

Diversity of the Board of Directors, Sharia Supervisory Board, and Islamic Social Reporting at Islamic Commercial Banks in Indonesia

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ARTICLE INFO

Keywords: Islamic Social Reporting, Board of Directors, Sharia Supervisory Board, Diversity, Islamic Banking

Received : 06, April

Revised : 08, May

Accepted: 10, June

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ABSTRACT

This study aims to examine the effect of Diversity of the Board of Directors, Sharia Supervisory Board and Disclosure of ISR on Islamic Banking in Indonesia. Based on the sampling criteria, 12 Islamic banks were obtained during the period 2020-2023, with 48 Islamic banks. The results showed that the level of education and gender diversity of the board of directors, as well as the level of education of the sharia supervisory board had no effect on ISR disclosure. This finding confirms the important role of the sharia supervisory structure in improving social transparency based on Islamic values. This study contributes to the development of agency theory in the context of Islamic banking and Islamic bank management in strengthening sharia governance.

INTRODUCTION

Islamic banking in Indonesia has continued to grow rapidly in recent years, characterized by increasing demand for transparency and social responsibility in accordance with sharia principles (Amin, 2019). Islamic banks have a social responsibility to convey the extent to which they have fulfilled their ethics (Ningsih, 2021). Not only that, Islamic banks are also required to provide competitive banking services and uphold the principles of transparency and accountability based on sharia. One of them is reflected in the disclosure of Islamic Social Reporting (ISR).

ISR is an alternative standard used to assess corporate social responsibility reporting based on sharia principles (Priyanti, 2020). In addition, ISR also includes community expectations that are not only related to the company's contribution to the economy, but also in the spiritual context of the company. (Ahzar, 2019). According to (Abadi et al., 2020) The purpose of ISR is to increase transparency regarding business activities by presenting relevant information to meet the spiritual needs of report users who are Muslim. One factor that is believed to have a significant influence is the role of the board of directors, especially with regard to gender aspects and the level of education of the board of directors.

The board of directors is the leader of the company to represent the interests of shareholders in the management of the company. According to Komariah (2022), the board of directors is committed to complying with applicable rules and regulations. To achieve this, diversity in the board of directors is an important aspect such as diversity in terms of educational background, experience, and gender diversity. Along with the role of the board of directors who are responsible for managing the company and ensuring compliance with applicable regulations. The existence of the Sharia Supervisory Board (SSB) in Islamic banks is also very important to ensure that all company operations are also in line with sharia principles (Budiarsih & Mulyati, 2023).

The Sharia Supervisory Board (SSB) plays an important role in providing advice and supervision to the board of directors, ensuring that bank activities continue to run in accordance with sharia principles in carrying out their social responsibility (Intia, 2021). In addition, SSB also functions to improve corporate governance in Islamic banking institutions. According to Tsamara (2024), the number of SSB will increase supervision of ISR disclosures in accordance with sharia principles which will be more effective. This is supported by Milenia and Syafei (2021) who state that SSB has an important function in supervising and monitoring bank compliance with sharia principles which is a form of bank social responsibility. A higher level of SSB education will increase the analytical ability and professionalism of SSB members, which contributes to effective decision making (Setiawan, 2020).

This research focuses on the need for in-depth studies related to the direct impact of board diversity from the level of education and gender and SSB characteristics on ISR disclosure in Islamic banking in Indonesia. Previous studies have mostly highlighted aspects of corporate governance and performance in general without specifically reviewing how variations in leadership structure affect ISR reporting. The uniqueness of this study lies in exploring the relationship between leadership diversity and SSB and the level of ISR disclosure in Islamic commercial banks in Indonesia.

LITERATURE REVIEW

Agency Theory

Agency Theory in which the agent is responsible for optimizing the principal's profits. Agency relationships arise when shareholders (principals) entrust decision making to management (agents), which can cause information asymmetry. According to Priyanti (2020), information imbalances can trigger conflicts between shareholders and management, either in the form of moral hazard or adverse selection (top management). Therefore, the research conducted examines the role of the board of directors and the sharia supervisory board in reducing risk, especially for agents who are carrying out activities within the company.

Islamic Banking

In Islamic history, the Prophet Muhammad has introduced the concept of financial institutions, which makes it not new to Muslims (Abdullah, 2023). Islamic banking is a financial institution that arises based on Islamic sharia, which functions to improve the nation's economy (Utama, 2020). Sharia principles are based on fatwas promulgated by an authorized institution in the field of sharia. In addition, sharia principles focus on the values of justice, benefits, balance and universality (Abdullah, 2023).

