

UDC 336

SHARIA COMPLIANCE DISCLOSURE BASED ON MUHAMMAD NATSIR'S TRANSFORMATIVE DA'WAH

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ABSTRACT

This research aims to develop a form of *sharia* compliance disclosure that shows accountability to God and society in the dimensional da'wah (Islamic preaching) from Islamic bank. In Indonesian term, this bank is called as *Bank Pembiayaan Rakyat Syariah* (BPRS) or Sharia Community Financing Bank. For this research, BPRS which becomes the site of research is BPRS *Harta Insan Karimah* (BPRS HIK). This research is qualitative research which was conducted by using primary and secondary data. This research interviewed seven key informants. The method used to analyze data was Muhammad Natsir's concept of da'wah. The results of the research showed that this commitment remains in da'wah of BPRS HIK through Islamic business. This is evident from the mission of the BPRS HIK which has a transformative commitment that is sustainable in its motto. However, this commitment has not demonstrated the spiritual value of critical and courageous da'wah on the *sharia compliance* disclosure to profit-sharing principle. The disclosure of the profit-sharing principle has critical and courageous values like that of Muhammad Natsir's character of da'wah. Based on these results, the researcher constructed the concept of disclosure of the profit-sharing principle compliance with the transformative da'wah dimension of Muhammad Natsir which aims to call on the community to obey Allah *Subhanahu wa Ta'ala*, become pioneers and supervisors with the provision of knowledge and piety so that the implementation of the disclosure of the profit-sharing principle maximizes social functions, avoids usury, monopoly and extortion of people who are in the frame of sincerity and courage.

KEY WORDS

Disclosure, tranformative Da'wah, *Sharia Compliance*.

Disclosure in accounting is a form of qualitative information regarding financial condition (Kieso, 2018). Disclosures in conventional accounting can be in the form of financial statement disclosures and social responsibility statement disclosures. Another case with Islamic accounting which is a field of science in this research, disclosure in Islamic accounting is not only the disclosure of financial statements and disclosures of social responsibility reports, but there are also disclosures of *sharia* compliance reports (Harahap, 2003). Disclosure of *sharia* compliance is the provision of information about the responsibilities of Islamic banks to stakeholders to explain and ensure that their products, services and business activities are in accordance with *sharia* principles. At present, the concept of disclosure of *sharia* compliance is an important issue for *sharia* banks in Indonesia, because the disclosure of *sharia compliance* in the *sharia* bank financial statements does not present information disclosure about the reality of religion (Ali, 2012). *Sharia* bank's compliance to *sharia* principles had received criticism from the public. The research conducted by Maali et al. (2006) have indicated that Islamic banks do not fully comply with Islamic regulations. As proof, Islamic banks should place more emphasis on financing profit and loss sharing (*mudharabah*), but in reality, very few Islamic banks pay

attention to this aspect of compliance. Haniffa & Hudaib (2007), Rahman et al. (2014), Aribi & Gao (2019), Noordin & Kassim, (2019) suggested that one way to demonstrate the commitment and reputation of Islamic banks in meeting Islamic compliance is through the disclosure of relevant and reliable *sharia* information in annual reports.

The concept of disclosure in conventional accounting is impressed only for those who contribute to the company, such as investors, creditors, and the government. Meanwhile, those who do not contribute to the company are marginalized. The DPS opinion report reported by Islamic banks in their annual report has not been able to answer the criticism and curiosity of the public about the extent of current Islamic banking practices, whether or not they are in accordance with *sharia* (Aribi & Gou, 2019).

In Indonesia, the *Sharia* Supervisory Board is called as *Dewan Pengawas Syariah* (DPS, or *Sharia* Supervisory Board). Opinion report only expresses opinion statements, DPS duties and DPS profiles. Disclosure of *sharia compliance* in this case has been reduced in meaning only to the statement of opinion and the duties of the DPS. This disclosure according to the researcher does not present open information about the willingness of a business transaction. Disclosure of *sharia compliance* with the profit-sharing principle that is part of the current *sharia* accounting concept is still not in accordance with the Islamic paradigm. Harahap (2003) assessed the disclosure of Islamic values in Islamic bank financial statements which is still oriented towards financiers. Triyuwono (2012) added that the existing concept of *sharia* accounting still adheres to the concept of entity theory.

