CORPORATE SHARIA IMPLEMENTATION GOVERNANCE AND ISLAMIC CORPORATE SOCIAL RESPONSIBILITY TOWARDS PERFORMANCE WITH TOTAL ASSETS AND NON PERFORMING FINANCING AS MODERATING VARIABLES

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Abstract:
This study aims to examine the empirical effects of Sharia Corporate Governance (SCG) and Islamic Corporate Social Responsibility (ICSR) on the financial performance of Sharia Commercial Banks in Indonesia, with Total Assets and Non-Performing Financing (NPF) as moderating variables. The research sample incorporates Islamic banks officially registered with the Financial Services Authority (OJK) during the 2020-2024 period, selected using specific purposive sampling criteria. The quantitative secondary data were analyzed through descriptive statistics and Moderated Regression Analysis (MRA) via SPSS software. The empirical results demonstrate that Sharia Corporate Governance exerts a negative and significant effect on banking financial performance (ROA). This finding indicates the presence of substantial compliance costs and administrative burdens associated with rigorous internal audits and thorough sharia self-assessment processes. Conversely, Islamic Corporate Social Responsibility shows no direct significant impact on ROA, suggesting that social disclosures have not been optimally converted into short-term financial returns. Furthermore, the moderation analysis proves that Total Assets significantly moderate and strengthen the negative effect of SCG on performance, implying that larger asset scales provide a better infrastructure for governance execution. However, Total Assets fail to moderate the relationship between ICSR and ROA. Meanwhile, Non-Performing Financing (NPF) is proven to be unable to moderate either the SCG or ICSR pathways toward banking performance due to risk mitigation prioritization.
Keyword: Sharia Corporate Governance; Islamic Corporate Social Responsibility; Return on Assets; Total Assets; Non-Performing Financing

Abstract:
Penelitian ini bertujuan untuk menguji pengaruh empiris *Sharia Corporate Governance* (SCG) dan *Islamic Corporate Social Responsibility* (ICSR) terhadap kinerja keuangan Bank Syariah di Indonesia, dengan Total Aset dan *Non-Performing Financing* (NPF) sebagai variabel moderasi. Sampel penelitian mencakup bank syariah yang terdaftar secara resmi di Otoritas Jasa Keuangan (OJK) selama periode 2020-2024, yang dipilih menggunakan kriteria pengambilan sampel purposif tertentu. Data sekunder kuantitatif dianalisis melalui statistik deskriptif dan Analisis Regresi Moderasi (MRA) melalui perangkat lunak SPSS. Hasil empiris menunjukkan bahwa SCG memberikan pengaruh negatif dan signifikan terhadap kinerja keuangan perbankan (ROA). Temuan ini menunjukkan adanya biaya kepatuhan dan beban administratif yang substansial terkait dengan audit internal yang ketat dan proses penilaian diri syariah yang menyeluruh. Sebaliknya, ICSR tidak menunjukkan dampak signifikan langsung terhadap ROA, menunjukkan bahwa pengungkapan sosial belum dikonversi secara optimal menjadi pengembalian keuangan jangka pendek. Selanjutnya, analisis moderasi membuktikan bahwa Total Aset secara signifikan memoderasi dan memperkuat efek negatif SCG terhadap kinerja, yang menyiratkan bahwa skala aset yang lebih besar memberikan infrastruktur yang lebih baik untuk pelaksanaan tata kelola. Namun, Total Aset gagal memoderasi hubungan antara ICSR dan ROA. Sementara itu, NPF terbukti tidak mampu memoderasi jalur SCG maupun ICSR terhadap kinerja perbankan karena prioritas mitigasi risiko.
Kata Kunci: Sharia Corporate Governance; Islamic Corporate Social Responsibility; Return on Assets; Total Assets; Non-Performing Financing

1. Introdection

The development of the Islamic economy in the contemporary era has undergone rapid transformation, both globally and nationally. According to the latest State of the Global Islamic Economy (SGIE) Report 2024/2025, Indonesia has solidified its position among the world's top three in the Islamic economic ecosystem, driven by the strengthening of the halal industry sector and the acceleration of Islamic financial assets. Islamic banking, as a key pillar of Indonesia's Islamic-based financial system, is required not only to maintain liquidity stability but also to demonstrate optimal profitability to compete with conventional banking, which has long dominated the domestic market. (Afifatuz Zakiyyah et al., 2023).

