

Corporate Social Responsibility (CSR) Disclosure of Indonesian Islamic Bank

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Abstract. The purpose of this study is analysing the influence of profitability, company size, leverage, and sharia supervisory board size on corporate social responsibility disclosure (CSR). The population study is Indonesian Islamic banks in the periods 2014-2018. This research study used a purposive sampling method as sample method. The number of samples is 14 Islamic banks. Data were analyzed by descriptive statistics, classical assumption tests, and multiple regression analysis. The results showed that company size has a positive influence, and leverage has a negative influence on CSR disclosure. Profitability and sharia supervisory board size did not influence CSR disclosure.

Keywords: Corporate Social Responsibility Disclosure (CSR), Profitability, Company Size, Leverage, S Haria Supervisory B cards Size.

1. Introduction

The global Islamic finance industry continues to experience development from year to year. In 2016, the global Islamic finance industry's total assets reached the US \$ 2.202 billion, increasing from the previous year's US \$ 2.063 billion. The projection of the Islamic financial industry in the future has a combined growth potential of 9.4% with the assumption of a financial potential of US \$ 3.782 billion in 2022. This potential growth is influenced by an increase in the world's Muslim population, an increase in the per capita income of the Muslim population and awareness of Islamic finance. [1]

The sizeable potential growth for global Islamic finance has impacted the development of Islamic finance in Indonesia, which is significant and can continue to develop in the future. As a country with the largest Muslim population, Indonesia is a substantial market for Islamic financial products. The growth of Islamic finance in Indonesia is quite significant. In 2017, Islamic banking grew to reach 26.97%. The development of Islamic banking can be seen from amount of the growth Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia Rural Banks (BPRS) with an increasing number. Islamic banking statistics from the Indonesian Financial Services Authority (FSA) at the end of 2017 show that there are 13 BUS, 21 UUS, and 167 BPRS. [2].

Despite significant growth, the *market share* of Indonesian Islamic banking is still meager, around 5.78% of total national banking assets. This fact indicates that the growth of Islamic finance is not comparable to the growth of conventional financial assets, it should be that the age of the Islamic finance industry has passed 15 years of Islamic finance *market*

share can be above the current figure. Internationally, Indonesia is the ten most significant countries in Islamic finance, together with Saudi Arabia, Iran, the United Arab Emirates, Malaysia, Kuwait, Qatar, Bangladesh, Bahrain, and Turkey. However, Indonesia's contribution is only 4.11% of the country's total Islamic financial assets. -countries [3].

Islamic banking in Indonesia is required to continue to improve its business performance in facing challenges, both international competition and increasing the *market share* of domestic banking. A strategy is needed to increase the number of customers both in quantity and quality. One of the efforts to convince the public to make transactions at Islamic banks is to report Corporate Social Responsibility (CSR). Environmental harmony is a demand for today's industrial paradigm that every business actor must carry out. Every business actor must be responsible and manage environmental conditions optimally because the company's responsibility is not only related to the economic and social sectors but also must cover the environmental sector. Reporting and disclosure of accountability information by companies are included in a *Corporate Social Responsibility* (CSR) report. The concept of implementing *Corporate Social Responsibility* (CSR) was first put forward by Bowen (1953), explaining that this reporting concept is based on the social needs of the company environment. The social responsibility report aims to require companies to create environmental harmony and community welfare so that more open disclosures are needed in the environmental sector [4].

The implementation of social responsibility will bring benefits to the company. Image (*image*) and trust in the company will increase. Investors will also consider this to be one reason to invest. This definition implies that a company with Limited Liability Company (PT) form has a social responsibility towards the local community and the community in general [5]. The level of increase in CSR disclosure in Islamic commercial banks in Indonesia is still low, based on the Global Reporting Initiative (GRI) Index of 79 items from 2013 to 2014. The increase of CSR disclosure is 25%, from 2014 to 2015. It has increased by 30%, and from 2015 to 2016 is stable at the percentage of 30% (Annual Report, 2013-2016). This data explains that the lack of attention of sharia-banking business people in disclosing CSR, while the public will be more interested in conducting transactions if there is CSR disclosure in banks. It can improve the image of the banking sector.

Accordingly, it is important to study the factors that influence *Corporate Social Responsibility* (CSR). These factors can be optimized to encourage increased implementation of social responsibility of Indonesian Islamic Bank, some of these factors based on the study results include Profitability, Company Size, *Leverage*, and the Sharia Supervisory Board (DPS).

