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Islamic Social Accountability of Bank Nano Syariah: A Shariah Enterprise Theory Perspective

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Shariah Enterprise Theory; Islamic Social Reporting; Islamic social accountability; Bank Nano Syariah; Islamic banking.

Abstract
This study aimed to analyze the implementation of Islamic social accountability at Bank Nano Syariah from the perspective of Shariah Enterprise Theory using the Islamic Social Reporting (ISR) framework. A qualitative case study approach was employed. The study was based on the 2024–2025 annual reports and financial statements of Bank Nano Syariah. Data were collected and analyzed from the company's published reports during the study period. Qualitative content analysis was conducted using 43 Islamic Social Reporting (ISR) disclosure indicators across six dimensions: financing and investment, products and services, employees, community, environment, and corporate governance. Each disclosure indicator was evaluated using a dichotomous scoring method, in which disclosed items received a score of 1 and undisclosed items received a score of 0. The overall ISR disclosure level was then calculated as a percentage and interpreted according to the established disclosure categories. The results indicated that Bank Nano Syariah disclosed 24 of the 43 ISR indicators, resulting in an ISR disclosure level of 55.81%, which was classified as moderate. The highest level of disclosure was observed in the corporate governance and Shariah compliance dimensions, including the management of zakat and benevolent (qard al-hasan) funds as forms of accountability to Allah and society. In contrast, the environmental dimension demonstrated the lowest level of disclosure, with most indicators related to green banking, Environmental, Social, and Governance (ESG), energy efficiency, and sustainability remaining undisclosed.

INTRODUCTION

The rapid growth of the Islamic banking industry in Indonesia has positioned social accountability as a key indicator for assessing the performance of Islamic financial institutions. Islamic banks are expected not only to achieve strong financial performance but also to fulfill their social responsibilities in accordance with Islamic principles. Harahap (2016) explained that accountability in Islam encompasses responsibilities to Allah, humanity, and the environment. This concept was further elaborated in Shariah Enterprise Theory, developed by Triyuwono (2015), which views an organization as an amanah (trust) that must create value for all stakeholders. Haniffa and Hudaib (2019) argued that such accountability should be reflected through reporting practices that embody Islamic values, thereby integrating both spiritual and social dimensions into organizational activities.

Islamic Social Reporting (ISR) has emerged as a comprehensive reporting framework for assessing the social accountability of Islamic financial institutions. According to Abadi et al. (2020), ISR extends beyond economic disclosure by incorporating information on Shariah compliance, community involvement, environmental responsibility, employee welfare, and corporate governance. Recent studies have indicated that ISR disclosure has become an important benchmark for evaluating the accountability of Islamic banks. A systematic literature review conducted by Maharani et al. (2025) revealed that although ISR implementation has continued to improve, the extent of disclosure has remained inconsistent across Islamic financial institutions. Similarly, Yunita et al. (2025) emphasized that improving the quality of ISR disclosure remains a significant challenge for the development of Indonesia's Islamic banking industry.

The implementation of ISR is closely associated with the regulatory framework and Islamic accounting standards governing corporate reporting. The Ikatan Akuntan Indonesia (IAI) (2023) established the Pernyataan Standar Akuntansi Keuangan Syariah (PSAK Syariah) as the primary guideline for preparing financial statements that reflect the characteristics of Shariah-compliant transactions. The adoption of these standards enhances the quality of information provided to stakeholders (Ananta & Sisdianto, 2024). Financial reporting transparency is also considered essential for strengthening accountability within Islamic financial institutions by fostering public trust in Islamic banking (Rahmawati & Fadhilah, 2024). Furthermore, the regulatory framework governing Islamic banking operations reinforces the implementation of Shariah principles in business practices (Ichsandi, 2024; Kristianti, 2020).

Empirical evidence suggests that the quality of ISR disclosure is influenced by various internal organizational characteristics. Aji et al. (2023) found that the Maqashid Shariah Index, the Shariah Supervisory Board, media exposure, and firm size significantly influence the extent of ISR disclosure. Likewise, Hasibuan et al. (2023) reported that firm size, profitability, and audit committees contribute to the quality of social reporting in Islamic banks. Kusuma et al. (2024) obtained similar findings, demonstrating that internal corporate characteristics significantly affect ISR disclosure practices. In addition, the Shariah Supervisory Board plays a crucial role in ensuring Shariah compliance, thereby enabling social reporting to consistently reflect Islamic values (Murdiansyah, 2021; Rachman et al., 2023). Wijayanti (2023) further argued that Shariah governance constitutes the foundation for establishing the credibility of social reporting in the Islamic banking industry.