At a macro level, the growth in Islamic banking business volume in Indonesia reflects promising expansion. Based on official data compiled by the Financial Services Authority (OJK), structural fluctuations in the number of institutions and aggregate asset volume of Islamic Commercial Banks (BUS) in Indonesia from 2020 to 2024 can be seen in the table below.

Table 1 Development of Islamic Banking in 2020-2024

YEAR		2020	2021	2022	2023	2024
Islamic Commercial Bank	Number of Banks	14	12	13	14	14
	Total Assets (M)	397,073	441,789	531,860	594,709	664,611

Source : OJK (SPS December 2024)

Although the above data show chart consistent increase in total assets until reached Rp. 664,611 billion at the end of 2024 , dynamics financial the it turns out Not yet compared straight with stability efficiency and level profit clean Islamic banking in general comprehensive. As of December 2024, the aggregate ratio qualitative determinant profitability companies, namely Return on Assets (ROA) at Islamic Commercial Banks in Indonesia, still stuck at an average level of 2.07%. On the other hand, the risk operational reflected distribution of funds through The Non-Performing Financing (NPF) ratio was 2.08% (Sari et al., 2023). This gap indicates that the growth of Islamic financial market dominance is still hampered by various governance constraints and the optimization of working capital allocation.

The urgency of restructuring Islamic banking management has become increasingly prominent with the emergence of a series of structural integrity violations that have hit leading Islamic financial institutions in Indonesia in recent years. For example, the occurrence of massive operational losses worth IDR 60 billion due to weaknesses in the technology mitigation system at Bank Syariah Indonesia (BSI) in 2023, and the discovery of fraudulent misappropriation of internal funds amounting to IDR 11.9 billion at Bank NTP Syariah in early 2025. Septiatin et al., (2025). These crucial events empirically confirm that the existence of sharia compliance should not be merely a regulatory formality, but requires the enforcement of holistically integrated governance through the Sharia Corporate Governance (SCG) mechanism.

In addition to enforcing internal governance through SCG, the Islamic banking industry bears a moral responsibility inherent in its noble identity to realize public welfare (maqashid syariah). This ethical responsibility is implemented comprehensively through Islamic Corporate Social Responsibility (ICSR) activities. Transparency in reporting social and spiritual activities such as the management and distribution of charity funds, zakat funds, infaq, sedekah, charity financing (qardhul hasan), as well as concern for environmental sustainability through go green campaigns are important instruments for banks to transmit positive signals to the wider community. Septiatin et al., (2025). In accordance with the basic premise of signaling theory or signal theory, it dissects how signals or signs of actual success from internal management performance are intentionally transmitted by corporations to external stakeholders, such as investors, customers, and creditors, through the media of periodic publication of annual financial reports.

However, in the reality of financial operations, the causal relationship between the implementation of good corporate governance (GCG) and social activities (ICSR) on financial performance achievement is often not linear because it is influenced by the internal characteristics of each bank. Therefore, this study places company size projected through Total Assets and the level of problem financing risk projected through Non-Performing Financing (NPF) as moderating variables. The selection of these two variables is based on the logical assumption that massive asset scale capacity will strengthen the bank's internal infrastructure capability in executing the governance system efficiently, while the high level of problem financing risk (NPF) is predicted to be a weakening factor that shifts managerial focus from strengthening governance and social programs to asset rescue actions.