2. Literature Review

2.1 CSR Approaches and Strategies

Achieving the company's goals and strategies necessary to approach CSR can be done with a few through Home Visits by :

a) Legitimacy Theory

Legitimacy Theory defined as the social contract between the company and the community, where legitimate the company operates and uses economic resources. Company activities can have a positive or negative impact on society or the environment. Social disclosure is used to avoid social and environmental conflicts.

The use of legitimacy theory in this study is related to Islamic banking's compliance with Islamic principles. This form of compliance is to carry out CSR disclosure in its annual reports that aim for getting good value and legitimacy from the community so that Islamic banking can continue to survive, [6].

b) *Stakeholder Theory*

[6] Ghazali and Chariri (2007; 409), Stakeholder Theory told that a company is not an entity that only aims to generate profits, but must provide benefits to all its stakeholders (shareholders, creditors, consumers, suppliers, government, society, analysts and other parties).

Factors influence company activity from outside and from within the company, and both can be referred to as *Stakeholders*. To get support from *stakeholders*, this is done by disclosing CSR in the annual report. Social disclosure is part of the company's communication with interests.

Furthermore, several CSR strategies are activities not limited to giving donations or donations without a continuing influence which will also have an impact on the economic and social environment in the long term so that CSR needs to be processed in such a way as to become a strategy for companies, which are not, of course, beneficial for the company at a time for the community and government [7].

2.2 Previous Research

Profitability has an essential meaning to maintain the viability of the company in the long run because profitability shows whether the entity has good prospects in the future or not. Companies with big profits will receive high pressure from *stakeholders* because they are required to be accountable for their companies' performance so that they comply with applicable regulations and do not interfere with the lives of the surrounding communities [8]. Research that has been conducted regarding the Profitability variable on Corporate Social Responsibility (CSR) disclosure, including by [8], with the results of the study of the Profitability variable, has a significant positive influence on Corporate Social Responsibility (CSR) disclosure. Similar to [4] research, the profitability variable results have a significant positive influence on Corporate Social Responsibility (CSR) disclosure. This opinion is the same as the results of research by [9], Nita (2015), and Arif (2015), which state that the Profitability variable has a significant positive influence on Corporate Social Responsibility (CSR) disclosure. In contrast to research from [10], [11], [12], [13], [14], [15], [16], and [17] which shows that profitability does not influence Corporate Social Responsibility (CSR) disclosure.

The bigger the size of a company, the more attention it gets from the market and the public [9]. Then research on Company Size on CSR disclosure. According to research by [8], company size has a significant positive influence on Corporate Social Responsibility (CSR) disclosure. This opinion is the same as research by [4], Suskim and Hafidz (2015), [12], [13], Abdul (2017), and [16] which state that company size has a significant positive influence. On Corporate Social Responsibility (CSR) disclosure. In contrast to the research results of [6], Yurmi et al. (2017), Nurfianto and Hanny (2015), Nita (2015), and [17] which show that company size does not influence Corporate Social Responsibility (CSR) disclosure.).

Leverage, according to [18], is "the ability of a company to use assets or funds that have *fixed costs (fixed cost assets or finds)* to increase the level of income (*return*) for company owners." Furthermore, research on the influence of *leverage* on Corporate Social Responsibility (CSR) disclosure. According to [8], leverage has a significant positive

influence on Corporate Social Responsibility (CSR) disclosure. This research is supported by research from Eni Puji (2017), Savina (2017), and Aulia (2015), which states that leverage has a significant positive influence on Corporate Social Responsibility (CSR) disclosure. In contrast to the results of research from [6], [10], [13], [16] which show that *leverage* does not influence Corporate Social Responsibility (CSR) disclosure.

The Sharia Supervisory Board (DPS) is a function in a sharia bank organization that is internally a sharia supervisory body and externally can maintain and increase public trust [14]. The results of further research are regarding the Sharia Supervisory Board's influence on Corporate Social Responsibility (CSR) disclosure. According to Wardatul (2016), the Sharia Supervisory Board has a significant positive influence on Corporate Social Responsibility (CSR) disclosure. Similar to the results of research from [14] which states that the Sharia Supervisory Board has a significant positive influence on Corporate Social Responsibility (CSR) disclosure. It differs from the results of research by [6], which show that the Sharia Supervisory Board does not influence Corporate Social Responsibility (CSR) disclosure.

2.3 Hypothesis

Based on literature review, 4 hypotheses were developed as follows:

Hypothesis 1: Profitability has a positive influence on CSR Disclosure

Hypothesis 2: Company Size has a positive influence on CSR Disclosure

Hypothesis 3: Leverage has a positive influence on CSR Disclosure

Hypothesis 4: Sharia Advisory Board (DPS) has a positive influence on CSR Disclosure

3. Method

The study used multiple linear regression for analysing. In this study, a regression test was carried out with the independent variable (X) on the dependent variable (Y) [19].

