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A Systematic Literature Review on the Determinants of Islamic Social Reporting (ISR) Disclosure

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ABSTRACT

This study is a systematic literature review of 35 journals related to the disclosure of Islamic Social Reporting (ISR) in Islamic banks. The findings show that ISR is influenced by various factors such as leverage, profitability, firm size, firm age, liquidity, board of commissioners size, sharia supervisory board size, Islamic governance score, investment account holders, and socio-political characteristics. The study concludes that corporate attention to the environment positively affects the company's image and value. However, ISR disclosure remains low due to the lack of standards, understanding, and managerial awareness. These findings provide direction for future research and emphasize the need for more comprehensive ISR regulations.

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INTRODUCTION

In Indonesia, Islamic banking had gained considerable popularity by 2023, with fourteen Islamic banks officially registered with the Financial Services Authority (OJK). This development is closely linked to the continuous improvement in the performance of Islamic banks. Over the past several years, Islamic banking performance has experienced significant growth and transformation (Amin & Susilowati, 2023). Statistical data indicate that the Islamic banking industry has recorded an annual growth rate of approximately 15%, exceeding the national banking sector's growth rate of around 10%. The increasing utilization of Islamic banking services has contributed positively to the expansion of the industry and has the potential to enhance the profitability of Islamic banks (CNBC Indonesia, 2022).

In an effort to improve operational efficiency and strengthen business transparency, Bank Indonesia Regulation No. 14/14/PBI/2012 on Transparency and Disclosure of Bank Financial Statements provides guidelines for financial reporting and disclosure practices. Greater transparency is expected to encourage issuers by increasing firm value and enhancing investor confidence in the capital market (Mukoffi et al., 2023). Several factors influence the level of Islamic Social Reporting (ISR) disclosure. One significant determinant is firm valuation, which in the context of Islamic banking is often associated with the implementation of Good Corporate Business Shariah, reflecting sound governance and ethical business practices (Diva & Lukman, 2022).

Over the past two decades, Muslim scholars have developed the concept of Shariah-based reporting, commonly referred to as Islamic Social Reporting (ISR), to assist businesses in understanding and fulfilling their social responsibilities in accordance with Islamic principles. The concept of ISR was first introduced by Haniffa (2002) in her seminal work entitled *"Social Reporting Disclosure: An Islamic Perspective."* According to Diva and Lukman (2022), the development of the ISR index in Indonesia remains relatively limited compared to other Islamic countries. This condition is largely attributed to the voluntary nature of ISR implementation within Indonesian Islamic banking, as well as the absence of specific regulations governing the performance indicators of each ISR component.

Previous international studies emphasize that Islamic Social Reporting (ISR) represents a distinct form of social accountability that extends beyond conventional Corporate Social Responsibility by integrating Shariah principles and ethical values into corporate disclosure practices (Haniffa, 2002; Farook et al., 2011). Empirical evidence from various countries suggests that the level of ISR disclosure is strongly influenced by corporate governance mechanisms, institutional environments, and regulatory frameworks rather than financial performance alone (Mallin et al., 2014; Platonova et al., 2018). Moreover, inconsistencies in ISR disclosure practices across Islamic financial institutions indicate the absence of globally standardized ISR reporting guidelines, which limits comparability and weakens stakeholder confidence (Othman et al., 2009; Farook et al., 2011).

Therefore, through a systematic literature review, this article aims to provide an in-depth examination of existing research on Islamic Social Reporting (ISR) disclosure and to offer guidance for future research directions. By doing so, future studies are expected to adopt a more holistic approach and remain relevant to market dynamics as well as the evolving needs of stakeholders in the global Islamic financial industry.