Therefore, disclosure of *sharia compliance* principle for results should be based on the propaganda paradigm, and not based on entity theory, because disclosure of *sharia compliance* with the profit-sharing principles is seen by the public as a medium for da'wah of Islamic bank. This research aims to develop a form of disclosure of *sharia compliance* to profit-sharing principles that show the responsibility of da'wah to God and the community of transformative da'wah dimensions. The expected results in this research can be useful as academic literature. In addition, the resulting outcomes can be one of the solutions to the problem of disclosure in *sharia* accounting today, which is not in accordance with the values of Islamic da'wah.

LITERATURE REVIEW

Disclosure of *sharia compliance* is a form of Islamic bank accountability to Allah *Subbhanahu Wa taa'la* (SWT) (Haniffa & Hudaib, 2007). Rahman et al. (2014), Aribi & Gao (2019), Noordin & Kassim, (2019) added that disclosures in Islamic bank financial statements not only reveal financial information but also reveal information related to *sharia* compliance. The researcher believes that the disclosure of *sharia compliance* can be a means of propaganda to the community, because the disclosure of *sharia compliance* contains the theme of Islamic values related to the *fiqh muamalah* (the law of community in Islam). Disclosure of *sharia compliance* in Islamic-based accounting is a characteristic of Islamic bank financial reporting (Baydoun & Willett, 2000). Hanifa & Hudaib (2007) Rahman et al. (2014), Aribi & Gao (2019), Noordin, & Kassim, (2019) added that disclosure is an important stage because it has implications for the mandate given from the owner to the manager. Islamic accounting views disclosure not only to inform economic reality but also the reality of religion (Rahman et al., 2014), (Che et.al., 2016), (Noordin & Kassim, 2019).

Islamic banks do not only function as economic and social entities, but also function as da'wah entities (Niswatin, 2014). Amin (2004) also added that Islamic banks as entities that carry out Islamic activities, always inform their activities to the public as a form of Islamic broadcasting. This is also confirmed by Bank Indonesia that Islamic banks have a responsibility to convey information about their *sharia* transaction activities to society as a form of social responsibility. This means that disclosure of *sharia* compliance according to researchers can provide enlightenment to Muslims about *fiqh muamalah* delivered by Islamic banks through its annual report.

Therefore, Islamic banks should be aware of the importance of disclosure of *sharia compliance*. Islam has ordered every muslim to preach, as explained in the *Qur'an*: Al-Imran:

104, 110). Ibnu Taimiyah in Kassab (2010) explained that Islamic da'wah is a da'wah that is oriented towards building an Islamic society, making improvements to the community and maintaining the continuity of da'wah in the midst of a society that holds fast to the truth. Triuwono (2012) explained that the role of Muslims in changing human lives is very important through da'wah activities. In other words, besides from having economic and social orientation, Islamic entities also have da'wah orientation. Da'wah orientation becomes a noble task of the Islamic entities because it can be an agent of change in society. That is, Islamic entities in the da'wah framework require honest, correct and open approach in the implementation of *sharia* business activities.

Da'wah Paradigm

Da'wah is an Islamic activity which calls people to understand and accept Islamic rules. The true meaning of da'wah is an effort to prevent people from ignorance and call to deny Gods besides Allah SWT. On the other hand, Natsir (2000: 109) added a deeper meaning to da'wah. He explained that da'wah is a guarantee of life safety for humans and an obligation of human nature as a social being. Thus, this can be concluded by researchers that Islamic da'wah is a da'wah that invites humans to Allah SWT with wisdom and good advice, so that they negate the gods besides Allah SWT and believe in Allah SWT so that they come out of the darkness of ignorance into the light of Islam. Da'wah paradigm which is part of the Islamic paradigm is built by the researchers' understanding of the self of a Muslim as human being. The conveyers and callers of these themes of Allah SWT and His Messengers are called *da'i* or *muballigh*. The da'wah paradigm in this research uses the way of thinking of a da'wah figure and at the same time a politician, Muhammad Natsir. He is a perpetrator of great concern about the world of da'wah (Lut 2005). He has a transformative character of da'wah. This character is used by the researchers to develop the concept of disclosure of profit-sharing principles in Islamic accounting. He has an integral concept of da'wah. This concept is showed in the following image:

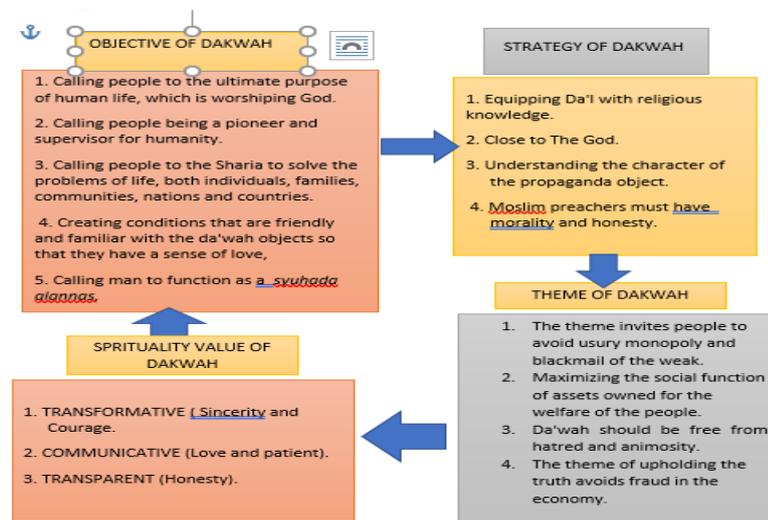


Figure 1 – Concept of Da'wah According to Muhammad Natsir

The nature of concept of da'wah according to Muhammad Natsir is integral because it has a comprehensive missionary objectives, the theme of grounded da'wah, the transformative da'wah (preaching) strategy and the touching spiritual values of da'wah.

Profit-sharing Principle Disclosure with Transformative Da'wah Dimensions

Disclosure of *sharia compliance* to profit-sharing principles that is part of the current *sharia* accounting concept is still not in accordance with the Islamic paradigm. Harahap (2003) assessed that the disclosure of Islamic values in Islamic bank financial statements

still oriented towards financiers. Triyuwono (2012), (Mulawarman and Kamyanti, 2018) added that the existing concept of *sharia* accounting still adheres to conceptual theory. Based on the concept of disclosure of *sharia compliance*, one part of *sharia* accounting activities currently based on the concept of entity theory. This is because the motivation for disclosure of *sharia* compliance is only to gain legitimacy from the community which leads to safeguarding the interests of stakeholders (Violita, 2014). According to the researchers, disclosure of *sharia compliance* should be based on the da'wah paradigm and not based on entity theory, because the disclosure of *sharia compliance* can be seen by the public as a medium for preaching of Islamic banks.

METHODS OF RESEARCH

This research is a qualitative research, in which the research explores and understands the meaning of how to preach in the disclosure of *sharia* compliance that is extracted from the informants. The research interviewed seven key informants.

Table 1 – Informants

NO	NAME OF INFORMANTS	POSITION
1	Dede Abdul Fatah	Sharia Supervisory Board of BPRS HIK
2	Kurniawan	Director of Operations
3	Alfi	President Director
4	Abdul Muid	Head of Marketing and Communication Division
5	Mohammad Iqbal	Head of Economics of the Indonesian Da'wah Council Division
6	Zahrul	President Commissioner and shareholders
7	Lukman	Musharakah financing customers

Further analysis was carried out inductively from the discovery of specific meanings to shared meanings through the concept of da'wah by Muhammad Natsir. The researchers used the concept of da'wah by Muhammad Natsir as a theory of da'wah. The selection was due to the subjectivity of the researchers. First, Muhammad Natsir is the founder of the foundations of da'wah in Indonesia through the Muhammad Natsir's book of *fiqh da'wah*. He is a scholar and also a politician who formulated the message of the first da'wah in Indonesia (Luth, 2005). In addition, Muhammad Natsir is also known as the maestro of da'wah because of his experiences (Bastoni et al, 2008).

Muhammad Natsir is a figure who is able to convey the message of preaching in a beautiful, decisive, and moving way (Bastoni et. Al, 2008). Muhammad Natsir is called the maestro of da'wah because of his da'wah and political experience that never stopped since the colonial era, the old order era, the new order era and until the end of his life. Besides, the missionary struggle is not only known nationally but also internationally (Bastoni et al. 2008). The researchers do not use the concept of other *ulama* in Indonesia because majority of the *ulama* in Indonesia do not have the message of da'wah in carrying out their da'wah activities, which makes it difficult for researchers to break it down into a research methodology.