The quantitative approach focuses on symptoms that have specific characteristics in human life, called variables [20].

3.1 Population and sample

The study used population of the whole Bank General Sharia (BUS) in Indonesia, which is registered in the FSA from the year **2014 to 2018**. The sampling method used was *purposive sampling*. The determination of sample is taken based on the criteria formulating in advance, namely:

- a. Indonesian Sharia Commercial Bank registered official at Financial Services Authority (OJK).
- b. Islamic Banks who publishes an annual report of the year 2014 - 2018.

3.2 Method of collecting data

The secondary data that uses in this research obtained from records, books, and magazines in the form of corporate publications, financial reports, government reports, articles, books, etc. The data obtained from secondary data does not need to be processed anymore [20].

Secondary data of the research were obtained from the financial reports of Islamic Commercial Banks (BUS) which are official registered with the Indonesian Financial Services Authority by accessing online published of financial reports from website www.ojk.co.id,

3.3 Variable el research

a) Independent Variable

1) Profitability (X1)

Profitability is the ratio that measure the influenceiveness of management, purpose to measure the size of the level of profits obtained sales or investment. The better the profitability ratio, the better it is to describe the company's high profitability [21]. The formula for calculating profitability [21] is as follows:

$$ROA =$$

2) Company Size (X2)

Company size as independent variable used to explain the social disclosures that companies make in their annual reports. Usually, large companies will disclose more information be compare small companies [13].

The company's size is seen from the company's total assets, which can be used for the company's operational activities. If the company has higher total assets, the management will be more flexible in using assets in the company [16]. The total value of the company's assets can be obtained from the company's annual report.

In this study, company size is expressed by the total assets of companies listed on the IDX in millions of rupiah [16].

$$\text{Size} = (\text{Total Asset})$$

3) Leverage (X3)

Leverage company is the ability to maximize assets or fixed costs to maximize the company's return or income level. [18]. The formula for calculating *leverage* itself uses [22].

4) Sharia Supervisory Board (X 4)

The sharia supervisory board referred to in this study is the amount of members of the sharia supervisory board. This measurement uses the amount of members of the sharia supervisory board, which refers to the research of Makoginta et al. (2017).

b) Dependent Variable

Corporate Social Responsibility (CSR) (Y)

Corporate Social Responsibility is described as a collection of practices, company policies in the form of programs incorporated into company business practices that aim to have a positive impact on society. [8]. To calculate *Corporate Social Responsibility (CSR)*, [8].

Information:

CSRDI_{ij} = *Corporate Social Responsibility Disclosure Index* at Companies J

X_{ij} = *Dummy Variable*: 1 = If the item is disclosed;

0 = If an item is not disclosed

78 = The number of CSR indicators based on GRI

Using the multiple linear regression analysis method, this study regulates the relationship of two or more variables, also shows the direction of the relationship between assumed random/stochastic, which means it has a probabilistic distribution [19]. In this study, a regression test was carried out with the independent variable (x) on the dependent variable (y). Then the multiple linear regression equation used is:

Y = CSR Disclosure
 X1 = Profitability
 X2 = Company Size
 X3 = Leverage
 X 4 = Sharia Supervisory Board
 $\beta_1, \beta_2, \beta_3, \beta_4$ = Regression Coefficient
 e_{it} = Error

4. Result and Discussion

1) Descriptive Statistics

Descriptive statistics give an overview of data seen from the average value, standard deviation, variant, maximum, minimum, sum, range, kurtosis, and skewness (slope of distribution). To provide an overview of descriptive statistical analysis. [19].

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1 ROA	58	-, 17	, 08	-, 0016	, 03955
X2 SIZE	58	27.22	32.22	29,9697	1,21477
X3 DER	58	, 25	5.96	1,4886	1.08312
X4 UDPS	58	2.00	3.00	2,3103	, 46668
Y CSR	58	, 33	, 56	, 4628	, 05712
Valid N (listwise)	58				

Based on the descriptive statistics table, the profitability variable has a minimum value of -0.17, a maximum value of 0.08, an average (*mean*) of -0.0016 with a standard deviation of 0.3955. The variable-sized companies have a minimum value: 27.22, maximum value: 32.22, *Average value:* 29.9697, and the standard deviation is 1, 21 477. Then for the *leverage* variable, it has a minimum value of 0.25, a maximum value of 5.96, an average (

mean) of 1.4886, with a standard deviation of 1.08312. Furthermore, to the variable, DPS has a minimum value of 2.00, the maximum value of 3.00, the average (mean) by 2, 3103 with a standard deviation of 0.05712.