Islamic Social Reporting (ISR)

The ISR index is an extension of social reporting that includes the wishes of society, not only in terms of the company's role in the economy, but also the role of the company from a spiritual perspective (Milenia & Syafei, 2021). Haniffa (2002) points out that ISR is important because it reflects the company's accountability to society. ISR also serves to increase transparency and conform to the needs of business decisions in a Muslim perspective (Otman et al., 2009). In Islam, the public has the right to have information about the activities of organizations or companies in ensuring that the company carries out its operations in accordance with Islamic law and predetermined goals (Sofyan Hadinata, 2019).

According to Hadinata (2019), banking companies implement ISR. The principle of service in Islamic banking is a combination of moral and business aspects. Islamic banks have the aim of making a profit without involving anything smelling of gambling, gharar or usury. According to Ahzar (2019), disclosing social responsibility by banks that use Islamic law should be based on Islamic perspectives on accountability, social justice, and ownership. Nani (2019) added that several principles describe the relationship between humans and their Creator, namely Allah (Hadinata, 2019).

Board of Directors

The board of directors is an organ of a company that has full authority and responsibility in managing the organization with the wishes of the company (Lubis & Azhmy, 2022). The board of directors plays a role in the disclosure of Islamic Social Reporting (ISR) which is relevant in the context of complex banking operations, very strict supervision, and increased information asymmetry (Amin, 2019). The board of directors must monitor the actions of managers and provide advice regarding corporate strategy (Supriyanto, 2019). The board of directors also plays a role in protecting the interests of company owners through the management of operations and policies. The existence of a board of directors at an Islamic Bank is able to assist the Sharia Supervisory Board in making decisions (Abdullah, 2023). The factors used to measure the board of directors in this study include diversity in educational background and gender, which can affect strategic decision making.

Board of Directors Education Level

Education has a close relationship with a person's academic and intellectual abilities, the higher a person's education, the better his intellectual abilities (Lubis & Azhmy, 2022). a person with a different educational background will have diverse skills (Tsamara, 2024). The education of board members affects risk-taking incentives, because higher education allows board members to understand very complex risk measurements (Budiarsih & Mulyati, 2023). Research by Ulinnuha (2019) states that the higher the education of the board of directors, the higher the health level of Islamic banks, although the effect is not significant. Research by Muhammad & Pribadi (2020) shows that board education has no significant effect on the financial performance of a company. Therefore, this research wants to test whether the educational diversity of the board of directors affects Islamic Social Reporting (ISR) in Indonesian Islamic Banks.

H1: Educational Diversity of the Board of Directors affects Islamic Social Reporting (ISR) at Islamic banks in Indonesia.

Gender Diversity of the Board of Directors

Gender diversity refers to the recognition of differences in skills and potential between men and women as equal resources (Lubis & Azhmy, 2022). In recent years, the number of women occupying board positions in companies has steadily increased. However, there are still barriers that hinder women's representation, especially in the banking sector (Dewindaru et al., 2019). Although women often have higher qualifications, they still receive lower incomes and have less chance of being promoted to top positions. Research by Budiarsih & Mulyati (2023) shows that gender diversity in the board of directors negatively affects credit risk in the banking sector. However, research by Shofyani et al. (2023) shows that a board structure with gender diversity is more risk-aware than an all-male board of directors. Research by Fitroni & Feliana (2022) also shows that gender diversity on the board of directors has a significant positive effect because women's leadership is patient and tends to keep earnings management under control. Therefore, this study wants to test whether gender diversity on the board of directors has a significant effect on ISR.

H2: Gender diversity of the Board of Directors affects Islamic Social Reporting (ISR) in Islamic banks in Indonesia.

Sharia Supervisory Board (SSB)

The Sharia Supervisory Board (SSB) is a very important part of Islamic banks, tasked with ensuring that all bank activities run in accordance with Islamic sharia principles (Intia, 2021). Bank Indonesia, through Regulation No. 11/33/PBI/2009 on Good Corporate Governance by Islamic Banks, regulates the various responsibilities of the SSB, such as providing an assessment of sharia guidelines, supervising new products to comply with DSN-MUI fatwas, and requesting fatwas for products for which there is no determination from DSN-MUI (Budiarsih & Mulyati, 2023). SSB plays a very large role in ensuring that bank activities are always in line with sharia principles.

Education Level of SSB Members

The level of education of SSB members plays an important role in improving the quality of human resources. Higher education increases the analytical ability and professionalism of SSB members, which contributes to effective decision making (Setiawan, 2020). Research by Ulinnuha (2019) shows that the level of SSB education has no significant effect on the health level of Islamic banks. However, research by Budiarsih & Mulyati (2023) states that higher education in SSB can reduce credit risk by increasing their knowledge of these risks. This study aims to examine the effect of the level of education of the Sharia Supervisory Board on ISR.