LITERATURE REVIEW

According to Baydoun and Willett (1994), Shariah Enterprise Theory posits that a firm's success cannot be separated from the contributions of its employees, creditors, the wider community, and the government. This perspective emphasizes that a business can achieve sustainable success only through active social engagement and accountability to society. In the context of Islamic banking, institutions are accountable not only to their stakeholders but also to Allah SWT, who is regarded as the ultimate authority and the highest stakeholder (Latifani & Fadjar, 2024). Consequently, all resources and outcomes ultimately return to God, as He represents the ultimate purpose of human conduct. By positioning God as the highest stakeholder, all organizational activities are required to be conducted in accordance with divine laws and ethical principles prescribed in Islam (Murdiansyah, 2021).

Legitimacy theory asserts that social, political, and economic pressures from the external environment encourage firms to engage in Corporate Social Responsibility (CSR) activities. Accordingly, organizations align their actions with societal expectations and prevailing legal requirements in order to obtain and maintain public legitimacy. From this perspective, firms are expected to continuously comply with laws, social norms, and cultural values upheld by society to sustain their legitimacy (Widyanti & Clarisinta, 2020).

The Islamic Social Reporting (ISR) index comprises a set of disclosure items used as indicators to evaluate Shariah-compliant corporate social performance (Haniffa, 2002). Haniffa (2002) categorizes ISR disclosures into five thematic areas: finance and investment, products, employees, community, and the environment. Building upon this framework, Othman et al. (2009) further developed the ISR index instrument to include 43 disclosure items. These indicators are designed to assess whether an entity complies with and upholds Shariah principles and refrains from engaging in activities or transactions that violate Islamic law, thereby highlighting the critical role of corporate governance in ensuring Shariah compliance

METHODOLOGY

This study adopts a Systematic Literature Review (SLR) approach, which follows a structured, transparent, and replicable procedure for identifying, selecting, and synthesizing prior empirical studies. Unlike an integrative review, this study strictly applies predefined inclusion and exclusion criteria to minimize selection bias and enhance methodological rigor

A Systematic Literature Review (SLR) is a research method aimed at addressing specific research questions through the systematic identification, analysis, and validation of all relevant available research evidence (Turner et al., 2010). Literature review studies are categorized as qualitative research, as suggested by Hesford et al. (2007). Data were collected through a comprehensive search of Google Scholar, covering the period from 2020 to 2025. The research sample consists of 35 journal articles that examine factors influencing Islamic Social Reporting (ISR) disclosure, drawn from various academic publishers and journal platforms.

The literature search was conducted using Google Scholar with keywords such as 'Islamic Social Reporting', 'ISR disclosure', 'Islamic banks', and 'Shariah governance'. The inclusion criteria were: (1) peer-reviewed journal articles, (2) published between 2020 and 2025, (3) empirical studies examining determinants of ISR disclosure, and (4) full-text availability in English or Indonesian. Articles were excluded if they were conference papers, theses, book chapters, or did not explicitly measure ISR disclosure.

PRISMA Stage	Description	Number of Articles (n)
Identification	Records identified through Google Scholar database using predefined keywords related to Islamic Social Reporting (ISR)	120
	Duplicate records removed	(30)
	Records after duplicates removed	**90**
Screening	Records screened based on title and abstract relevance	90
	Records excluded due to irrelevance to ISR disclosure topic	(40)
	Records retained for full-text assessment	**50**
Eligibility	Full-text articles assessed for eligibility	50
	Full-text articles excluded due to incomplete data, non-empirical nature, or not focusing on ISR determinants	(15)
Included	**Studies included in the final systematic literature review**	**35**

The article selection process followed the PRISMA guidelines. Initially, 120 articles were identified through database searching. After removing duplicates and screening titles and abstracts, 50 full-text articles were assessed for eligibility. Finally, 35 studies met all inclusion criteria and were included in the systematic literature review.