Similar inconsistent results were found in the analysis of the impact of disclosure of social and spiritual activities. On the one hand, Shofiyatun et al., (2024) confirmed that reporting corporate social activities can stimulate a positive and significant increase in ROA through the formation of a positive public image. However, on the other hand, a series of extensive empirical studies conducted by Yulianingtyas, (2023), Ilmi, (2021), and Cahyaningtiyas & Canggih, (2020) converged to show the opposite result, where exposure to reporting of ICSR activities was shown to have a negative and significant impact on the profitability of Islamic banking in Indonesia. This reality of inconsistency in findings between researchers underlies the originality of this research, which presents the interaction variable of Total Assets and NPF as a contingency condition predicted to clarify when these governance and social signals can be optimally responded to by bank financial performance. Through the structural reconstruction approach, this study is specifically formulated to solve the main problem formulation regarding how the partial influence of SCG and ICSR on ROA, as well as how the moderating interaction role of Total Assets and NPF in influencing this relationship in the Sharia Commercial Bank industry in Indonesia throughout the observation period of 2020-2024.

2. Research methods

2.1. Research Object

Object in study This is performance of Islamic Commercial Banks in Indonesia analyzed use method *Moderated Regression Analysis* (MRA). Study The study focused on Bank Syariah Indonesia, Bank Muamalat Indonesia, Bank Jabar Banten Syariah, Bank Panin Dubai Syariah, Bank BTPN Syariah, Bank BCA Syariah, and Bank Mega Syariah for the 2020-2024 period. Implemented in 2025 with using secondary data in the form of report finance annual income earned through the official website of each bank.

2.2. Data Collection Techniques

Type of data used in study This is secondary data in the form of report finance Annual *report* of Islamic Commercial Banks for the 2020-2024 period. Data collection methods were carried out through study library with gather various Required documents, incl journal, report annual finance published annual reports and governance reports in a way officially by each Islamic bank.

2.3. Data Analysis Techniques

Study This use method quantitative with approach explanatory. Data analysis used for solve problem in study quantitative This includes statistical tests descriptive, assumption test classical (normality test, multicollinearity test, and heteroscedasticity) as well as analysis multiple linear regression and *Moderated Regression Analysis* (MRA) with help device SPSS software. MRA testing is applied with method multiplication interaction to prove whether factor capacity assets and risks financing act as strengthening variables or weaken connection causality main. Regression model formulation interaction in study This set as following :

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3(X_1 Z_1) + \beta_4(X_1 Z_2) + \beta_5(X_2 Z_1) + \beta_6(X_2 Z_2) + e$$

Information:

Y: Performance (ROA)
a : Constant
β_1: Regression coefficient X_1
β_2: Regression coefficient X_2
β_3: Moderating variable (interaction of variables X_1 and Z_1)
β_4: Moderating variable (interaction between variables X_1 and Z_2)
β_5: Moderating variable (interaction of variables X_2 and Z_1)
β_6: Moderating variable (interaction of variables X_2 and Z_2)
X_1 : *Sharia Governance*
X_2 : *Islamic Corporate Social Responsibility* (ICSR)
Z_1 : Total *Assets*
Z_2 : *Non- Performing Financing* (NPF)
e : Standard Error

Accuracy of the interaction model tested in a way partial using the individual parameter significance test (t-test) and the coefficient test determination (R2) at the level significance (α) of 5% (0.05) in order to draw conclusions conclusion valid hypothesis.