Beyond serving as a disclosure mechanism, ISR contributes to organizational sustainability. Atika et al. (2023) demonstrated that ISR implementation enhances the financial performance of Islamic banks through the development of intellectual capital. Positive relationships between ISR disclosure and profitability were also identified by Nurilaizzati and Khoiriyah (2023), while Winarsih (2024) found that ISR contributes to increasing firm value. Islamic social accountability is also reflected through the implementation of social functions, including the management of zakat and community empowerment programs (Putra & Nurnasrina, 2020). Moreover, environmental responsibility has received increasing attention through the adoption of green banking initiatives that support sustainable development (Lelawati et al., 2023).

Despite the growing body of ISR literature, most previous studies have concentrated on identifying the determinants of ISR disclosure or examining its relationship with corporate performance using quantitative approaches. Darmawan and Saputri (2020) investigated the economic determinants influencing ISR disclosure, while Hasibuan et al. (2023) and Kusuma et al. (2024) focused on the effects of corporate characteristics on reporting quality. In contrast, qualitative case studies exploring the implementation of Islamic social accountability within individual Islamic banks remain relatively scarce. Such an approach provides deeper insights into social reporting practices within their organizational context, as suggested by Yin (2019) and Moleong (2017).

The novelty of this study lies in its application of Shariah Enterprise Theory to examine Islamic social accountability practices in a recently established Islamic bank that has received limited attention in the academic literature. Unlike prior studies, which have predominantly employed quantitative methods to identify the determinants of ISR disclosure, this study adopted a qualitative case study approach that enabled a deeper exploration of the meanings, processes, and contextual factors shaping accountability practices. By focusing on Bank Nano Syariah, this research provides original empirical insights into how a spin-off Islamic bank navigates the complexities of implementing comprehensive Islamic social accountability, particularly in balancing its responsibilities to Allah, humanity, and the environment as conceptualized by Shariah Enterprise Theory.

This study focuses on Bank Nano Syariah, one of Indonesia's emerging Islamic banks. It evaluates the implementation of Islamic Social Reporting from the perspective of Shariah Enterprise Theory, viewing social accountability not merely as compliance with reporting requirements but also as a manifestation of accountability to Allah, humanity, and the environment. The findings are expected to contribute to the development of Islamic accounting theory while providing practical recommendations for improving the quality of Shariah-based social reporting within Indonesia's Islamic banking industry.

METHOD

This study employed a qualitative case study design to obtain an in-depth understanding of the implementation of Islamic social accountability at Bank Nano Syariah through Islamic Social Reporting (ISR) disclosures. A qualitative approach was selected because it enabled a comprehensive exploration of the phenomenon within its real-world context (Moleong, 2017). The case study design facilitated an in-depth examination of social accountability practices within a single organization, allowing their characteristics, processes, and underlying meanings to be thoroughly explored (Yin, 2019). The analysis was guided by Shariah Enterprise Theory, which served as the conceptual framework for evaluating the bank's accountability to Allah, humanity, and the environment.

The study utilized secondary data obtained from the 2024–2025 annual reports, sustainability reports, corporate governance reports, and Shariah Supervisory Board reports of Bank Nano Syariah. These documents were selected because they provided comprehensive information on the bank's operations, social responsibility initiatives, corporate governance practices, and compliance with Shariah principles. Data were collected through document analysis by reviewing information relevant to the Islamic Social Reporting (ISR) indicators. The ISR framework comprised six disclosure themes: financing and investment, products and services, employees, community, environment, and Shariah governance, as developed in the ISR literature (Abadi et al., 2020; Haniffa & Hudaib, 2019).