RESEARCH RESULT

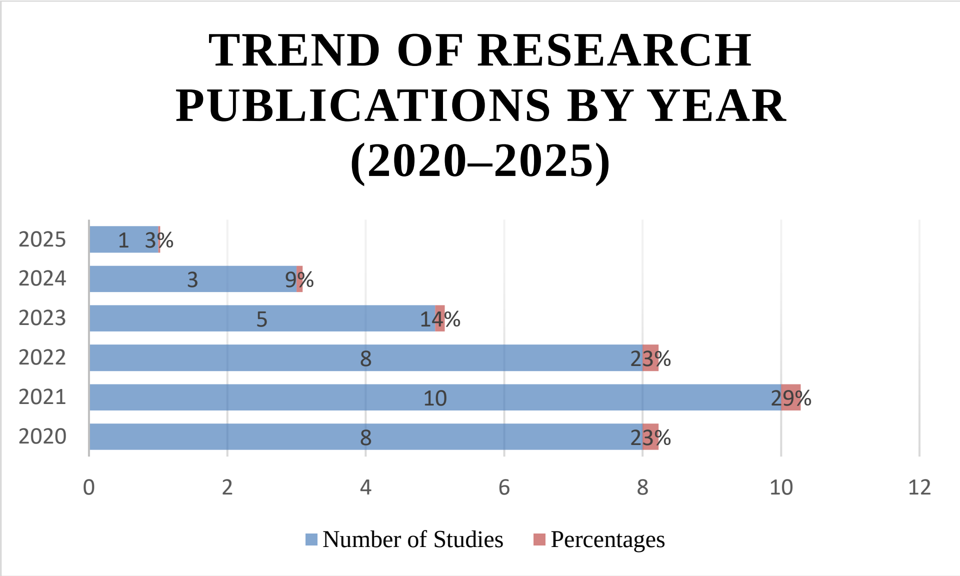

Figure 1. Trend of Research Publications By Year

Figure 1 illustrates the trend in research publications based on the year of publication from 2020 to 2025. The highest number of publications was recorded in 2021, with 12 studies (29%), followed by 2020 with 11 studies (23%), and 2022 with 8 studies (23%). A declining trend is observed in the subsequent years, with 5 studies (14%) in 2023, 3 studies (9%) in 2024, and only 1 study (3%) in 2025. This pattern indicates that research activity peaked during the 2020–2021 period and gradually declined thereafter. Such a trend may reflect shifts in research focus or changes in publication cycles within the field.

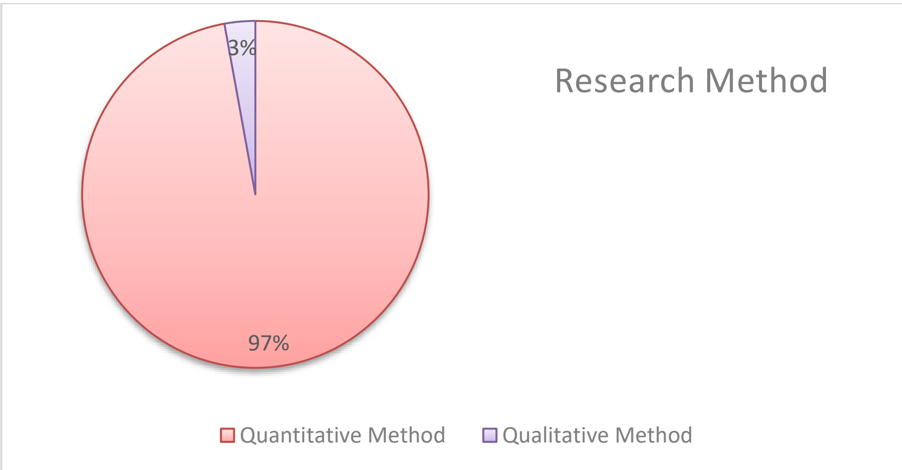

Figure 2. Most Common Research Method

Figure 2 illustrates the distribution of the research methods most frequently employed in the reviewed studies. The results indicate that quantitative methods dominate, accounting for 97% of the total studies, while qualitative methods are applied in only 3% of the research. This finding suggests that the majority of studies prefer a quantitative approach, which typically relies on numerical data and statistical analysis to test hypotheses, rather than a qualitative approach that emphasizes an in-depth understanding of phenomena. The dominance of quantitative methods reflects researchers' strong inclination toward using measurable data to support their conclusions.

