	71%
4	Bank Victoria Syariah	15	71%
5	Bank Jabar Banten Syariah	16	76%



6	Bank Panin Dubai Syariah	15	71%
7	Bank Tabungan Pensiunan Nasional Syariah	14	60%
8	Bank Aladin Syariah	11	52%

Referring to the table above, there are 2 Bank Umum Syariah which have the highest level of disclosure, namely Bank Muamalat Indonesia (BMI) and Bank Syariah Indonesia (BSI) with a score of 90% predicatedly, it is stated to be very informative in CSR disclosure. BMI and BSI are two Islamic banks in Indonesia that have large customers. We all know that BMI is the first Islamic commercial bank in Indonesia and BSI is the largest Islamic bank in Indonesia, so it has become commonplace if the two entities consistently and openly disclose the accountability that has been carried out both to society, nature, the environment and other stakeholders. So it is appropriate if the two become role models and examples for other Islamic entities. So it is natural that in the assessment of the scores, the two bear the title of very informative as seen in the following table:

Table 5. CSR Disclosure Predicate Level Based on SET Index

No	BUS	Predicate
1	BMI	Very Informative
2	BSI	Very Informative
3	BCA Syariah	Informative
4	Bank Victoria Syariah	Informative
5	Bank Jabar Banten Syariah	Informative
6	Bank Panin Dubai Syariah	Informative
7	Bank Tabungan Pensiunan Nasional Syariah	Informative
8	Bank Aladin Syariah	Less Informatif

## DISCUSSION

### **Vertical Accountability is only addressed to the owner of the universe Allah SWT**

The role of the sharia supervisory board for sharia entities is very important because the existence of an opinion issued by the sharia supervisory board is one of the signs that the entity has carried out the company's operations in accordance with sharia agreement. The vertical accountability assessment sub-item is based on two assessment sub-items, namely the DPS

opinion and reporting related to the aspects of fatwas that are complied with related to products and the collection of Islamic bank funds. Based on the calculation of the SET index, the vertical accountability component to Allah SWT all Islamic banks that were participants in this study received a maximum score of 100% (very informative). This shows that BUS's efforts in fulfilling the principles of compliance with sharia fatwas both in product and operational aspects. In this case, as it is already known, most fatwas are related to aspects regarding the products of Islamic financial institutions which aim to ensure that the transactions carried out do not contain elements of usury and are not haram. as a form of responsibility to Allah SWT in carrying out business, do not forget to carry out charitable activities and religious basis as stipulated in the Qur'an and Al-Hadith (Zakiy & Ramadhan, 2019), The Sharia Supervisory Board in Islamic financial institutions is a caliph who is given the mandate to maintain and use it in a good way.

### **Embodiment of Accountability to Customers**

are intermediary institutions that become intermediaries between customers who have excess funds against customers who need funds. Therefore, customers are important assets for financial institutions because the majority of assets managed are entrusted by customers. So it is natural that are required to be open to customers. To answer these demands, the assessment of responsibility to customers is based on five sub-items, namely reporting on the experience of members of the Sharia Supervisory Board (DPS), reports related to zakat and *qardhul hasan* funds, information on sharia products and concepts, disclosure of financing amounts, and explanations of business policies for non-sharia/non-halal transactions. It can be seen the implementation of accountability to customers as follows :

- a. The existence of reporting and experience from members of the sharia management board (DPS) in this sub-item 8 BUS has stated starting from the background of education and duties of DPS.
- b. The zakat fund reports distributed by various BUS with different amounts. There are only 4 BUSES that disclose zakat funds, namely BMI of Rp. 8.20 billion, BSI of Rp. 1.42 billion, then from Bank Panin Dubai Syariah of Rp. 7.74 billion, and Sharia Pensioner Savings Bank of Rp. 9.90 billion which is used and distributed as a source of virtue..

- c. Accountability of Islamic banking products as an effort to increase customer financial literacy has been carried out by several because In this sub-item of 8 BUS has stated all.
- a. In the sub-item of Disclosure of Financing Amount ini 8 BUS revealed the amount of financing that has been given by the party to be distributed as a form of benefit for the bank began to be used as a corporate and commercial segment, as an infrastructure improvement, as well as social assistance for covid-19 restructuring.
- b. In a sub-item related to the explanation of business policies for non-sharia / non-halal transactions, BUS has explained the concept of non-sharia transactions, namely that current account service income from Conventional Banks is not recognized as Bank income but is used as providing funds for social activities or benevolent funds. thus encouraging the existence of infaq and alms to be allocated as a form of concern for social.