H3: The level of education of the Sharia Supervisory Board affects Islamic Social Reporting (ISR) in Islamic banks in Indonesia.

Number of Sharia Supervisory Board (NoSSB)

The influence of the sharia supervisory board on Islamic Social Reporting (ISR) is in accordance with the agency theory, where the implication of agency theory is the disclosure of ISR which is certainly driven by the existence of a Sharia Supervisory Board in the company (Anik & Asna, 2021). The results showed that the number of SSB is the strongest factor in ISR disclosure. This is because SSB has a holistic role, namely improving sharia compliance, financial and social performance (Mukhibad, 2018). This is in line with the results of research (Milenia & Syafei, 2021), which found that the size of the sharia supervisory board has a significant influence on ISR disclosure.

H4: The number of Sharia Supervisory Board affects Islamic Social Reporting (ISR) in Islamic banks in Indonesia.

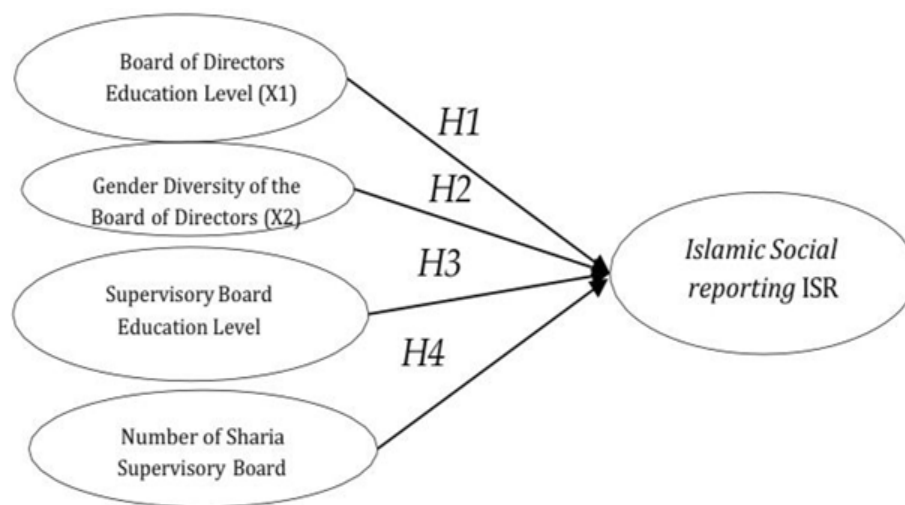


Figure 1. Conceptual Framework

METHODOLOGY

The research conducted uses a quantitative approach with an associative method to test the relationship between variables. Data is collected through financial reports which are then analyzed using the Eviews 12 statistical program to test models and relationships between variables. This method uses numerical data collection that can be analyzed in a statistical way to test the hypothesis test that has been set. The population of this study are all Islamic banks that have been registered with the Financial Services Authority (OJK) in Indonesia. The number of samples in this study were 12 samples, with a research period of 4 years starting in 2020-2023, so that the total observations were 48 Islamic commercial bank companies.

RESEARCH RESULT

Descriptive Statistical Analysis

Table 1. Descriptive Statistics

	N	Min	Max	Mean	Std. Dev
ISR	48	0,591800	0,918400	0,781884	0,081214
Female_BoD	48	0,00000	0,750000	0,185067	0,203578
BoD_Edu	48	0,00000	1,000000	0,606200	0,267191
SSB_Edu	48	0,00000	1,000000	0,572915	0,366936
ToT_SSB	48	2,00000	4,000000	2.270833	0,573885

Source: Secondary Data Processed with EViews 12, 2025

Based on Table 1, of the 48 research samples, shows that the dependent variable has a minimum value of 0.0591800 while the maximum value is 0.918400. The mean value is 0.781884, and the standard deviation value is 0.081214. The independent variable Board of Directors has a minimum value of 0.00000, while the maximum value is 0.750000. The mean value is 0.185067 and the standard deviation value is 0.203578. The independent variable Education Level has a minimum value of 0.000000 while the maximum value is 1.000000. The mean value is 0.606200 and the standard deviation value is 0.267191. The independent variable of the capital structure of the Sharia Supervisory Board Education Level has a minimum value of 0.00000, with a maximum value of 1.000000. The mean value is 0.572915 and the standard deviation is 0.366936. The independent variable Number of Sharia Supervisory Board has a minimum value of 2.00000, with a maximum value of 4.000000. The mean value is 2.270833 and the standard deviation is 0.573885.