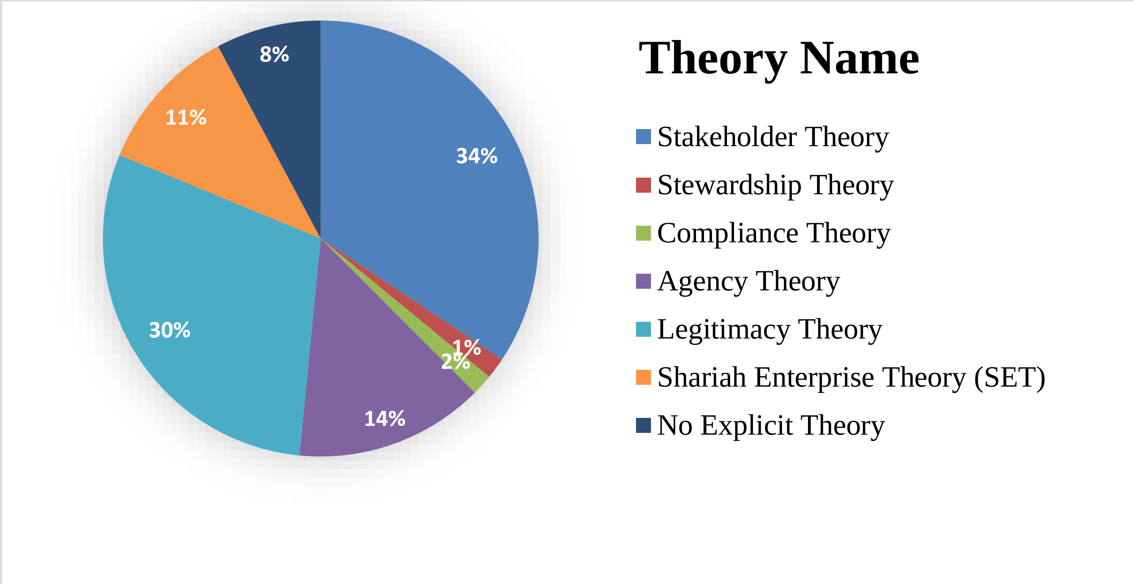

Figure 3. Theory Name

Figure 3 illustrates the distribution of theories employed in the reviewed studies. The most frequently applied theory is Stakeholder Theory, accounting for 34% of the studies, followed by Legitimacy Theory at 30% and Agency Theory at 14%. Meanwhile, Shariah Enterprise Theory (SET) is used in 11% of the studies, while 8% of the research does not explicitly adopt any theoretical framework. The remaining studies employ Stewardship Theory and Compliance Theory, accounting for 2% and 1%, respectively.