3. Results and Discussion

Research result This processed use *Statistical Package for the Social Sciences* (SPSS) to test influence causality as well as role moderating Total *Assets* and *Non-Performing Financing* (NPF) towards *Return on Assets* (ROA) at Bank Syariah Indonesia, Bank Muamalat Indonesia, Bank Jabar

Banten Syariah, Bank Panin Dubai Syariah, Bank BTPN Syariah, Bank BCA Syariah, and Bank Mega Syariah for the 2020-2024 period . is structure general that can used :

3.1. Research result

In the research this , test the assumption applied classic is as following :

a. Normality Test

Table 1.2 2Test Results

One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
N	30
Test Statistics	123
Asymp. Sig. (2-tailed)c	.200d
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	

Source: SPSS 31 output results, data processed 2026

Normality test results show mark *Asymptomatic Sig*. of 0.200 based on test results. This is show that the residuals are distributed in a way regular Because level significance achieved in this test more big from 0.05 , namely 0.200 > 0.05.

b. Multicollinearity Test

Table 1.3 3Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	10.171	3.939		2.582	.016		
	SCG	-1.093	.810	-.220	-1.349	.190	.672	1.488
	ICSR	-3.569	4.335	-.122	-.823	.418	.818	1.223
	NPF	-.466	.274	-.275	-1.697	.103	.681	1.469
	Ln_Asset	-1.568	.470	-.492	-3.338	.003	.825	1.212

a. Dependent Variable: Ln_ROA

Source: SPSS 31 output results, data processed 2026

Based on testing to mark coefficient above , then taken conclusion that SCG tolerance value 0.67 > 0.10 and VIF 1.48 < 10.00. ICSR tolerance value 0.818 > 0.10 and VIF 1.22 < 10.00. NPF tolerance value 0.68 > 0.10 and VIF 1.46 < 10.00. Asset tolerance value 0.82 > 0.10 and VIF 1.21 < 10.00, then the data No there is problem multicollinearity.

c. Uji Heteroskedastisitas

Tabel 1. 4 Hasil Uji Heteroskedastisitas

Coefficientsa

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4.389	2.463		1.782	.087
	SCG	-.184	.506	-.085	-.363	.720
	ICSR	-4.260	2.710	-.332	-1.572	.129
	NPF	-.018	.172	-.024	-.105	.917
	Asset	.105	.294	.075	.357	.724

a. Dependent Variable: Abs_Res

Source: SPSS 31 output results, data processed 2026

Analysis results obtained that SCG variables have significance of 0.720 > 0.05, the ICSR variable has mark significance 0.129 > 0.05, the NPF variable has mark significance 0.917 > 0.05 and the Asset variable has mark significance 0.724 > 0.05. With thus, it can it is said No There is any single variable that shows symptom heteroscedasticity.

Hypothesis testing used in study This There are two, namely the determination test (R2) and the regression test in a way partial (t-test).

a. Determination Test (R^2)

Coefficient test results determination between SCG and ICSR towards performance with moderated total Assets and Non-Performing Financing (NPF), can see the result as following.

Table 5Results of the R2 SCG, ICSR Test on ROA with Total Asset and NPF Moderation

Model Summary[c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.582[a]	.338	.287	1.57050	.338	6.642	2	26	.005	
2	.905[b]	.818	.746	.93843	.480	8.803	6	20	<.001	1.835

a. Predictors: (Constant), ICSR, SCG
b. Predictors: (Constant), ICSR, SCG, Ln_Asset, NPF, SCG_NPF, SCG_ASSET, ICSR_NPF, ICSR_ASSET
c. Dependent Variable: Ln_ROA

Source: SPSS 31 output results, data processed 2026

Based on from The R Square value is 0.338. This is show that Sharia Corporate Governance (SCG) and Islamic Corporate Social Responsibility (ICSR) variables are able to influence performance of 33.8%. Meanwhile the rest 66.2 % is influence other factors .

Based on from The R Square value is 0.338. After variables moderation and interaction entered in model 2, the R Square value increased to 0.818. This is show existence increase The R Square value is 0.480 or 48%. With the Sig F Change value is <0.001, it can be concluded that variables moderation in a way significant capable strengthening the model in explain ROA.

b. Regression Test In a way Partial (t-test)

The results of the t-test between SCG and ICSR on performance with moderated total *Assets* and *Non-Performing Financing* (NPF), can see the result as following.

