

The Influence of Zakat, Islamic Corporate Social Responsibility (ICSR), The Sharia Supervisory Board, and Audit Committee on The Financial Performance of Islamic Commercial Banks in Indonesia

Nurul Hafizza¹, Nawirah¹

Accounting Study Program, Maulana Malik Ibrahim State Islamic University of Malang, Indonesia

Email Koresponden: nurulhafizza5@gmail.com

ABSTRACT

This research endeavor seeks to inspect the influence of zakat, Islamic Corporate Social Responsibility (ICSR), sharia supervisory board, and audit committee on the financial performance of Islamic commercial banks operating within the Indonesian context. Method: This investigation employs a panel data regression methodology utilizing a quantitative framework. The dataset utilized comprises secondary data extracted from the annual reports of Islamic banking institutions listed in the Financial Services Authority (OJK) on the temporal span of 2017 to 2023. Results and discussion: The outcomes of this research stipulate that ICSR exerts a positive influence on financial performance, whereas corporate zakat, sharia supervisory board, and audit committee do not demonstrate a statistically significant effect. Conclusion: ICSR positively impacts the financial performance of Islamic banking entities, while the variables of zakat, sharia supervisory board, also audit committee lack significance. It is imperative for Islamic banks to augment their social responsibility initiatives to enhance trust and competitive advantage.

Keywords: Audit committee; Financial performance; Islamic Corporate Social Responsibility; Sharia supervisory board; Zakat

INTRODUCTION

Islamic banking plays a vital role in supporting economic expansion derived from Islamic principles. Islamic Commercial Banks (BUS) are present as an alternative to a fair financial system and aim to improve people's welfare. However, even though this industry is growing rapidly, challenges in maintaining stability and profitability still exist (Djamil, 2023). The public expects better transparency and sustainability from BUS, but in reality, the fluctuation of Return on Assets (ROA) during the 2017-2023 period shows that the effectiveness of Islamic banks in managing their assets still needs to be improved (Azmi et al., 2021).

To assist the expansion of Islamic banking, the government has implemented various regulations such as the Islamic Banking Law No. 21 of 2008 and policies from Bank Indonesia and the Financial Services Authority (OJK). Those orders aim to strengthen the legal basis and increase public trust (Juliyanti, 2023). Statistics from OJK show the growth of BUS assets in recent years, but profitability is still not superb, so a more effective strategy is demanded to improve the competitiveness and financial performance of BUS (Khamisah et al., 2020).

Among the factors that has the prospective to impact the financial performance of Islamic banks is zakat. Zakat is not only a social obligation, but can also improve the image and reputation of the bank. However, its implementation in Islamic banking still faces various obstacles, both in terms of regulation and implementation (Nurhikma et al., 2021; Ilmi et al., 2020). In addition, Islamic Corporate Social Responsibility (ICSR) also plays a role in increasing customer trust and strengthening the relationship between banks and stakeholders (Pratiwi & Yudiana, 2023; Nabillah & Oktaviana, 2022).

In terms of governance, the Sharia Supervisory Board (SSB) & the Audit Committee have a vital part in ensuring the bank's obedience with sharia principles and increasing the transparency of financial reports. The SSB is tasked with supervising all operational tasks of the bank to ensure they are in accordance with sharia principles, and its effectiveness is highly dependent on the number of members and the intensity of its supervision (Umam & Ginanjar, 2020). Meanwhile, the Audit Committee has a part in enhancing the quality of financial reports and ensuring better transparency, so as to increase

stakeholder trust (Lestari & Sihono, 2024). However, the extent to which SSB and Audit Committee contribute to BUS financial performance is still a debate that needs further study.

Several previous studies have examined the influence of zakat and ICSR on the financial performance of Islamic banks, such as that conducted by Septian et al., (2022) and Nabillah & Oktaviana, (2022), which found a positive relationship between ICSR and profitability. However, there are still few studies that simultaneously highlight the influence of DPS and Audit Committee on BUS financial performance, especially in the context of internal supervision and sharia governance. In addition, previous studies generally use a shorter observation period or only focus on one aspect of supervision, so they have not provided an extensive visualization of the relationship between these variables.

This study offers novelty by including the variables of SSB and Audit Committee as factors that might impact the financial performance of BUS, which have not previously been studied comprehensively. By using data from the period 2017-2023, this study also provides a broader picture of the performance trend of Islamic banks in the longer term. In addition, the panel data regression approach used allows for a more accurate analysis of the dynamics of variables in the study period. The outcomes of this study are anticipated to contribute to the growth of more effective Islamic bank governance and enrich the literature on factors that affect BUS profitability.