Model Selection Test

Table 2. Model Selection Test

Test	Prob	Model
Chow Test	0,0001 < 0,05	FEM
Hausman Test	0,8715 > 0,05	REM
Lagrange Multiplier Test	0,0020 < 0,05	REM

Source: Secondary Data Processed with EViews 12, 2025

Based on the regression model testing in table 2, it is evident that the Random Effect Model (REM) is the most appropriate model to interpret the panel data regression model in this study.

Classical Assumption Test

In this study, the classic assumption tests used are normality and multicollinearity. Because the method used is Generalized Least Square (GLS), according to Ajija et al. (2011) if the number of observations is more than 30, then there is no need to do a normality test because the distribution of sampling error terms is close to normal. In this study using 48 observations, the normality test can be ignored.

Table 3. Multicollinearity Test Results

Variables	Coefficient Variance	Uncentered VIF	Centered VIF
C	0,003131	10,26083	NA
Female_BoD	0,003977	1,455214	1.008755
BoD_Edu	0,002237	3,842695	1,148818
SSB_Edu	0,002181	3,673657	1,327408
ToT_SSB	0,000631	11,97400	1,2313270

Source: Secondary Data Processed with EViews 12, 2025

The results of table 3, show that the VIF value of the Female Board of Directors variable is 1.00, the Board of Directors Education Level variable is 1.14, the Sharia Supervisory Board variable is 1.32, the number of Sharia Supervisory Board variables is 1.31 where the value is <10.00, it can be concluded that the data does not occur symptoms of multicollinearity or the assumptions of the multicollinearity test have been met.

Hypothesis Test

Table 4. Hypothesis Test Results (T Test)

Variables	Coefficient	Std Error	t-Statistic	Prob.
C	0,734732	0,055953	13,13118	0,0000
Female_BoD	-0,076718	0,063066	-1,216460	0,2304
BoD_Edu	-0,061516	0,047294	-1,300707	0,2003
SSB_Edu	-0,049806	0,046702	-1,066478	0,0922
ToT_SSB	0,056004	0,025116	2,229847	0,0310

Source: Secondary Data Processed with EViews 12, 2025

Regression result:

$$\text{ISR} = 0.73473231669 - 0.0767175403044 * \text{Female_BoD} - 0.0615157430122 * \text{BoD_Edu} - 0.0498061970498 * \text{SSB_Edu} + 0.0560037903375 * \text{ToT_SSB} + [\text{CX}=\text{R}]$$

From the regression test results using the Random Effect Model can be seen in table 4, the value of the regression coefficient of the Female Board of Directors is -0.076718, and the direction of the coefficient is negative. With a probability of $0.2304 > 0.05$, it means that partially the Female Board of Directors variable does not have a positive and significant influence on the ISR variable.

The value of the regression coefficient of the Board of Directors Education Level is -0.061516 and the direction of the coefficient is negative. With a probability of $0.2003 > 0.05$, it means that partially the Board of Directors Education Level variable has a negative and insignificant effect on the ISR variable. The value of the Sharia Supervisory Board regression coefficient is -0.049806, and the direction of the coefficient is negative. With a probability of $0.0922 > 0.05$, it means that partially the Sharia Supervisory Board variable has a negative and insignificant effect on the ISR variable. The value of the regression coefficient of the Number of Sharia Supervisory Boards is +0.056004, and the direction of the coefficient is positive. With a probability of $0.0310 < 0.05$, it means that partially the variable Number of Sharia Supervisory Board has a positive and significant influence on the ISR variable.

Table 5. Model Feasibility Test Results (F Test)

Test	Prob
F-statistic	1,949972
Prob(F-statistic)	0,119428

Source: Secondary Data Processed with EViews 12, 2025

Based on table 5, the resulting probability f-statistic value is $0.119428 > 0.05$. This means that the variables of the Female Board of Directors, Education Level of the Board of Directors, Sharia Supervisory Board, together are proven not to have a significant influence on the Company Value variable.

Table 6. Test Results of the Coefficient of Determination (R2)

R-squared	0,153541
Adjusted R-squared	0,074801
S.E. of Regression	0,052338

Source: Secondary Data Processed with EViews 12, 2025

Based on the results of this regression test, the results of the R square are 0.153541. This shows that the dependent variable can be explained by the independent variable by 15.3% and the remaining 84.7% is explained by other variables.