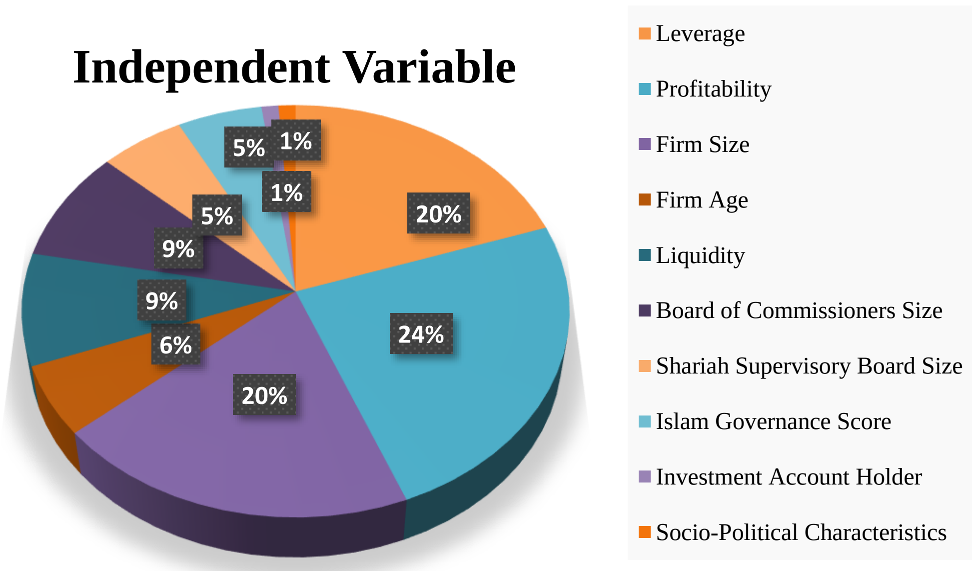

Figure 4. Independent Variable

Figure 4 presents the distribution of independent variables used in the reviewed studies. The most frequently employed independent variable is Profitability, accounting for 24% of the total usage. This is followed by Leverage and Firm Size, each contributing 20%, indicating that financial structure and company scale are key determinants commonly examined in the literature.

Other variables include Firm Age and Liquidity, each representing 9%, suggesting a moderate focus on firm maturity and short-term financial capacity. Governance-related variables such as Board of Commissioners Size account for 6%, while Shariah Supervisory Board Size contributes 5%, reflecting the relevance of corporate and Shariah governance structures in Islamic financial studies.

Meanwhile, Islamic Governance Score and Investment Account Holders are each used in 5% of the studies, indicating emerging interest in governance quality and stakeholder-based perspectives. Finally, Socio-Political Characteristics represent the smallest proportion at 1%, suggesting that socio-political factors remain relatively underexplored as independent variables. Overall, the distribution demonstrates a strong emphasis on financial performance indicators, complemented by governance and institutional variables.

DISCUSSION

1. The Effect of Leverage on Islamic Social Reporting Disclosure

Based on Figure 4, the leverage variable accounts for 20% of the studies examining its effect on Islamic Social Reporting (ISR) disclosure. Leverage reflects the extent to which a company relies on debt financing to meet its obligations (Riyanti & Barkhowa, 2021). Numerous studies have documented a significant relationship between leverage and ISR disclosure, suggesting that higher leverage levels encourage firms to disclose more Shariah-based social information. This finding is consistent with prior studies conducted by Sunarto et al. (2020), Effendy and Isnaini (2021), Nurjanah and Bawono (2021), Riyanti and Barkhowa (2021), Azizah et al. (2022), Musa et al. (2023), Ulya and Khabib (2023), Amri and Sovita (2024), Dwiyanti et al. (2024), and Santi (2025).

Highly leveraged firms tend to enhance ISR disclosure as a strategy to build a positive image and maintain trust among creditors and investors. By providing transparent Shariah-compliant social disclosures, firms seek to strengthen stakeholder confidence and demonstrate accountability. Moreover, higher leverage may motivate management to improve transparency, including in Islamic social responsibility reporting.

Conversely, several studies report no significant effect of leverage on ISR disclosure (Rozzi & Bahjatullah, 2020; Yusuf & Shayida, 2020; Murdiansyah, 2021; Pratiwi, 2021; DS et al., 2022; Rahmawati et al., 2022; Arsyad & Rofiuddin, 2024). This inconsistency may be attributed to the regulatory nature of Islamic banking and the motivations of investors, who often prioritize Shariah compliance over profit maximization (Pratiwi, 2021). Rahmawati et al. (2022) further argue that the level of debt does not significantly influence ISR disclosure in Islamic banks.

The inconsistent findings regarding the effect of leverage on ISR disclosure may be explained by differences in institutional settings and regulatory pressure. Studies conducted in Indonesia, where ISR disclosure remains voluntary, tend to report insignificant effects, whereas studies in more regulated environments find a positive association. This suggests that leverage influences ISR disclosure only when accompanied by strong regulatory enforcement."