Grounded in this context, the present investigation seeks to inspect the impact of zakat, Islamic Corporate Social Responsibility (ICSR), Sharia Supervisory Board (SSB), also Audit Committee on the financial performance of Islamic Commercial Banks in Indonesia within the timeframe of 2017-2023. The outcomes of this research are anticipated to yield comprehensive apprehensions into the principal determinants influencing the financial performance of Islamic banks also to furnish strategic recommendations to the advancement of the Islamic banking sector in Indonesia.

LITERATURE REVIEW

Signaling Theory

Signaling theory (Spence, 1973) states that information provided by a company can be a signal for investors and stakeholders in assessing the quality of the company. In Islamic banking, transparency in financial reports, zakat payments, and ICSR disclosures can provide positive signals about the stability and compliance of the bank with Islamic principles. The Audit Committee and DPS play a role in ensuring that the signals provided by the company are accurate and reflect the actual financial conditions, which can ultimately increase public trust and investment attractiveness (Komala et al., 2023).

Shariah Enterprise Theory (SET)

Shariah Enterprise Theory (SET) emphasizes that companies are responsible not only to shareholders but also to society and the environment. Islamic banks are required to manage assets with the principles of justice and common welfare, including through zakat payments and ICSR disclosure. This theory emphasizes that compliance with sharia principles and transparency in bank operations can improve reputation and attract more customers, which ultimately has a positive impact on profitability (Rahmawaty & Helmayunita, 2021).

Return on Assets (ROA)

Return on Assets (ROA) is a financial performance indicator which shows a company's efficiency in utilizing its equity to produce profits (Khamisah et al., 2020). ROA is used as a dependent variable in this study because it reflects the profitability of Islamic banks in running operations.

Zakat

Zakat is an obligation in Islam that not only functions as a form of social responsibility, but can also affect the financial performance of the company. Many studies have stated that zakat can improve the figure and recognition of the bank, which in turn might contribute to its profitability (Nurhikma et al., 2021; Ilmi et al., 2020).

Islamic Corporate Social Responsibility (ICSR)

ICSR is a notions of corporate social responsibility derived from Islamic principles. Broader ICSR disclosure is associated with increased customer trust and competitiveness of Islamic banks (Pratiwi & Yudiana, 2023). Nabillah & Oktaviana, (2022) found that banks that are more active in sharia-

based social programs tend to have better profitability.

Sharia Supervisory Board

SSB is tasked with ensuring that the operations of Islamic banks are in agreement with sharia principles. The effectiveness of SSB depends on the number of members and the intensity of supervision carried out (Umam & Ginanjar, 2020). Previous studies have shown that SSB can increase stakeholder trust, but its impact on profitability is still debated.

Audit Committee

The Audit Committee has a role in increasing the transparency of financial reports and supervision of corporate governance. Several studies have found that the subsistence of an Audit Committee can increase corporate accountability, but its impact on the profitability of Islamic banks still varies (Lestari & Sihono, 2024).

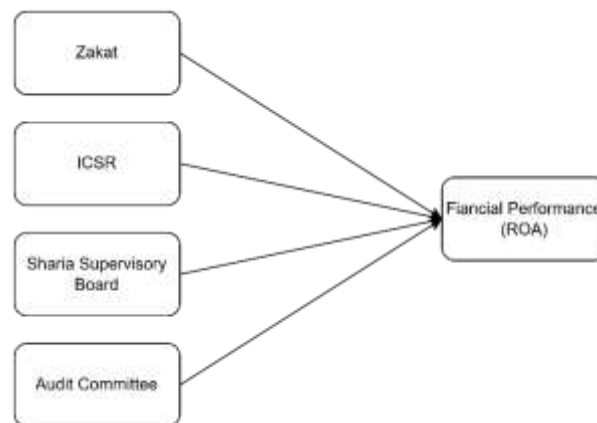


Figure 1 Conceptual Framework
Source: Author's illustration (2025).

RESEARCH METHOD

This investigation adopts a quantitative methodology characterized by a descriptive design. The utilized data comprise secondary information originated from the annual disclosures of Islamic Commercial Banks, as published by the Financial Services Authority (OJK), in conjunction with the official websites of the respective banks. The sampling procedure was executed utilizing the purposive sampling technique predicated on specific criteria, thereby resulting in the selection of 5 out of 13 Islamic Commercial Banks as research subjects, encompassing a total of 35 observations over the timeframe of 2017-2023.

The analytical methodology employed in the present investigation involves the utilization of panel data regression to ascertain the relationship between the independent variables and the dependent variables. The evaluation process is executed through a series of stages, encompassing classical assumption tests to validate the integrity of the model. The outcomes derived from this analysis are anticipated to furnish an empirical representation of the determinants which affect the financial performance of Islamic Commercial Banks in Indonesia and to proffer recommendations for Islamic banking executives aimed at enhancing their profitability and competitive edge.