Data were analyzed using qualitative content analysis to identify, classify, and evaluate the extent to which Bank Nano Syariah's disclosures complied with the ISR indicators. The analysis consisted of four stages: data reduction, categorization according to the six ISR themes, interpretation of disclosure practices, and formulation of conclusions regarding the bank's level of Islamic social accountability. The findings were subsequently interpreted through the lens of Shariah Enterprise Theory to assess the extent to which the bank's reporting practices reflected the Islamic values of amanah (trustworthiness), justice, transparency, and maslahah (public benefit) in the implementation of Islamic banking activities (Triyuwono, 2015; Hasan, 2022).

RESULTS AND DISCUSSION

Accountability to Allah through Shariah Compliance

Shariah Enterprise Theory (SET) positions Allah as the absolute owner of all resources; therefore, every business activity is regarded as a trust (amanah) for which organizations are ultimately accountable to Him. From this perspective, the primary objective of an Islamic enterprise extends beyond profit generation to the realization of maslahah (public benefit) through strict adherence to Shariah principles. Accountability to Allah is demonstrated by conducting transactions free from riba (interest), gharar (uncertainty), and maysir (gambling), implementing Shariah-compliant contracts, and managing Islamic social funds transparently. Triyuwono (2015) argues that Islamic accounting embodies a vertical dimension of accountability in which Allah constitutes the foremost recipient of organizational accountability. Similarly, Harahap (2016) emphasizes that accounting information produced by Islamic financial institutions should reflect the values of honesty, justice, and amanah as manifestations of the principle of tawhid in economic activities.

The findings indicate that the implementation of Islamic social accountability at Bank Nano Syariah is primarily reflected in its commitment to Shariah compliance. Corporate disclosures focus on the application of Shariah contracts, profit-sharing mechanisms, the bank's legal status as an Islamic commercial bank, and financial reporting transparency. These disclosures demonstrate the bank's commitment to ensuring that all fundraising and financing activities comply with Shariah principles. They also indicate that Shariah compliance has become the bank's principal priority following its establishment through the spin-off of an Islamic business unit. This commitment represents an effort to strengthen public trust by placing Shariah principles at the core of its banking operations.

Financing and investment disclosures constitute an important indicator of accountability to Allah. The analysis shows that Bank Nano Syariah has disclosed the use of various Shariah contracts in its financing activities together with the corresponding profit-sharing mechanisms applied to customers. These disclosures indicate the bank's commitment to maintaining the permissibility (halal) of its transactions while avoiding practices prohibited under Islamic law. Hasan (2022) argues that the application of Shariah contracts represents the practical implementation of justice and amanah in the relationship between Islamic financial institutions and their customers. Haniffa and Hudaib (2019) further contend that Islamic accountability should be assessed not only through regulatory compliance but also through an organization's ability to demonstrate that its business operations consistently adhere to Shariah principles.

Accountability to Allah is further reflected in the management of zakat and benevolent funds. Bank Nano Syariah disclosed information regarding the sources and distribution of zakat, benevolent funds, grants, and non-halal income allocated for social purposes. These disclosures indicate that the bank fulfills not only its commercial responsibilities but also its social obligations as required under Islamic principles. This practice is consistent with Shariah Enterprise Theory, which regards zakat as both a mechanism for wealth distribution and an expression of accountability to Allah for the resources entrusted to the organization. Transparent reporting of Islamic social funds also demonstrates the bank's commitment to maintaining amanah and strengthening stakeholder confidence.

The vertical dimension of accountability is closely associated with effective Shariah governance. The findings reveal that Bank Nano Syariah disclosed its legal status as an Islamic commercial bank, independent audit reports, directors' responsibility statements, and financial statements prepared in accordance with applicable regulations. Nevertheless, disclosures concerning the activities of the Sharia Supervisory Board and internal Shariah audits remain limited. According to Ananta and Sisdianto (2024), the implementation of Indonesian Sharia Financial Accounting Standards (PSAK Syariah) plays a significant role in improving the quality, transparency, and accountability of financial reporting by Islamic financial institutions. Likewise, the PSAK Syariah issued by the Ikatan Akuntan Indonesia (2023) requires financial statements to provide reliable information regarding compliance with Shariah principles, thereby supporting stakeholder decision-making.