2. The Effect of Profitability on Islamic Social Reporting Disclosure

As shown in Figure 4, profitability represents 24% of the studies examining its relationship with ISR disclosure. Profitability reflects a firm's ability to achieve or exceed predetermined profit targets (Rozzi & Bahjatullah, 2020). Several studies find that higher profitability leads to greater ISR disclosure, as profitable firms possess more resources to engage in and report social responsibility activities. This finding aligns with studies by Rozzi and Bahjatullah (2020), Sunarto et al. (2020), Yusuf and Shayida (2020), Nurjanah and Bawono (2021), Risqi and Septriarini (2021), Riyanti and Barkhowa (2021), Rismayati et al. (2022), Hasibuan et al. (2023), Musa et al. (2023), Amri and Sovita (2024), and Santi (2025).

However, other studies report contrasting results, indicating that profitability does not significantly affect ISR disclosure (Widyanti & Clarisinta, 2020; Effendy & Isnaini, 2021; Gatandi & Filianti, 2021; Pratiwi, 2021; Azizah et al., 2022; DS et al., 2022; Rahmawati et al., 2022; Tri & Pramono, 2022; Arsyad & Rofiuddin, 2024; Dwiyanti et al., 2024). Gatandi and Filianti (2021) suggest that highly profitable firms may prioritize profit maximization over social disclosure, resulting in limited attention to ISR activities.

Empirical findings on the relationship between profitability and Islamic Social Reporting (ISR) disclosure remain mixed across studies. Several studies report a positive association, suggesting that more profitable Islamic banks possess greater financial capacity to allocate resources toward social responsibility activities and related disclosures. From a legitimacy perspective, higher profitability enables firms to signal ethical commitment and Shariah compliance to stakeholders. In contrast, other studies find no significant effect of profitability on ISR disclosure, particularly in contexts where ISR reporting is voluntary. This inconsistency may be attributed to managerial priorities, where highly profitable firms focus primarily on financial performance rather than social accountability. Additionally, differences in ISR measurement, sample periods, and institutional environments contribute to these divergent results. Overall, profitability appears to influence ISR disclosure only when managerial awareness and regulatory or stakeholder pressure encourage firms to translate financial success into broader Shariah-based social accountability.

3. The Effect of Firm Size on Islamic Social Reporting Disclosure

Based on Figure 4, firm size accounts for 20% of the studies investigating its influence on ISR disclosure. Larger firms generally possess greater financial capacity, infrastructure, and human resources, enabling them to disclose Shariah-based social responsibility more extensively than smaller firms (Sunarto et al., 2020). Numerous studies confirm the positive effect of firm size on ISR disclosure, including those by Rozzi and Bahjatullah (2020), Sunarto et al. (2020), Yusuf and Shayida (2020), Effendy and Isnaini (2021), Hariyanti and Annisa (2021), Puspasari and Muzakki (2021), Risqi and Septriarini (2021), Riyanti and Barkhowa (2021), Azizah et al. (2022), DS et al. (2022), Rahmawati et al. (2022), Rismayati et al. (2022), Tri and Pramono (2022), Musa et al. (2023), Amanda et al. (2023), Arsyad and Rofiuddin (2024), and Santi (2025).

In contrast, Hasibuan et al. (2023) find no significant relationship between firm size and ISR disclosure, suggesting that organizational scale alone does not guarantee broader social disclosure.

Firm size is frequently associated with higher ISR disclosure due to greater financial resources, public visibility, and stakeholder pressure. Larger firms tend to face stronger legitimacy demands, encouraging more extensive Shariah-based social reporting. However, empirical inconsistencies indicate that firm size alone is insufficient when ISR disclosure remains voluntary and weakly regulated.

4. The Effect of Firm Age on Islamic Social Reporting Disclosure

Firm age represents 6% of the studies analyzed in Figure 4. Firm age is often considered an indicator of organizational stability and competitiveness (Gatandi & Filianti, 2021). Several studies report that older firms tend to disclose ISR more extensively (Gatandi & Filianti, 2021; Azizah et al., 2022; Rahmawati et al., 2022).