RESULTS AND DISCUSSION

This research investigates the influence of zakat, Islamic Corporate Social Responsibility (ICSR), Sharia Supervisory Board (SSB), also Audit Committee on the financial performance of Islamic Commercial Banks in Indonesia, employing panel data regression through the Fixed Effect Model (FEM). The sample for this study comprises five Islamic Commercial Banks that fulfill the specified criteria within the timeframe of 2017-2023.

The dataset obtained encompasses Return on Assets (ROA) as a metric for evaluating financial performance, the volume of zakat allocated, the index for ICSR disclosures, the frequency of SSB meetings, also the composition of Audit Committee members. The analysis was executed to ascertain the extent to which each independent variable exerts a control on the financial performance of Islamic banking institutions.

An analysis of descriptive statistical reveals an outline of the data variations of each variable utilized in the study.

Table 1 Results of Descriptive Statistical Tests

Variables	Mean	Max	Min	Std. Dev
ROA	-0.557	1,406	-3,912	1,551
ZAKAT	20.19	23.59	16,171	2,497
ICSR	4,422	4,527	4,094	0.123
SSB	2,791	4,204	1,791	0.517
AC	1,201	1,609	1,098	0.162
Observation	35	35	35	35

Source: Data processed by researchers (2025)

Derived from Table 1, it shows that there is quite significant variation between banks in terms of profitability, level of social involvement, and internal monitoring mechanisms.

The outcomes derived from analysis of the panel data regression employing the Fixed Effect Model (FEM) yield the subsequent regression equation:

$$Y = -25.148 + 0.243X1 + 4.255X2 + 0.137X3 + 0.386X4 + e$$

Table 2 Panel Data Regression Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-25.14802	10.26866	-2.449006	0.0214
X1?	0.243877	0.157482	1.548604	0.1336
X2?	4.255244	2.069812	2.055861	0.0500
X3?	0.137401	0.290574	0.472858	0.6403
X4?	0.385856	0.758424	0.508760	0.6152

Source: Data processed by researchers (2025)

The coefficient of determination serves as a quantitative indicator to appraise the degree to which the independent variables elucidate the fluctuations of the dependent variable. An elevated Adjusted R-squared value signifies an enhanced capability of the model to articulate the interrelationship among the variables.

Table 3 Results of the Determination Coefficient Test

R-squared	0.898919
Adjusted R-squared	0.867817

Source: Data processed by researchers (2025)

Derived from Table 3, the Adjusted R-squared value of 0.8678 stipulates which the dependent variable in this study might be elucidated by the four independent variables, namely Zakat (X1), ICSR (X2), SSB (X3), and Audit Committee (X4), by 86.78%. In the meantime, the rest 13.22% is elucidated by external factors of the model and independent variables in this study.

In order to empirically evaluate the research hypothesis, a t-test was utilized to appraise the partial effects of each independent variable on the dependent variable, while an F-test was utilized to examine the collective influence of all independent variables simultaneously.

Table 4 Results of the t-test (partial test)

Hypothesis	t-Statistics	Probability	Decision
H1	1.56	0.1336	Rejected
H2	2.15	0.0500	Accepted
H3	1.07	0.2906	Rejected
H4	0.50	0.7584	Rejected

Source: Data processed by researchers (2025)

Derived from Table 4, it is acknowledged that only the ICSR variable has a significant effect on ROA, while the other variables don't.

Table 5 Results of the F test (simultaneous test)

<i>F-statistic</i>	28.90229
<i>Prob(F-statistic)</i>	0.000000

Source: Data processed by researchers (2025)

Derived from Table 5 shows that simultaneously, the four independent variables in this study have an effect on ROA, although partially only ICSR has a significant effect.

The results of the study stipulate that zakat does not have a significant effect on the Return on Assets (ROA) of Islamic Commercial Banks in Indonesia ($p = 0.1336 > 0.05$). This is due to the main role of Islamic banks in managing funds through financing and investment, while the zakat distributed is relatively small compared to the total assets and income of the bank.

In the perspective of signaling theory, zakat reflects the bank's commitment to sharia principles and its social responsibility, although its impact on profitability has not been seen significantly. Meanwhile, sharia enterprise theory emphasizes the role of zakat in social welfare, although it does not directly affect ROA.

These outcomes are in correspond with studies Setiawan et al., (2022) and Nurhayati & Rustiningrum, (2021) who found that the contribution of zakat to the profitability of Islamic banks was not significant because the majority of zakat came from external parties. However, this finding is different from Septian et al., (2022) and Maulidia & Fahlevi, (2022), which states that zakat can improve stakeholder reputation and loyalty, which has the prospective to expand profitability.

The outcomes of the study stipulate that Islamic Corporate Social Responsibility (ICSR) has a significant effect on the Return on Assets (ROA) of Islamic Commercial Banks in Indonesia (coefficient = 4.255244; $p = 0.05$). The bigger the level of ICSR disclosure, the better the financial performance of Islamic banks.