Table 6Results of the SCG, ICSR t-test on ROA with Total Asset and NPF Moderation

Coefficients [a]

	Model	Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	11,182	4.113		2,718	.012
	SCG	-2,635	.791	-.531	-3,330	.003
	ICSR	-7.018	4.672	-.240	-1.502	.145
2	(Constant)	4.462	3.718		1.200	.243
	SCG	16.382	6.214	3.303	2.636	.015
	ICSR	-52.030	19.515	-1.777	-2.666	.014
	SCG_Asset	-6.350	2.228	-7.290	-2.851	.009
	ICSR_Asset	18.358	7.159	4.961	2.564	.018
	SCG_NPF	-.036	.630	-.055	.057	.955
	ICSR_NPF	-.544	1.916	-.264	-.284	.779

a. Dependent Variable: ROA

Sumber: Hasil Output SPSS 31, data diolah 2026

Based on results analysis regression in Model 2, obtained equality regression as following :

$$ROA = 4{,}462 + 16{,}382(SCG) - 52{,}030(ICSR) - 6{,}350(SCG\_Asset) + 18{,}358(ICSR\_Asset) - 0.036(SCG\_NPF) - 0.544(ICSR\_NPF) + e$$

The SCG variable has mark coefficient regression amounting to -2.635 value the can interpreted that if SCG variable (X1) increases by 1 unit, then variables bank performance (Z) will decrease amounting to 2,635 units with assumptions variables other constant. The t-value by -3,330 more big from t-table value of 2,060 and the value significance by 0,003 more small from alpha value of 0,05 (0,003 < 0,05).

Variable (X2) has t-value is more than 1.502 small from t-table of 2,060 (1,502 < 2,060) and the value significance by 0,145 more big from alpha value of 0,05 (0,145 > 0,05).

Research results This show that mark significance connection interaction between SCG variable (X1) with variables banking performance (Y) moderated by the total asset variable (Z1) is more than 0.009 small from alpha value of 0.05. With thus, it can interpret that total asset variable can moderate connection interaction between SCG variable against performance banking. With mark coefficient regression -6,350.

Research results This show that mark significance connection interaction between ICSR variable (X2) with variables banking performance (Y) moderated by the total asset variable (Z1) by 0.018 more small from alpha value of 0,05. With thus, it can interpret that total asset variable can moderate connection interaction between ICSR variables against performance banking with mark coefficient amounting to 18,358.

Research results This show that mark significance connection interaction between SCG variable (X1) with variables banking performance (Y) moderated by the NPF variable (Z2) is more than 0.955 big from alpha value of 0,05.

Research results This show that mark significance connection interaction between ICSR variable (X2) with variables banking performance (Y) moderated by the NPF variable (Z2) is 0.779 more big from alpha value of 0,05.

3.2. Discussion

Sharia Corporate Governance which uses indicator self-assessment show influence negative and significant to performance. This is show that the implementation of sharia governance in Indonesia is still be at the stage fulfillment obligation regulations that take cost high (high cost of), for reach score self-assessment of good governance, banks must allocate allocate source Power man in strengthen internal audit system, as well as carry out duties and responsibilities responsible for the board of commissioners, directors, and Sharia Supervisory Board (DPS). All activity This need cost sufficient operational big, so that for banks that have not own level efficiency stable income, strengthening governance precisely become reducing load profit clean so that impact on the decline ROA value .

Islamic Corporate Social Responsibility (ICSR) has an influence negative No significant to performance. Indicates that disclosure activity Islamic social sciences have not yet become consideration main customers or investors in determine decision financial they. Even though the bank is active in do activity philanthropy (zakat, infak, sedekah), the Islamic banking market in Indonesia seems to be Still dominated by groups rational customers namely those who are more prioritize aspect profit economical like for results, costs administration and convenience service digital banking than just image social banking.