However, other studies find no significant effect of firm age on ISR disclosure (Effendy & Isnaini, 2021; Rismayati et al., 2022). Rismayati et al. (2022) argue that firm longevity does not automatically ensure social disclosure; instead, voluntary commitment to transparency and accountability is required to meet stakeholder expectations and fulfill responsibility to Allah Subhanahu Wa Ta'ala.

The effect of firm age on ISR disclosure shows mixed results. Older firms tend to have greater organizational experience and legitimacy, which may encourage broader ISR disclosure. However, firm longevity alone does not guarantee higher disclosure when ISR implementation remains voluntary and lacks regulatory enforcement

5. The Effect of Liquidity on Islamic Social Reporting Disclosure

Liquidity accounts for 9% of the studies presented in Figure 4. Liquidity measures a firm's ability to meet short-term obligations (Rozzi & Bahjatullah, 2020). Several studies indicate that higher liquidity positively affects ISR disclosure (Rozzi & Bahjatullah, 2020; Prihatiningsih & Hayati, 2021; Puspasari & Muzakki, 2021; Riyanti & Barkhowa, 2021; Noista et al., 2022; Arsyad & Rofiuddin, 2024; Amri & Sovita, 2024).

Nevertheless, Gatandi and Filianti (2021) report that liquidity does not significantly influence ISR disclosure in Islamic commercial banks, suggesting that short-term financial strength may not necessarily translate into broader social disclosure.

Liquidity is generally expected to enhance ISR disclosure by providing firms with greater short-term financial flexibility. Nevertheless, empirical inconsistencies suggest that strong liquidity does not automatically translate into higher ISR disclosure unless management prioritizes social accountability alongside financial stability

6. The Effect of Board of Commissioners Size on Islamic Social Reporting Disclosure

The Board of Commissioners size represents 9% of the studies in Figure 4. This variable refers to the number of commissioners serving on the board, as disclosed in annual reports (Setiawan, 2020). Several studies find a positive relationship between board size and ISR disclosure (Setiawan, 2020; Murdiansyah, 2021; Pratiwi, 2021; Diva & Lukman, 2022; Dwiyanti et al., 2024).

Conversely, Prihatiningsih and Hayati (2021) and Arsyad and Rofiuddin (2024) find no significant effect, arguing that the primary role of the Board of Commissioners is managerial oversight rather than direct involvement in social disclosure practices.

A larger board of commissioners may strengthen monitoring and encourage transparency, including ISR disclosure. However, ineffective coordination or a symbolic governance structure may weaken this role, resulting in insignificant effects on ISR practices.

7. The Effect of Shariah Supervisory Board Size on Islamic Social Reporting Disclosure

As shown in Figure 4, the Shariah Supervisory Board (SSB) size accounts for 5% of the studies. The SSB plays a crucial role in ensuring compliance with Shariah principles (Rahmawati et al., 2022). Several studies find that a larger SSB positively influences ISR disclosure (Gatandi & Filianti, 2021; Diva & Lukman, 2022; Rahmawati et al., 2022).

However, Setiawan (2020) and Murdiansyah (2021) report no significant effect, suggesting that a larger SSB does not necessarily guarantee more effective Shariah supervision.

The Shariah Supervisory Board (SSB) is central to ensuring Shariah compliance, yet its size does not consistently enhance ISR disclosure. This suggests that the effectiveness of SSB oversight depends more on expertise and authority than on the number of board member

8. The Effect of Islamic Governance Score on Islamic Social Reporting Disclosure

The Islamic Governance Score (IG-Score) represents 5% of the studies shown in Figure 4. IG-Score assesses corporate governance quality based on Shariah Supervisory Board criteria (Amanda et al., 2023). Several studies confirm a positive relationship between IG-Score and ISR disclosure (Sunarto et al., 2020; Risqi & Septriarini, 2021; Riyanti & Barkhowa, 2021; Tri & Pramono, 2022; Amanda et al., 2023).