2) The regression equation

The multiple linear regression analysis method measures the relationship all research variable, also shows the direction of the relationship between assumed random/stochastic, which means it has a probabilistic distribution [19]. In this study, a regression test was carried out with the independent variable (x) on the dependent variable (y). Then the multiple linear regression equation is used:

3) Classical Assumption Test

a) Normality test

The *Kolmogorov Smirnov test* that used in this research is a test with a *two-tailed* p-value (*two-tailed*), the criteria used is if the results of the KS calculation are more than 0.05, that value concludes that there are normally distributed data [23].

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			61
Normal Parameters ^a _b	Mean		, 0000000
	Std. Deviation		, 03651906
Most Extreme Differences	Absolute		, 087
	Positive		, 050
	Negative		-, 087
Statistical Test			, 087
Asymp. Sig. (2-tailed)			, 200 ^{c,d}

In the Kolmogorov-Smirnov test, an asymp.sig value of 0.200 was obtained; this value fulfills the sig requirements. $(p) > 0.05$. This means that the residual data is normally distributed.

b) Multicollinearity Test

Multicollinearity can be seen from the *tolerance* value and *variance inflation factor* (VIF). Which independent variable is described by the other independent variable will be indicated by the two measures. *Tolerance* is used to measure the variability of the selected independent variable not explained by other independent variables. A low *tolerance* value is the same as a high VIF value (because of $VIF = 1 / Tolerance$).

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF

1	(Constant)	-, 682	, 148		-4,613	, 000		
	X1_ROA	, 176	, 136	, 110	1,292	, 202	, 864	1,158
	X2_SIZE	, 042	, 005	, 847	7,816	, 000	, 528	1,893
	X3_DER	, 000	, 005	, 009	, 092	, 927	, 717	1,394
	X4_UDPS	-, 053	, 012	-, 396	-4,452	, 000	, 786	1,273

a. Dependent Variable: Y_CSR

c) Autocorrelation Test

According to [4], autocorrelation test aims knowing the linear regression model, there is a correlation between confounding error in period t with confounding error in period t-1 (previous).

Model Summary ^b						
Model	R	R Square	Adjusted R Square	R	Std. An error of the Estimate	Durbin-Watson
1	, 833 ^a	, 693	, 670		, 03281	1,069

a. Predictors: (Constant), X4_UDPS, X1_ROA, X3_DER, X2_SIZE

b. Dependent Variable: Y_CSR

d) Heteroscedasticity Test

The *Glejser* method test conducting a regression analysis of the independent variables on the absolute residual value. With the *Glejser* test, if the significance level is above 5%, heteroscedasticity does not occur. However, if the significance level is below 5%, there is heteroscedasticity [19].

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	, 112	, 070		1,592	, 117
	X1 ROA	, 040	, 062	, 093	, 649	, 519
	X2 SIZE	-, 003	, 003	-, 201	-1,116	, 269
	X3 DER	-, 002	, 002	-, 112	-, 715	, 478
	X4 UDPS	, 001	, 005	, 024	, 162	, 872

a. Dependent Variable: Abs_Res

The significance value of the profitability variable is 0.519, the the size of company is 0.269, the *leverage* is 0.478, and the DPS is 0.872. Each variable has a significance value > 0.05, so it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

e) Model Fit Test

1. The coefficient Determinansi (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. An error of the Estimate
1	,833 ^a	,693	,670	,03281

a. Predictors: (Constant), X4_UDPS, X1_ROA, X3_DER, X2_SIZE

The adjusted R Square value is 0.670 or 67.0%. This shows the independent variable profitability (X1), company size (X2), leverage (X3), and DPS (X4) explain the CSR variance of 67.0% and the remaining 33,0% explained by other variables outside the regression model of this study.

b) F test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,129	4	,032	29,947	,000 ^b
	Residual	,057	53	,001		
	Total	,186	57			

a. Dependent Variable: Y_CSR

b. Predictors: (Constant), X4_UDPS, X1_ROA, X3_DER, X2_SIZE

The regression model above shows that the F value is 29.947 with a significant value of 0.000 less than 0.05, the *degree of freedom* is obtained; α , (k-1), (nk) or 0.05 (4-1) (63-4) obtained F table at the 95% confidence level is 2.78 thus $F_{count} > F_{table}$ (29.947 > 2,76). From the results of this F test, it can be concluded that the regression equation model is *fit* (accepted).

c) Partial test (t-test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,990	10,995		,727	,470
	ROA	-,067	,100	-,072	-,673	,503
	SIZE	2,410	,401	,833	6,010	,000
	DER	-,794	,400	-,237	-1,984	,052
	UDPS	-1,095	,845	-,146	-1,296	,200

a. Dependent Variable: CSR

From Table 4 above, the value of t profitability amounted to -0.673, the size of the

company's 6,010, *leverage* amounted to -1.984 and DPS -1.296 sample number 58 then Display the degrees of freedom $df = 58$ of $k-1$ with the level of significance of 9 5% or alpha 5 % so that the t table value is 1.6 7155.