Total *assets* proven moderate the influence of SCG on performance , however asset show weaken influence negative SCG against performance. Economies of scale hold role crucial in effectiveness of governance. Banks with large assets own availability source Power For bear cost operational and administrative issues that arise from a complex self-assessment process without bother stability profitability. Large assets give flexibility for banks to operate function optimal sharia compliance at the same time guard efficiency income.

Total *assets* proven moderate the influence of ICSR on performance and assets strengthen influence positive ICSR against performance. Bank with large assets own superiority range operational and budget far-reaching promotion more massive compared to small banks. When big banks do ICSR activities, activities the tend own high visibility in the eyes public through various know the media. This is create image strong positive that is capable interesting third party fund deposits third (DPK) more big, which in the end increase rotation asset become profit (ROA).

Non-Performing Financing (NPF) is proven No moderate connection interaction between SCG variable against performance banking . Although banks have good governance system based on score *self-assessment* , the existence of soaring NPF will divert all over source Power strategic management. When the level financing congested is at a high level, bank management is forced to must prioritize settlement dispute financing, doing restructuring, as well as establish a significant reserve fund For cover risk loss. Situation This cause SCG loss mechanism Power pull it to profitability, because focus main bank switch from optimization profit become rescue assets.

Non-Performing Financing (NPF) is proven No moderate connection interaction between ICSR variables against performance banking. Allocation of funds for ICSR activities in Islamic banks are usually taken from charity funds or budget cost operations that have been set at the beginning years, so that his activities nature independent and not depending on the ups and downs number credit traffic jam in the field. as high as whatever the level financing ongoing problems faced by banks, things the No weaken and strengthen perception positive public to contribution social banking, so that impact of ICSR on performance still No significant Good in low NPF condition and tall.

3.3. *Relation to Research Objectives*

Research result This has answer objective research, namely test impact direct from sharia governance and accountability social has answered with proof empirical that SCG has an impact negative on ROA, while ICSR does not own contribution direct to shift performance profitability Islamic banking in Indonesia. Total *Assets* act as variables valid moderation in influence dynamics the relationship between SCG and ICSR towards profit. On the other hand, the goal for test the role of NPF as weakening connection prove findings new that risk financing problematic No own capacity moderation in the interaction model finance This.

4. Conclusion

Study This succeed prove in a way empirical that implementation *Sharia Corporate Governance* (SCG) has an influence negative and significant to *Return on Assets* (ROA) of Islamic Commercial Banks in Indonesia for the period 2020-2024, which indicates existence burden cost compliance *costs* and administrative costs high structural in implementation of long-term sharia compliance audits short. On the other hand, *Islamic Corporate Social Responsibility* (ICSR) has proven No own influence significant in a way direct on ROA, confirming that expansion disclosure social -spiritual values as fulfillment obligation ethical absolute corporation (*maqashid syariah*) and not instrument commercialization driver profitability for group *rational depositors*. Through approach analysis contingency, testing *Moderated Regression Analysis* (MRA) confirms that Total Assets acts as variables valid moderation, where growth size asset proven weaken the influence of SCG on ROA due to complexity chain bureaucracy internal supervision (*agency costs*), but on the other hand, in general success strengthen the influence of ICSR on ROA because large capital capacity capable converting social programs become amplifier reputation strategic lever profit. Meanwhile that, *Non-Performing Financing* (NPF) is proven No capable moderate the relationship between SCG and ICSR and ROA is caused by governance risk financing problematic controlled in a way independent by regulation strict Financial Services Authority (OJK). Practical implications study This demand management Islamic banking for do restructuring efficiency cost compliance, as well as encourage OJK to formulate regulations more codification of governance agile *compliance*. Limitations research This located at the bottom mark coefficient determination (R^2 by 33.8%), so that recommended for researchers furthermore for expand proxy internal governance measures as well as test variables macroeconomics external like inflation and GDP growth in order to deepen Power regression model prediction.

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