### **Corporate accountability to the Community**

Accountability is accountability by creating oversight through the distribution of power to various government agencies so as to reduce the accumulation of power, while creating conditions for mutual supervision. So the importance of accountability in paying attention to the community. (Retnaningsih, 2015) The assessment of accountability to the community is based on four sub-items, namely reports related to increasing access for the public and islamic bank financial services, policies on financing that consider issues related to human rights and discrimination issues, policies regarding financing that take into account the interests of the community and contributions made to improve the interests of society, as well as contributing to improving the quality of life. Communitya rakat in the fields of religion, education, and health. In the disclosure of accountability to the community. There are 2 BUSES that get a maximum score of 100%, namely BMI and BSI in this case providing financial and non-financial reporting media for banks by increasing public access to islamic bank financial services and continuing to float the website of each BUS for the benefit of external users, this shows a great initiative in this effort. For a banking system that targets the bank's internal finances. This shows the high initiative of BUS in an effort to increase public access to islamic bank financial services, and provides financial and non-financial reporting media for banks

through the development of *websites* on each BUS for the benefit of external users and *the Core Banking System* aimed at the internal interests of banks. The 2 BUS also contribute to improving the quality of life of the community in the fields of diversity, education, and safety, as evidenced by achieving in 2021 the type of program carried out by BMI received the "Star 3" award in the TOP CSR Award 2021, in providing social donations, namely the muamalat undergraduate scholarship and CIKAL muamalat. The BSI program is the distribution of social assistance for the needs of the community, and utilization in maximizing for the benefit of the people, as well as for productive activities.

### **The Embodiment of Accountability to Nature**

Accountability to nature and the environment is still a missed thing as evidenced by the scoring results which show the lowest number compared to other aspects, which is only 60%. Because there are still few disclosures by Islamic banks regarding environmental issues, it seems to emphasize the research conducted by previous researchers, that as most Islamic banks that operate have low social concerns, especially for environmental issues that are considered less important. This shows that paying attention to the environment is not a priority for Islamic banks, even though Islamic bank actors recognize that the issue of environmental damage is a very important issue. Similarly, with SET, nature is one of the *stakeholders* who must receive attention and have the right to welfare. In the assessment of accountability to nature there is no BUS that gets a maximum score of 100%. Where each BUS does not report only reporting a few sub-items out of six of the sub-items makes the assessment in the context of environmental responsibility. There is only 1 BUS that reports five sub-items out of six sub-items, namely BSI in this case does not state the sub-item which is to mention the amount of financing that has been given to business actors whose capacity damaging the environment such as plantations, forestry, and mining. However, BSI contributes directly to the environment, namely by *going green* or greening by channeling social CSR funding sources to the community. There are 4 buses that report four sub-items from six sub-items, namely BMI, BCA Syariah, Banak Victoria Syariah and Bank Jabar Banten Syariah. The 3 BUS did not report on the sub-item mentioning the amount of financing that has been given to business actors whose capacity is damaging to the environment such as plantations, forestry, and mining, and direct contributions to the environment (*go green*). Shariah Commercial Banks which only reports three sub-items, namely Panin Bank Dubai Syariah and Ssyariah National Retirement Savings Bank of the three most reported sub-items are internal bank policies that

support power/energy saving and protection programs. With efforts to optimize the use of environmentally friendly goods and minimize the use of paper, as well as make efficient use of electricity.

## CONCLUSION

The purpose of this study is to analyze much information has been disclosed by Shariah Commercial Banks about corporate social responsibility (CSR) in the Islamic view based on the *Shariah Interprise Theory* (SET) index for the period 2021-2022. The results of this study revealed that of the 8 Sharia Commercial Banks in Indonesia that pay great attention to related CSR transactions, the highest are BMI and BCAS. The sub-items in the SET index of each BUS document several different results in CSR reporting based on the index that has been declared, namely the SET index. Mainly based on csr disclosures with the Shariah Enterprise Theory Index measurement of each sub-item of accountability to the living nature of the eight BUS, there is nothing maximum in its reporting. This is because Sharia Commercial Banks are more focused on CSR activities on community welfare, education, and economic development. In addition, it is because Sharia Commercial Banks do not directly have an impact that can harm the environment. Based on the *scoring* results that have been processed by research until it can be seen that the predicate level at Sharia Commercial Banks where BMI and BSI are consistent in achieving the Very Informative predicate, and there is one bank that has received a less informative predicate, namely Aladin Shariah Bank.

The research that has been carried out only limits to Islamic commercial banks with an observation year of only two periods so that suggestions for further research can increase the observation year so that the consistency of disclosures made by the company can be seen and the progress produced can be known.

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