DISCUSSION

The Effect of the Board of Directors' Education Level on Islamic Social Reporting (ISR) in Islamic Banks Indonesia

The results showed that the level of education of the board of directors had no significant effect on the disclosure of Islamic Social Reporting (ISR), with a significance value of $0.2003 (> 0.05)$. This finding indicates that the diversity of education levels is not enough to encourage the transparency of sharia-based social reporting in Indonesian Islamic banking. Although in theory higher education correlates with improved quality of decision-making as proposed in Agency Theory. In practice, educational factors are not directly related to ISR policies. This finding is in line with the research of Ulinnuha (2019) and Muhammad & Pribadi (2020) who also found no significant effect of education on the reporting performance or performance of Islamic financial institutions. but not in line with Setiawan (2020) which shows that the education of board members affects the quality of ISR disclosure.

The Effect of Gender Diversity of the Board of Directors on Islamic Social Reporting (ISR) in Islamic Banks in Indonesia

Gender diversity in the board of directors was also found to have no significant effect on ISR, indicated by a significance value of 0.2304. Although some studies such as Fitroni & Feliana (2022) mention that gender diversity of the board of directors can bring prudential value and improve supervision. In the context of Islamic banks in Indonesia, the low proportion of women on the board of directors (18.5% on average) may be the cause of the weak influence on ISR practices. This indicates that the limited representation of women is not strong enough to provide substantive influence in social reporting policy making. The results of this study are in line with the findings of Dewindaru et al. (2019) which also shows that board gender diversity has not had a significant impact on social reporting practices in the context of Islamic finance. However, this finding is not in line with the research of Fitroni and Feliana (2022) which states that the gender diversity of the board of directors can increase management prudence and supervisory effectiveness, which ultimately contributes positively to corporate social reporting.

The Effect of the Education Level of the Sharia Supervisory Board (SSB) on Islamic Social Reporting (ISR) in Indonesian Islamic Banks

The study also found that the level of education of the Sharia Supervisory Board (SSB) had no significant effect on ISR, with a significance value of 0.0922. Although in theory higher education can improve professionalism and quality of supervision as explained by Setiawan (2020), these empirical results indicate that in practice, the role of SSB in encouraging social reporting is more influenced by the institutional structure and internal supervisory system than the educational background of members. This result is in line with Ulinnuha (2019) which shows that SSB characteristics have no effect on the level of ISR disclosure. In contrast to the results of research by Budiarsih and Mulyati (2023) which shows that SSB has no significant effect on ISR disclosure.

The Effect of the Number of Sharia Supervisory Board on Islamic Social Reporting (ISR) in Indonesian Islamic Banks

Different from the previous three variables, the number of SSB members was found to have a positive and significant effect on ISR disclosure, with a significance value of 0.0310 (<0.05). This indicates that the greater the number of SSB members, the more effective the supervision of sharia-based social reporting. This finding is in accordance with Agency Theory which emphasizes the importance of supervisory mechanisms in reducing conflicts of interest and encouraging transparency. This research is also in line with Milenia & Syafei (2021), which states that SSB size is positively correlated with the level of ISR disclosure in Islamic banks. This result is in line with Milenia and Syafei's (2021) research which shows that SSB size has a significant influence on ISR disclosure. However, this result is not in line with Wahyuni and Murniati (2021) which show that SSB has no significant effect on ISR disclosure.

CONCLUSIONS AND RECOMMENDATIONS

This study concluded that of the four variables tested, only the number of members of the Sharia Supervisory Board (SSB) has an influence on Islamic Social Reporting (ISR). Meanwhile, the level of education and gender diversity in the board of directors as well as the level of education of SSB members did not show a significant influence. This indicates that structural aspects such as SSB size play a greater role in supporting Islamic social transparency than individual characteristics. Islamic banks in Indonesia need to strengthen the supervisory function through optimizing the number and effectiveness of the Sharia Supervisory Board. In addition, women's representation and educational diversity should not only be formal, but need to be accompanied by capacity building and active involvement in strategic decision making, especially in social reporting. Regulators are also advised to design more detailed ISR guidelines to make reporting more standardized and comprehensive.

ADVANCED RESEARCH

Future research is recommended to explore other variables such as work experience, sharia training, organizational culture, and the influence of ownership structure on ISR. In addition, a qualitative or mixed methods approach can be used to dig deeper into the role of personal and organizational culture in ISR disclosure. Expanding the sample to non-bank Islamic financial institutions or cross-country comparisons will also enrich future findings.

ACKNOWLEDGMENT

With gratitude and respect I would like to express my deepest gratitude to all those who have supported this research. Especially to my parents, Mrs. Munawarah and Mr. Suparman who always support and become my goal to complete this research. Thank you also to Mrs. Indria Puspitasari Lenap, SE, M.AK as the supervisor who has taken the time to direct the preparation of this research article. And thanks to the journal manager for supporting the publication of this article.

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