ICSR in this study is calculated using the Islamic Social Reporting (ISR) Index, which reflects the transparency of Islamic banks in carrying out their social responsibilities. ICSR disclosure increases investor and customer confidence, expands the customer base, and attracts more investment, which contributes to increased profitability.

Derived from Signaling Theory, ICSR provides a positive signal to stakeholders that Islamic banks are committed to sharia principles and socio-economic sustainability, thereby reducing information asymmetry and increasing market confidence. Meanwhile, in the perspective of Shariah Enterprise Theory, ICSR disclosure reflects the implementation of the maslahah principle, where Islamic business aims for mutual welfare. Consistency in these social activities contributes to improved financial performance in the long term.

This outcome is in corresponds with research Trisna et al., (2020), Nabillah & Oktaviana, (2022), as well as Syurmita, (2020), which shows that ICSR increases revenue, attracts investors, and has a positive impact on profitability. However, these findings contradict Septian et al., (2022), which utters that ICSR disclosure does not have a significant effect on the financial performance of Islamic banks.

The outcomes of the study indicate that the Sharia Supervisory Board (SSB) does not have a significant effect on the Return on Assets (ROA) of Islamic Commercial Banks in Indonesia (coefficient = 0.137401; $p = 0.290574 > 0.05$), so the hypothesis is rejected.

This finding indicates that the existence of SSB has not directly contributed to bank profitability. One of the reasons is that the frequency of SSB meetings does not always reflect the effectiveness of decision-making oriented towards improving financial performance. SSB focuses more on supervising sharia compliance than business strategies that have a direct impact on profitability. Its effectiveness is also influenced by factors such as member competence, implementation of recommendations, and coordination with management.

In the perspective of signaling theory, SSB is expected to provide a positive signal regarding the bank's sharia compliance. However, the outcomes of this study stipulate that the frequency of SSB meetings is not strong enough to increase trust that has an impact on profitability. Meanwhile, in sharia enterprise theory, SSB plays a role in ensuring the conformity of bank activities with Islamic principles, but its effectiveness depends on the quality of decisions and actualization of recommendations in the bank's operational policies.

These results are consistent with research Intia & Azizah, (2021) as well as Afiska et al., (2021), which shows that DPS plays a greater role in supervision than in improving financial performance, and that the absence of members in meetings might minimalize the efficiency of supervision. However, this finding is different from Umam & Ginanjar, (2020), which states that DPS meetings assist in supervising the bank's sharia compliance.

The outcomes of the study indicate that the Audit Committee does not have a significant effect on the Return on Assets (ROA) of Islamic Commercial Banks in Indonesia (coefficient = 0.385856; $p = 0.758424 > 0.05$), so the hypothesis is rejected.

Theoretically, the Audit Committee plays a part in supervising the internal control system, transparency of financial reporting, also the actualization of good corporate governance (GCG). However, the outcomes of this study stipulate that the number of Audit Committee members does not necessarily improve financial performance. Factors such as low intensity of supervision, lack of member competence, and suboptimal independence can be the cause of the minimal impact on profitability. In addition, the efficiency of the Audit Committee depends on the implementation of recommendations by management. If its role is only normative without contributing to operational efficiency and financial risk mitigation, then its impact on ROA will be insignificant.

From the perspective of Signaling Theory, the existence of a larger Audit Committee should provide a positive signal regarding the governance and transparency of Islamic banks. However, if the expand in the number of members is not balanced with the effectiveness of supervision, the signal weakens and fails to increase investor confidence. Meanwhile, in the Shariah Enterprise Theory (SET), the Audit Committee is expected to ensure compliance with sharia principles and fairness. However, if its role is only administrative without increasing managerial efficiency, its impact on bank profitability is limited.

This result is in line with research Azizah & NR, (2020) as well as Mulianita & Triandi, (2019), which states that a large number of Audit Committees does not guarantee effective supervision and is often only formal. Nonetheless, this finding is distinguish from the research Anggreni et al., (2022) and Sari et al., (2020), which utters that the Audit Committee can improve transparency, accountability, and financial performance if its role is carried out optimally.

CONCLUSION

This study shows that Islamic Corporate Social Responsibility (ICSR) has a significant effect on Return on Assets (ROA) of Islamic Commercial Banks in Indonesia, while zakat, the Sharia Supervisory Board (SSB), and the Audit Committee do not have a significant effect. This finding indicates that optimal implementation of ICSR can increase bank profitability, while internal supervision still needs to be strengthened to provide a real impact on financial performance. Further research can explore other variables such as operational efficiency, risk management, and product innovation in improving the performance of Islamic banks. In addition, the scope of the study can be expanded with a longer time period or comparison between countries to obtain a broader perspective. The use of more diverse research methods can also provide more comprehensive results.

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