Overall, the findings suggest that accountability to Allah at Bank Nano Syariah has been implemented through Shariah-compliant financing contracts, transparent profit-sharing mechanisms, responsible management of zakat funds, and the adoption of governance practices consistent with Islamic banking regulations. These disclosures indicate that Shariah compliance has become the bank's primary strategy for establishing legitimacy as a newly established Islamic commercial bank. From the perspective of Shariah Enterprise Theory, accountability to Allah serves as the foundation for all other forms of accountability because every economic activity should be guided by the principles of tawhid, amanah, and justice (Triyuwono, 2015). Although Bank Nano Syariah has established a solid foundation for implementing Islamic social accountability, further improvements in Shariah governance and the disclosure of Shariah supervisory activities are necessary to strengthen the implementation of vertical accountability.

Accountability to Humanity from the Perspective of Shariah Enterprise Theory

Shariah Enterprise Theory (SET) asserts that corporate accountability is directed not only to Allah but also to humanity as His creation. Within this framework, humanity encompasses all stakeholders, including employees, customers, communities, government institutions, and other parties affected by the organization's activities. The theory emphasizes that Islamic enterprises are responsible for creating maslahah (public benefit) through the equitable distribution of benefits, the protection of stakeholders' rights, and the responsible management of resources. According to Wijayanti (2023), Islamic Social Reporting (ISR) serves as a mechanism through which Islamic banks demonstrate social accountability by disclosing activities that reflect the values of justice, transparency, and social responsibility. Similarly, Abadi et al. (2020) argue that ISR disclosure constitutes an important indicator for assessing the implementation of social accountability in Islamic financial institutions.

The findings indicate that Bank Nano Syariah has demonstrated accountability to society through the management of zakat, benevolent funds, grants, and other social funds. The bank consistently disclosed information regarding the sources and distribution of these funds, reflecting its commitment to fulfilling the social function of an Islamic bank. These disclosures suggest that the bank performs not only its financial intermediation role but also seeks to distribute economic benefits to society in accordance with Shariah principles. Putra and Nurnasrina (2020) explain that the social function distinguishes Islamic banks from conventional financial institutions because they are responsible for managing zakat, infaq, sadaqah, and benevolent funds to improve social welfare. Likewise, Kristianti (2020) argues that the intermediation function of Islamic financial institutions should be balanced with their social responsibilities so that Islamic banks generate both economic and social value for the wider community.

The implementation of social functions through the management of zakat and benevolent funds indicates that Bank Nano Syariah has adopted key principles of Shariah Enterprise Theory, which places public welfare at the center of business activities. The disclosure of social fund distribution provides stakeholders with information regarding the bank's contribution to social development. Yunita et al. (2025) suggest that ISR disclosures covering corporate social activities enhance transparency while strengthening public confidence in Islamic financial institutions. Furthermore, these disclosures demonstrate the bank's commitment to distributive justice by allocating part of its resources to disadvantaged groups. Nevertheless, the scope of the reported social programs remains relatively limited compared with the broader practices recommended under the ISR framework.

Accountability to humanity also encompasses corporate responsibility toward employees as strategic organizational assets. The findings reveal that Bank Nano Syariah disclosed information concerning employee expenses, salaries, benefits, and compensation in its financial statements, indicating attention to the fulfillment of employees' fundamental rights. However, information regarding employee training, competency development, occupational health and safety, and career development was not comprehensively disclosed. Hasibuan et al. (2023) argue that human resource disclosure represents an essential component of ISR because it reflects an organization's commitment to enhancing employee quality as part of its social responsibility. The limited disclosure in this area suggests that human resource development remains an aspect requiring greater attention.

Human resource development occupies a central position within Shariah Enterprise Theory because improving employees' competencies reflects respect for human dignity while contributing to organizational sustainability. Training programs, educational initiatives, spiritual development, and employee welfare constitute practical manifestations of the Islamic values of amanah (trustworthiness) and justice. Murdiansyah (2021) explains that effective governance and Shariah supervisory mechanisms positively influence the breadth of ISR disclosure, including disclosures related to employees. Rachman et al. (2023) further emphasize that the Sharia Supervisory Board is responsible not only for ensuring compliance with Shariah principles but also for encouraging the consistent implementation of corporate social responsibility. The relatively limited disclosure of human resource development initiatives at Bank Nano Syariah suggests that the bank's reporting remains more focused on operational compliance than on the comprehensive development of human capital.