Second, the relevance of Natsir's preaching concept with this research is that the researchers views social reality as being currently isolated from *sharia* information (marginalized Islamic da'wah) and Islamic oppression from the revenue sharing system that is currently run by Islamic banks. Therefore, the researchers consider the need for comprehensive changes to sensitize the public, especially Islamic banks through the approach of transformative preaching as well as Muhammad Natsir's approach of da'wah. The Muhammad Natsir's approach of da'wah has a comprehensive, communicative, transformative and transparent da'wah character, and in inviting the public to make Islam a solution to the problems of their life. In this research, the researchers used the Muhammad Natsir's character of da'wah, namely transformative character. Transformative da'wah is a da'wah that has a critical, firm and courageous value in inviting humans to change into the path of God while remaining polite and gentle. Muhammad Natsir is a preacher and

statesman who is critical and brave towards things that are contrary to Islamic values, but delivered in polite language. This is shown from his various writings in his books and activities as the Prime Minister and as the founder of the *Dewan Da'wah Indonesia* or Indonesian Islamic Preaching Board (Luth, 2005).

The data used by the researchers were secondary data and primary data obtained through observation, interviews and the reading of the annual BPRS HIK's report as media of da'wah. The analytical tool used in this research was the Muhammad Natsir's theory of da'wah. The reason for choosing Muhammad Natsir's theory of da'wah was that his da'wah was very comprehensive and in line with the objectives of this research. The bank in Indonesia used for this research called *Bank Pembiayaan Rakyat Sharia* Harta Insan Karimah (BPRS HIK). This research had several stages. The first stage was reading the annual BPRS report, namely HIK 2017. According to the researchers, the annual report was a form of *sharia* compliance report for *sharia* entities. This means that the report did not only report financial information, but other information as well. Therefore, the annual report was a form of BPRS HIK media reporting to stakeholders as a charity object. Reading the annual report aimed to find the purpose, message, and object of preaching that attracted the attention contained in the report. The second stage was to explore the objectives, themes, and disclosure strategies by using Muhammad Natsir's character of da'wah analysis tool, namely transformative character. The third stage was exploring the spiritual value of da'wah in the research site. The fourth stage was synchronizing the findings with the concepts of Muhammad Natsir. The fifth stage was to internalize the values of da'wah in the concepts raised. The final stage was the construction of the concept of disclosure of the profit-sharing principle with the transformative da'wah proposed by Muhammad Natsir.

RESULTS AND DISCUSSION

The Purpose of Disclosure of the Profit-Sharing Principle as a Form of Purpose of Transformative Da'wah.

Efforts to find the goal of disclosure of *sharia compliance* with the profit-sharing principles is in line with the concepts of Muhammad Natsir's preaching, which have resulted in the discovery of the meaning and purpose of the disclosure of *sharia compliance* principles on the research site. Based on the exploration of the understanding and awareness of informants regarding the purpose of disclosure, it was found that the purpose of disclosure the profit-sharing principle is first, to fulfill compliance to *sharia* principles. Compliance to the profit-sharing principle has become a commitment of BPRS HIK although it is not yet optimal in its implementation. This compliance reflects the value of piety in BPRS HIK. This is a form of awareness of the informants to carry out *sharia* compliance, so that this awareness is a provision for the realization of *sharia compliance* disclosure expected by the researchers. The value of this piety reflects the transformative character of BPRS HIK.

This character is also reflected in its motto which will carry out sustainable transformative da'wah. The value of this piety becomes the propagator of propaganda (da'wah) in the disclosure of the profit-sharing principle at the BPRS HIK. The purpose of the disclosure of *sharia* compliance to profit-sharing principles by BPRS HIK is in line with the concept of da'wah by Muhammad Natsir where the purification of *sharia* shows the attitude of an accountant who is a servant to God. However, the motivation for this goal is more towards seeking human legitimacy rather than seeking the legitimacy of Allah SWT. The findings about the purpose of disclosure of *sharia compliance* to the profit-sharing principles at the research site have been analyzed by the researchers by using the perspective of Muhammad Natsir's da'wah and also by using the dialectical process and the reflection of the researchers through reason, senses and feelings, and obedience to profit-sharing principle as a form of piety to Allah SWT as well as the implementation of the functions of pioneers, supervisors, and suppliers of solutions to the economic problems of the community related to the profit-sharing principle.

