

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kepatuhan syariah, pengungkapan etika bisnis Islam, dan *Islamic Social Responsibility* (ISR) terhadap kualitas laporan keuangan bank syariah di Indonesia. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif kausal. Data yang digunakan merupakan data sekunder berupa laporan tahunan dan laporan keberlanjutan Bank Umum Syariah yang tercatat di Bursa Efek Indonesia selama periode 2020 sampai 2024. Populasi penelitian terdiri dari 14 perusahaan. Setelah dilakukan proses seleksi berdasarkan kriteria penelitian dan eliminasi data *outlier*, diperoleh 59 observasi yang digunakan dalam analisis. Pengujian data dilakukan menggunakan analisis regresi linear berganda dengan bantuan aplikasi SPSS 27. Pengujian hipotesis dilakukan melalui uji statistik *t* pada tingkat signifikansi 5 persen.

Hasil penelitian menunjukkan bahwa **kepatuhan syariah berpengaruh positif dan signifikan terhadap kualitas laporan keuangan**. Hal ini menunjukkan bahwa semakin konsisten penerapan prinsip syariah dalam aktivitas bank, semakin baik kualitas laporan keuangan yang dihasilkan. Selanjutnya, **pengungkapan etika bisnis Islam berpengaruh negatif dan signifikan terhadap kualitas laporan keuangan**. Temuan ini menunjukkan bahwa peningkatan pengungkapan etika bisnis Islam dalam laporan tahunan tidak selalu diikuti dengan peningkatan kualitas informasi keuangan. **Islamic Social Responsibility (ISR) juga berpengaruh negatif dan signifikan terhadap kualitas laporan keuangan**, yang menunjukkan bahwa peningkatan pengungkapan aktivitas sosial Islam dalam penelitian ini berhubungan dengan penurunan kualitas laporan keuangan.

Nilai koefisien determinasi (R^2) sebesar 0,298 menunjukkan bahwa kepatuhan syariah, pengungkapan etika bisnis Islam, dan ISR secara bersama-sama mampu menjelaskan 29,8% variasi kualitas laporan keuangan, sedangkan 70,2% lainnya dijelaskan oleh faktor lain di luar model penelitian. Nilai *Adjusted R²* sebesar 0,260 menunjukkan kemampuan model dalam menjelaskan variasi kualitas laporan keuangan secara lebih konservatif sebesar 26,0%.

Kata kunci: Kepatuhan Syariah, Pengungkapan Etika Bisnis Islam, *Islamic Social Responsibility*, Kualitas Laporan Keuangan, Bank Syariah.

ABSTRACT

This study aims to analyze the effect of sharia compliance, Islamic business ethics disclosure, and Islamic Social Responsibility (ISR) on the quality of financial statements of Islamic banks in Indonesia. This study employs a quantitative approach with a causal associative research design. The data used are secondary data obtained from annual reports and sustainability reports of Islamic commercial banks listed on the Indonesia Stock Exchange during the 2020-2024 period. The research population consisted of 14 companies. After the selection process based on the research criteria and the elimination of outlier data, 59 observations were obtained and used in the analysis. The data were analyzed using multiple linear regression with the assistance of SPSS 27. Hypothesis testing was conducted using the t-test at a 5% significance level.

The results show that **sharia compliance has a positive and significant effect on the quality of financial statements**. This finding indicates that more consistent implementation of sharia principles in banking activities is associated with better financial reporting quality. Furthermore, **Islamic business ethics disclosure has a negative and significant effect on the quality of financial statements**. This finding indicates that greater disclosure of Islamic business ethics in annual reports is not necessarily accompanied by an improvement in the quality of financial information. **Islamic Social Responsibility (ISR) also has a negative and significant effect on the quality of financial statements**, indicating that greater disclosure of Islamic social activities is associated with lower financial reporting quality in the context of this study.

The coefficient of determination (R^2) is 0.298, indicating that sharia compliance, Islamic business ethics disclosure, and ISR jointly explain 29.8% of the variation in financial reporting quality, while the remaining 70.2% is explained by other factors outside the research model. The adjusted R^2 value of 0.260 indicates that the research model explains 26.0% of the variation in financial reporting quality after adjustment for the number of independent variables.

Keywords: Sharia Compliance, Islamic Business Ethics Disclosure, Islamic Social Responsibility, Financial Reporting Quality, Islamic Banks.