Overall, the findings indicate that Bank Nano Syariah has fulfilled its accountability to humanity through the implementation of social functions, including the management of zakat and benevolent funds, as well as the fulfillment of employees' fundamental rights. These disclosures reflect the bank's commitment to carrying out its social responsibilities in accordance with the characteristics of Islamic financial institutions. Nevertheless, opportunities remain to strengthen disclosures related to human resource development, employee training, non-financial welfare, and broader community empowerment programs in order to maximize social impact. From the perspective of Shariah Enterprise Theory, the success of an Islamic enterprise is measured not only by financial performance but also by its ability to promote welfare and justice for all stakeholders through comprehensive social accountability practices. Expanding the implementation of these responsibilities would strengthen organizational legitimacy, enhance public trust, and demonstrate that Bank Nano Syariah has effectively balanced its commercial and social functions in accordance with Islamic values.

Environmental Accountability as a Trust (Amanah) in Shariah Enterprise Theory

Shariah Enterprise Theory (SET) maintains that corporate accountability extends beyond responsibility to Allah and humanity to include accountability for the natural environment as part of Allah's creation. Within this perspective, the environment is regarded as an amanah (trust) whose sustainability must be preserved. Consequently, business activities are expected to maintain a balance among economic, social, and ecological interests. The theory also recognizes human beings as khalifah fil ardh (stewards of the earth), who are entrusted with the responsible use of natural resources while preventing environmental degradation. Windasari (2024) argues that accountability from an Islamic perspective embodies the values of amanah, justice, and sustainability, which should be reflected through transparent and responsible resource management. Accordingly, environmental responsibility constitutes an essential element in achieving maslahah (public benefit) in accordance with Shariah principles.

The findings reveal that environmental accountability represents the weakest dimension of Islamic Social Reporting (ISR) at Bank Nano Syariah. Nearly all environmental indicators within the ISR framework were absent from the bank's annual reports and financial statements. No disclosures were identified regarding green banking initiatives, energy efficiency, carbon emission reduction, waste management, environmental conservation, or sustainability policies during the study period. These findings suggest that ecological accountability has not yet become a strategic priority in the bank's reporting practices. Instead, ISR disclosures remain concentrated on Shariah compliance, corporate governance, and social functions, particularly the management of zakat and benevolent funds. Kusuma et al. (2024) explain that internal organizational characteristics influence the breadth of ISR disclosure, with environmental issues consistently representing one of the least reported dimensions.

The limited environmental disclosure indicates that Bank Nano Syariah's accountability practices remain primarily focused on fulfilling its operational obligations as a newly established Islamic commercial bank. However, Shariah Enterprise Theory emphasizes that the success of an Islamic enterprise should not be measured solely by compliance with Shariah contracts or the management of Islamic social funds, but also by its commitment to preserving ecological balance as a manifestation of accountability to Allah. Maharani et al. (2025) similarly found that environmental disclosure remains the weakest component of ISR among many Islamic financial institutions in Indonesia. This pattern indicates that ecological accountability has yet to receive the same level of attention as social responsibility and corporate governance, resulting in an incomplete implementation of Islamic social accountability.

One practical manifestation of environmental accountability within the Islamic banking industry is the adoption of green banking practices. Green banking encompasses not only environmentally responsible financing but also initiatives such as improving energy efficiency, expanding digital banking services, reducing paper consumption, and managing operations in ways that minimize environmental impacts. Lelawati et al. (2023) explain that green banking reflects an institutional commitment to sustainable development by integrating environmental considerations into business policies and operational strategies. Furthermore, Atika et al. (2023) argue that more comprehensive ISR implementation, including environmental disclosure, contributes to improved organizational performance by strengthening stakeholder trust. From this perspective, ecological responsibility should be viewed not merely as philanthropic activity but as a strategic approach to creating long-term organizational value.