The Profit-sharing Principle of Disclosure as a Reflection Strategy of Transformative Da'wah

An interview and observation process have been successfully carried out by the researchers to find a profit-sharing principle disclosure strategy at the research site. The findings of the strategy for the disclosure of the profit-sharing principle in the context of transformative da'wah at BPRS HIK is the existence of a method or ways of disclosure of awareness to make changes with a brave spirit to the authorities. In this character, BPRS HIK does not yet have a transformative spirit. BPRS HIK better have a transformative character in the disclosure of profit-sharing principle so that the information conveyed has the effect of change for society and the country. Based on the results of the analysis above, the researcher can conclude that the disclosure strategy of *sharia* compliance with the profit-sharing principle is a strategy that promotes awareness of da'wah in the frame of courage.

The Theme of Profit-sharing Principles Disclosure as a Theme of Transformative Da'wah

The analysis of the BPRS HIK annual report conducted by researchers found that the theme of the BPRS HIK da'wah reflected the disclosure of the profit-sharing principle as a transformative da'wah (propaganda) character. The theme of *sharia* performance related to the profit-sharing principle in the BPRS HIK annual report in the view of researchers has shown a theme that invites people to avoid usury monopoly and the exploitation of the weak as expected by Muhammad Natsir. This *sharia* theme reflects the character of transformative da'wah. Transformative da'wah themes require the energy of courage to preach to change situations that are already comfortable (Muridan, 2009). With this courageous energy, it will be easy to change the usury condition to the profit-sharing condition that we aspire to, despite the many risks that a change will face (Natsir, 2017). Based on the results of the analysis above, the researcher synthesizes that the theme of the disclosure of the profit-sharing principle is transformative character, which is a theme that invites the community to apply the profit-sharing principle, to avoid monopoly, to avoid blackmailing the weak, and to maximize the social function bravely in the implementation of the sharing system.

Constructing the Concept of Profit-sharing Principles Disclosure Based on Transformative Da'wah by Muhammad Natsir

After finding the goals, themes and strategies of disclosure of profit-sharing principle as explained above, the next stage is to formulate the concept of disclosure of profit-sharing principles with the dimensions of da'wah. The construction process is carried out by way of synchronization with the concept of Muhammad Natsir's mission, the second internalization of the spiritual value of the last missionary concocting the concept of profit-sharing principle. Synchronizing the objectives of transformative da'wah with the aim of disclosing the profit-sharing principle on the site is calling humans to function as *syuhada alannas* (witness to humans), by being pioneers and supervisors for humanity. Meanwhile the internationalization of the spiritual values of transformative da'wah into the purpose of disclosure of the profit-sharing principle is the value of piety. Synchronizing the theme of transformative propaganda with the theme of disclosure, namely the theme of Islamic performance and the theme of inviting people to avoid usury monopoly and the exploitation of the weak. The internalization of the spiritual value of transformative propaganda into the theme of the disclosure of the profit-sharing principle is the value of honesty, courage and *rahmatan lil alamin*. The results of the synchronization of the transformative da'wah strategy with the strategy of disclosing the profit-sharing principle, namely, it is equipped with the science of religion. Awareness preaching the profit-sharing principle. Spiritual values that should be present in the principle of sharing profit-sharing strategy are piety, courage and patience.

Based on the raw materials of objectives, themes and strategies that have been synchronized and internalized with Muhammad Natsir's transformative da'wah (preaching) concepts. The next stage is to construct the building of the concept of disclosure of the profit-sharing principle. The purpose of the profit-sharing principle disclosure is used as a

roof in building the concept of disclosure of profit-sharing principle. The reason is that the disclosure concept of profit-sharing principles with da'wah dimensions needs to be built on the purpose of disclosure because it seeks the good pleasure of Allah SWT. The concept of the profit-sharing disclosure with the aim of seeking the pleasure of Allah SWT will give the power of soul to the concept. This is because the purpose of charity that seeks the pleasure of Allah SWT will provide great blessing and reward, and the concept is not in vain in the sight of Allah SWT. The disclosure concept of profit-sharing principle has the da'wah dimension built by the researchers by using the of the profit-sharing principle as a roof for the concept of disclosure of profit-sharing principle. The purpose and theme of disclosure profit-sharing principle is used as a roof because of the goal of monotheism because Allah SWT shows sincerity in making disclosures. This will bring blessings to the world and the hereafter. On the other hand, the theme of transformative da'wah will bring change for the community to implement the profit-sharing principle. The da'wah of profit-sharing principles also has pillars. The building blocks of the concept of profit-sharing are the character and spiritual value of the da'wah itself. Da'wah characters are transformative, communicative, transparent. The da'wah character that has been explained in the previous chapters will be a refutation for the building of the disclosure concept of profit-sharing principles, so that this building can stand firm. The character of this da'wah will then give birth to the spiritual values of da'wah which will become the soul force of the da'wah of the profit-sharing principle. The spiritual values of transformative da'wah are courageous values.