Influence of Profitability on CSR

Derived from the results of the first hypothesis test partially obtained the results that profitability has a negative and insignificant influence on CSR disclosure. The test results show that the resulting significance value is 0.503. This means that giving a $p\text{-value} < 0.05$ is unacceptable. Results $0.503 > 0.05$ so that H_0 is rejected, which means that profitability does not influence CSR disclosure. The amount of profit generated by the company does not influence the CSR disclosure made. Because CSR reporting must be done as a form of corporate responsibility to stakeholders [9], this research is in line with the research findings of Alfiyah (2018), Trisnawati (2014), [8], Lambey, et al. and [10] showing that profitability does not have a significant influence on CSR disclosure. This means that in carrying out CSR disclosures, you must pay attention to the company's size in obtaining a profit.

The Influence of The size of company on CSR

The second hypothesis test results partially obtained the results that the size of company has a significant positive influence on CSR disclosure. The test results show the resulting significant value of 0,000. This means that the $p\text{-value} < 0.05$ is acceptable. Results of $0,000 < 0,05$, that means the size of the company influence significant positive to the disclosure of CSR. This shows that the total assets owned will influence CSR disclosure. The bigger the size of company or, the higher the total assets, the greater the CSR disclosure. Generally, large companies will disclose more information about small company CSR because large companies attract people's attention and face political risks and the pressure to do more CSR than small companies. More and more CSR disclosure is an effort to reduce administrative costs. This research is in line with the research findings of Rahman (2013), [25], Masrurroh (2017), Yadnya, and Purba (2015) and [10] showing that the size of company has a significant positive influence on CSR disclosure.

Influence of *Leverage* on CSR

Based on the results of the third hypothesis test partially, the results show that *leverage* has a negative and insignificant influence on CSR disclosure at $p\text{-value} 5\%$ but significant at $p\text{-value} 10\%$. The test results show that the resulting significance value is $0.052 < 0.1$ so that H_0 is rejected, which means that *leverage* has a negative influence on CSR disclosure. The application of *leverage* cannot add value to the company due to tax calculations, which occurs due to the use of debt being suppressed, thus causing the company to experience tax difficulties. If the debt is high, the company will find it difficult to allocate funds for CSR so that CSR disclosure will be lower. This research is in line with the research findings of Purba & Yadna (2015) and Alfiyah (2018) but not in line with the research of [6], [25], Swandari and Sodikin (2016), and [10] which state that *leverage* does not influence. Significant towards CSR disclosure.

The influence of DPS on CSR

Based on the results of the fourth hypothesis test partially, the results show that DPS has a negative and insignificant influence on CSR disclosure. The test results show that the resulting significant value is 0.200. This means that giving a $p\text{-value} < 0.05$ is unacceptable. The result

is $0.200 > 0.05$, so H_a is rejected, which means that DPS does not influence CSR disclosure. The results of this test provide an interpretation that the increasing number of sharia supervisory boards will not increase the disclosure of social responsibility because the ability of the number of sharia supervisory board members to carry out their duties and functions, namely controlling and monitoring the activities of Islamic commercial banks (BUS) based on sharia principles is far more productive and influenceive. Efficient. This study's results are in line with and support the results of research conducted by [6].

5. Conclusion and Suggestion

The research findings show that Return On Asset and Sharia Advisory Board does not influence Corporate Social Responsibility Disclosure. This indicates that the Sharia Advisory Board is not capable of promoting CSR in the company. Meanwhile, The size of company has a positive influence on CSR Disclosure. It means Big companies always pay attention to CSR. Leverage has a negative influence on CSR Disclosure. The implication of this research is the Islamic Commercial Bank have both increases the total asset and decrease leverage

The results of the research with a low R-square value indicate that the independent variable cannot affect the dependent variable as a whole, meaning that there are other factors that have not been studied. Other factors that influence CSR disclosure have not been included in this research model. Inputs for further research are the addition of the observation unit, the expansion of the sample and the addition of the research observation period.

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