A sustainability perspective also highlights the importance of integrating Environmental, Social, and Governance (ESG) principles into corporate accountability. Disclosures related to carbon emissions, energy efficiency, environmentally friendly technologies, and sustainability policies provide stakeholders with valuable information regarding an organization's environmental commitment. However, Bank Nano Syariah has not adequately disclosed these indicators, leaving limited information concerning the environmental impacts of its operations. Rahmawati and Fadhilah (2024) argue that transparency in Shariah reporting should be supported by comprehensive non-financial disclosures to enable a more holistic assessment of corporate accountability. Likewise, Winarsih (2024) demonstrates that sustainability and social responsibility disclosures contribute to enhancing corporate value by strengthening the confidence of investors and the broader public.

Overall, the findings indicate that environmental accountability represents the dimension requiring the greatest improvement in the implementation of ISR at Bank Nano Syariah. Shariah Enterprise Theory emphasizes that a harmonious relationship between humanity and the environment is inseparable from the objectives of Shariah (maqashid al-shariah). Therefore, ecological responsibility should receive the same level of attention as Shariah compliance and social accountability. The novelty of this study lies in demonstrating that ecological accountability, as conceptualized by Shariah Enterprise Theory, has not yet been fully implemented by Bank Nano Syariah. These findings suggest that strengthening sustainability reporting, adopting green banking practices, integrating ESG principles, and enhancing environmental disclosures should become strategic priorities to achieve a more comprehensive, balanced, and Shariah-oriented model of Islamic social accountability.

The Implementation of Islamic Social Reporting as a Manifestation of Islamic Social Accountability

The findings indicate that Bank Nano Syariah achieved an Islamic Social Reporting (ISR) disclosure level of 55.81%, which falls within the moderate category. This result suggests that the bank has implemented a substantial proportion of the ISR indicators, particularly those related to Shariah compliance, financing and investment, products and services, community involvement, and corporate governance. These disclosures demonstrate the bank's commitment to fulfilling its social responsibilities based on Islamic principles, although its reporting has not yet encompassed all dimensions recommended by the ISR framework. According to Abadi et al. (2020), ISR serves as a comprehensive instrument for assessing the social accountability of Islamic banks toward all stakeholders from an Islamic perspective. Likewise, Haniffa and Hudaib (2019) argue that Shariah reporting extends beyond satisfying economic information needs by reflecting an organization's moral and spiritual accountability.

The dominance of disclosures related to Shariah compliance indicates that Bank Nano Syariah continues to prioritize transparency regarding its core functions as an Islamic financial institution. Information concerning the application of Shariah contracts, profit-sharing mechanisms, the management of zakat funds, and corporate governance practices demonstrates the bank's commitment to maintaining compliance with Islamic principles. From the perspective of Shariah Enterprise Theory, accountability to Allah constitutes the foundation of all organizational activities; therefore, every operational decision should embody the values of tawhid (the oneness of Allah), justice, and maslahah (public benefit) (Triyuwono, 2015). Harahap (2016) further emphasizes that Islamic accounting should not merely produce financial information but should also demonstrate adherence to Islamic law as an act of worship. Similarly, Hasan (2022) argues that Islamic accounting integrates regulatory compliance, business ethics, and social responsibility within a Shariah-based framework.

The extent of ISR disclosure at Bank Nano Syariah is closely related to its organizational characteristics as an Islamic commercial bank established through the spin-off of an Islamic business unit and commencing full operations in 2024. As a relatively new institution, the bank has primarily focused on strengthening its operational systems, ensuring regulatory compliance, and improving corporate governance. Nasution and Adawiyah (2025) explain that Islamic banks in the early stages of development generally prioritize institutional consolidation over expanding social disclosures. Likewise, Ichsandi (2024) notes that the Islamic banking industry in Indonesia continues to face challenges in aligning regulatory requirements, governance practices, and comprehensive implementation of Shariah principles. These circumstances help explain why several ISR indicators, particularly those related to environmental responsibility and human resource development, have not yet been comprehensively disclosed by Bank Nano Syariah.

A comparison with Bank Syariah Indonesia reveals a substantial difference in ISR disclosure quality. While Bank Nano Syariah achieved a disclosure level of 55.81%, Bank Syariah Indonesia reported 97.67%, indicating a considerably higher level of compliance with the ISR framework. This disparity suggests that organizational capacity, institutional size, Shariah governance, and operational maturity significantly influence the comprehensiveness of Islamic social reporting. Aji et al. (2023) found that the maqashid sharia index, the effectiveness of the Sharia Supervisory Board, firm size, and media exposure positively affect the extent of ISR disclosure. Similarly, Kusuma et al. (2024) concluded that internal organizational characteristics constitute important determinants of ISR disclosure among Islamic commercial banks in Indonesia. These findings demonstrate that effective ISR implementation depends on an organization's capacity to integrate Shariah principles into its corporate reporting system.