The foundation of the disclosure concept of profit-sharing principle is the disclosure strategy of profit-sharing principle. This foundation becomes a cornerstone for building the concept of profit-sharing principle disclosure.

Table 2 – The Concept of Profit-Sharing Disclosure Based on Muhammad Natsir's Tranformative Da'wah

CHARACTER	REVEALED ITEMS	Value
STRATEGY OF SHARIA COMPLIANCE TO PROFIT-SHARING DISCLOSURE		
Transformative Character	There is a strategy that explains the self-management activities of management, employees and arouses awareness of preaching the profit-sharing principle.	Sincere Courage
Understand profit-sharing principle with religious knowledge, especially about the profit-sharing principle.	There is a strategy that explains the activities of dzikir, prayer and <i>tausiah</i> in order to self-approach to Allah SWT.	
A preacher of <i>sharia</i> accountant always close to Allah SWT.		
THEME OF SHARIA COMPLIANCE TO PROFIT-SHARING DISCLOSURE		
Transformative Character	The existence of a theme that contains an explanation of the amount of revenue-sharing used for activities that make the welfare of the people.	
The theme of maximizing the social function of assets owned for the welfare of the people.	The existence of a theme that contains moral messages in the form of verses of the Quran or Hadiths that invite people and countries to avoid usury.	
The theme invite <i>stakeholders</i> to avoid usury monopoly and exploitation of the weak people.		
PURPOSE OF SHARIA- COMPLIANCE TO PROFIT-SHARING DISCLOSURE		
Transformative Character	The purpose of disclosure that explains the intentions and determination of the profit-sharing principle only seek the pleasure of Allah SWT in the annual report of Islamic banks in the frame of sincerity.	Sincere Courage
Preaching stakeholder to obedience to profit-sharing principle as a form of piety to Allah SWT.	The purpose of disclosure that explains the intentions and determination of the profit-sharing principle for all parties in the annual report of Islamic banks in a frame of sincerity	
Preaching stakeholders to the <i>Sharia</i> to solve problems related to the profit-sharing principle.	There is a disclosure purpose that explains the efforts to disclose <i>sharia</i> purification related to the profit-sharing principle in the annual report in frame courage.	
Preaching stakeholders to become pioneers and supervisors for the implementation of the profit-sharing principle.	The purpose of disclosure that explains efforts that improve the principles of profit-sharing products in the frame of courage.	
	There is a purpose of disclosure that explains the purpose of the disclosures of fatwas related to the profit-sharing principle in frame courage.	
	The purpose of disclosure that explains the supervisory function in financing and funding the profit-sharing principle with a critical life.	

Based on the above analysis, it tries to construct a concept of disclosure of *sharia* compliance profit-sharing principle with the dimensions of da'wah that is integral in the views of Muhammad Natsir's da'wah. Da'wah that is integral means da'wah that pays attention to the material side of the disclosure and ruhiyah (spiritual) disclosure. Based on the construction that the researchers have done above, the researchers formulated the concept in the form of the concept of disclosure of the profit-sharing principle with the dimensions of the mission of Muhammad Natsir which has the theme of preaching of *rahmatan lil a'lamin*, a strategy that invites the public and the state to uphold the profit-sharing principle with a courageous spirit towards the blessing of Allah and the welfare of the universe.

CONCLUSION

This research is an effort of researchers to provide an alternative disclosure of the compliance of *sharia* principles of profit-sharing for Islamic banks which is derived based on the philosophy of da'wah. This research also aims to develop a form of disclosure of *sharia* compliance on profit-sharing principle that can show the character of Muhammad Natsir's propagative character. This research produces the concept of disclosure which is seen from the perspective of integral da'wah. The implication of this concept is to encourage the disclosure of *sharia* to view business reality comprehensively using the propaganda perspective. The next implication of the results of the research is the awareness of Islamic banks to carry out its function as a media for public propaganda through *sharia* disclosure. The impact of the awareness of Islamic banking propaganda is the increase in financing and funding of the profit-sharing principle, so that the profit-sharing principle can dominate better compared to the trading system in Islamic banks.

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