A higher Islamic Governance Score reflects stronger Shariah governance mechanisms, which generally promote greater ISR disclosure. This finding highlights the importance of governance quality rather than financial performance alone in shaping Islamic social accountability."

9. The Effect of Investment Account Holders on Islamic Social Reporting Disclosure

Investment Account Holders (IAH) account for 1% of the studies in Figure 4. IAHs represent a unique stakeholder group in Islamic banking, as Muslim investors often prefer investment accounts over share ownership due to accessibility and practicality (Hariyanti & Annisa, 2021). Empirical evidence indicates that IAH presence positively influences ISR disclosure (Hariyanti & Annisa, 2021).

Investment Account Holders represent a unique stakeholder group in Islamic banking, potentially increasing demand for Shariah-compliant transparency. However, limited empirical evidence suggests that their influence on ISR disclosure remains underexplored and context-dependent.

10. The Effect of Socio-Political Characteristics on Islamic Social Reporting Disclosure

Finally, socio-political characteristics account for 1% of the studies. More open socio-political environments tend to impose stricter oversight on Islamic banks, encouraging greater transparency and ISR disclosure to maintain legitimacy. This finding aligns with Maulana et al. (2020), who highlight the role of socio-political dynamics in enhancing accountability within Islamic financial institutions.

Socio-political environments influence ISR disclosure through regulatory pressure and public scrutiny. More open and accountable socio-political systems tend to encourage higher ISR disclosure, while weaker institutional environments limit external monitoring and transparency.

CONCLUSIONS AND RECOMMENDATIONS

This systematic literature review confirms that, based on 35 journal articles retrieved from Google Scholar over the period 2020–2025, Islamic Social Reporting (ISR) disclosure is influenced by various factors, including leverage, profitability, firm size, firm age, liquidity, board of commissioners size, Shariah supervisory board size, Islamic Governance Score, investment account holders, and socio-political characteristics. The majority of the reviewed studies indicate that ISR disclosure plays a significant role in enhancing firm value. These findings support legitimacy theory, which posits that the greater a firm's concern for its social environment, the higher the level of public trust and societal engagement with the firm's performance. This, in turn, positively affects corporate reputation and is expected to contribute to increased profitability and firm value.

However, the level of Islamic Social Reporting (ISR) disclosure in Indonesia remains relatively low. This condition is primarily attributed to the absence of standardized reporting guidelines, limited managerial understanding of the ISR concept, and weak awareness and pressure from stakeholders.

Consequently, Shariah-based social information—which represents corporate accountability not only to society but also to Allah SWT—has not been optimally disclosed. Therefore, the ISR disclosure index may serve as a valuable reference for regulators in formulating standardized social reporting frameworks aligned with Shariah principles. Furthermore, Islamic banks are encouraged to begin preparing more comprehensive and detailed social reports based on the ISR framework, given that their social responsibility is inherently greater due to their operations being grounded in Shariah principles, ethical values, and Islamic morality.

This study contributes theoretically by strengthening the relevance of Shariah Enterprise Theory and legitimacy theory in explaining ISR disclosure. The findings suggest that ISR is not merely an extension of conventional CSR but represents a distinct accountability framework grounded in Islamic ethical values and divine accountability.

The findings provide empirical support for regulators, particularly OJK and DSN-MUI, to develop standardized ISR disclosure guidelines. The absence of mandatory ISR standards has resulted in heterogeneous disclosure practices, limiting comparability and transparency across Islamic banks in Indonesia."

ADVANCED RESEARCH

Based on the findings of this literature review, future research is recommended to extend the study period and broaden the range of references by incorporating sources from reputable international journals, such as those indexed in Scopus and other recognized databases. In addition, future studies are encouraged to conduct more in-depth analyses of the determinants and impacts of Islamic Social Reporting (ISR) disclosure by considering less frequently examined independent variables, including Islamic Governance Score, Investment Account Holders, and socio-political characteristics, in order to generate more comprehensive and relevant findings.

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