The implementation of ISR provides benefits beyond strengthening accountability, as it also contributes to organizational performance. Atika et al. (2023) found that broader ISR disclosure enhances the financial performance of Islamic banks by reinforcing stakeholder confidence. Likewise, Nurilaizzati and Khoiriyah (2023) reported that ISR implementation positively influences the profitability of Bank Syariah Indonesia. Winarsih (2024) further demonstrated that comprehensive ISR disclosure contributes to increasing firm value by improving investors' perceptions of corporate transparency and sustainability. Darmawan and Saputri (2020) also argue that an organization's economic condition affects its ability to develop more comprehensive social reporting practices.

From the perspective of Shariah Enterprise Theory, the findings indicate that the implementation of Islamic social accountability at Bank Nano Syariah has not yet reached its ideal form. The theory conceptualizes accountability as a balanced relationship among humanity, Allah, fellow human beings, and the natural environment (Triyuwono, 2015). The results demonstrate that the bank has performed relatively well in the dimensions of Shariah compliance and social responsibility through the management of zakat and benevolent funds. However, environmental accountability remains the weakest dimension, as most sustainability-related indicators have not yet been disclosed. Rachman et al. (2023) emphasize that strengthening the role of the Sharia Supervisory Board is essential for ensuring the consistent implementation of Shariah principles across all organizational activities. Rahmawati and Fadhilah (2024) further argue that the implementation of PSAK Syariah, supported by transparent reporting practices, enhances the accountability of Islamic financial institutions. Kristianti (2020) maintains that the financial intermediation function of Islamic banks should always be accompanied by social responsibility and a commitment to public welfare. In addition, Yunita et al. (2025) emphasize that comprehensive ISR disclosure represents a tangible manifestation of Islamic social accountability that promotes organizational sustainability while strengthening stakeholder trust.

CONCLUSION

The findings indicate that the implementation of Islamic social accountability at Bank Nano Syariah reflects the fundamental principles of Shariah Enterprise Theory, although its implementation remains incomplete. Accountability to Allah is demonstrated through compliance with Shariah principles in financing and investment activities, the application of Shariah contracts, the management of zakat funds, and the implementation of governance practices in accordance with Shariah regulations and Pernyataan Standar Akuntansi Keuangan Syariah (PSAK Syariah). Accountability to humanity is reflected in the bank's social functions, including the management of zakat and benevolent (qard al-hasan) funds, as well as its responsibilities toward stakeholders, particularly the fulfillment of employees' fundamental rights. The Islamic Social Reporting (ISR) analysis revealed an overall disclosure level of 55.81%, placing Bank Nano Syariah in the moderate disclosure category. This finding indicates that the bank has made meaningful efforts to fulfill its Islamic social responsibilities; however, its disclosures remain concentrated on Shariah compliance and corporate governance. This pattern is likely attributable to the bank's status as a newly established Islamic commercial bank following its spin-off, with its current priorities focused on institutional consolidation and operational development.

The study further demonstrates that environmental accountability represents the principal weakness in Bank Nano Syariah's implementation of ISR. Most indicators related to green banking, energy efficiency, carbon emissions management, and sustainability reporting were either absent or insufficiently disclosed. Consequently, the balanced relationship among accountability to Allah, humanity, and the environment, as emphasized by Shariah Enterprise Theory, has not yet been fully realized. A comparison with Bank Syariah Indonesia, which achieved an ISR disclosure level of 97.67%, suggests that the comprehensiveness of ISR disclosure is strongly influenced by organizational maturity, institutional capacity, and sustainability strategies. Therefore, Bank Nano Syariah should strengthen its environmental disclosures, human resource development initiatives, and Shariah-based sustainability reporting to achieve a more comprehensive, balanced, and effective implementation of Islamic social accountability in accordance with the objectives of Shariah Enterprise Theory.

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