The Role of Shariah Supervisory Board in Legitimizing the Existence of Sudanese Islamic Banks through Social Responsibility Reporting

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Abstract: Purpose - This study empirically investigates the function of Shariah Supervisory Board (SSB) in legitimizing the social and ethical existence of Sudanese banks through the dissemination of data on Islamic social in annual reports.

Design/methodology/approach - The paper examines a panel dataset covering the period 2006 – 2015 through the use of disclosure index and content analysis from 150 annual reports of Sudanese banks. The role of SSB is expressed from the aspects of Corporate Governance mechanisms (i.e. board size, independency, doctoral qualification, cross-directorship, and the overall effect of SSB mechanisms). The current study employs the multiple regression models by using STATA-13 statistical tool in answering the research questions.

Findings - The empirical results indicate that the board size, doctoral qualification, and cross-directorship of the members were positively correlated with the disclosure degree of Islamic Corporate Social Responsibility (ICSR) in the annual reports of Sudanese Islamic banks, which is in favour of legitimacy theory. Meanwhile, results indicate that, in contrary to legitimacy theory’s assumptions, the independence of SSB members is found to negatively correlate with the ICSR level of disclosure of the sampled Sudanese banks’ annual reports. Furthermore, the overall effects of SSB mechanisms are found to positively impact the ICSR disclosure level. The study’s findings add new empirical evidence to support the view that social information disclosure by companies is influenced by country-cultural context within which the company operates.

Theoretical implication - In theory, this paper offers an analysis on CSR in Sudan from Islam’s point of view. This paper is vital in view that social responsibility is highly regarded by Islam. Therefore, social responsibility must be adopted by all Islamic organizations, particularly the Islamic banks.

Originality/value – From the researchers’ perspective, this study is the pioneer that investigates the role of SSB on Sudanese Islamic banks through social responsibility reporting using legitimacy theory.

Keywords: ICSR Disclosure Level, Shariah Supervisory Board, Legitimacy theory, Sudan

1. Introduction

Nowadays, Corporate social responsibility (CSR) represents a vital component to businesses. As a result, managers of corporations strive to build a good relationship with their stakeholders. The Governance Standard for Islamic Financial Institutions No.7, mentions CSR for IFIs as “all activities carried out by IFIs to fulfill their religious, economic, legal, ethical and discretionary responsibilities as financial intermediaries for individuals and institutions” (AAOIFI, 2010). Among many subjects in the social accounting and reporting literature, this is the area that consistently attempts to explain CSR by referencing to corporate governance (Kamal and Deegan, 2013). In accordance to social function, IBs present their CSR data to reveal that their establishments are being accountable and responsible beyond the societies, i.e. to Allah (Muwazir et al. 2006, cited in Abdulrahman and Bukair, 2013). The banks’ actions are also to support the Muslim decision makers’ religious obligation. The corporate governance of IBs differs from the traditional banking system, in which the IBs are supervised by the Shariah Supervisory Board (SSB). The Governance Standard for Islamic Financial Institutions No.1 (AAOIFI, 2010) stipulates that the SSB is to direct, review, and monitor all the transactions made by the IBs in ensuring that there is adherence to Islamic laws and regulations. In explaining CSR disclosure, the legitimacy theory is the most used theory. This is due to its wide application by the academics in providing the evidence for this purpose (Yakini, 2012; Ibrahim et al., 2015; Campbell et al, 2000, 2003).

‘Legitimacy’ is a term of general consideration that the actions taken by organizations are legal or accurate within the adopted system. The theory originates from the idea of the existence of an implied social contract between an organisation and the society where it is operating (Campbell, 2000) and that the corporation exist under that implied social contract. The subsequent sections are: section two is an overview over the studies of ICSR disclosure and SSB. Section three illustrates the theoretical insights and develops the hypothetical relationship. Section Four describes the methodology employed in the analysis and the description of the data sources of Sudanese Banks. Meanwhile, section five reports the empirical findings. Finally, section six discusses
the empirical results and summarises the key conclusion made by the study and provides the research implications and proposals for future research.

2. Literature Review

Several studies had analysed the Islamic banks’ CSR reporting pattern, for instance (Maali et al., 2006; Haniffa and Hudaib, 2007; Hassan and Harahap, 2010; Belal et al., 2015). Yahya et al. (2005) had analysed the CSR disclosure level among selected Malaysia’s Shariah compliance businesses. It was found that of the 194 companies being surveyed, only 102 divulged the information related to their social engagements in their annual reports. Similarly, Maali et al. (2006) analysed the Islamic influence on the reporting of social activities. The study had utilised content analysis approach and measured the disclosures of 29 IBs operating in 16 nations. The findings showed a dismal disclosure level of only 13.3%. Meanwhile Hassan and Harahap (2010) studied seven IBs’ annual reports and discovered that there was only 38% disclosure level. Farook et al. (2011) analysed 47 IBs operating in 14 nations and found 16.8% disclosure level. In addition, Belal et al. (2015) examined the disclosure level among Bangladeshi IBs from 1983 to 2010. The study found that there was 42% disclosure level.

The Central Bank of Sudan (CBOS) plays a vital role in ensuring that Sudanese banks are operating consistent with Islamic Shariah principles. This is because all Sudanese banks are fully Islamic-compliance since 1991. In Sudan, a two-tier ISG infrastructure had been introduced. It consists of two important components. The first component is a Higher Shariah Control Commission at CBOS. The second component is an internal Shariah Supervisory Board formed in each Islamic bank; in whichever bank in Sudan is required by the law to employ at least one Shariah scholar to act as a Shariah compliance auditor. The presence of the SSB could result in better monitoring, in which will cause higher disclosure on ICSR information. The extent of SSB’s influence on CSR disclosure may also be dependent upon the corporate governance mechanisms’ attributes (Farook et al., 2011; Haniffa and Cooke, 2002). Consequently, these attributes will influence the effectiveness of SSB in carrying out its duties, in which subsequently impacts the ICSR disclosure level of the IBs (Farook et al., 2011). The following dimensions are used to measure the SSB’s attributes.

Number of Board Members

The findings on corporate governance shows that board size may impact the control, supervision and voluntary disclosure level in an IB’s annual report (Dhouibi, 2013). The SSB is a vital governance mechanism; in which it may be debated that there will be better compliance with Shariah laws when the size of SSB increases. This will then lead to increased disclosure level due to enhanced capacity in monitoring (Grassa, 2013). Even though there is no clear guideline on the size of SSB, the number of its members should be from three to seven persons. This is consistent with AAOIFI benchmark no. 7.

Cross-membership

The definition of cross-membership is that a Shariah scholar is a member to multiple boards, in which another important element of SSB. This will impact SCR disclosure level among IBs (Farook et al., 2011). This situation is preferred as these individuals are knowledgeable and credible. Additionally, those SSB members with cross-membership are able to assert Sharia laws in the IBs’ operation. The increase of cross-membership SSB members will improve the understanding in Islamic laws in the reports, specifically CSR disclosure.

Qualifications of SSB Members

Academic qualification is a vital element in disclosure practices (Farook et al., 2011; Haniffa and Cooke, 2002). Those who are with higher academic attainments are anticipated to have better acceptance towards new practices and uncertainties (Hambrick and Mason, 1984). Education may function as a vital asset for institutions where it impacts accounting practice and value (Gray, 1988). Moreover, education might be the only measure in ascertaining professional positions (Grace, Ireland, and Dunstan, 1995). It has been proposed that the SSB members’ academic achievement has an impact on disclosure level (Hambrick and Mason, 1984; Rahman and Bukair, 2013; Rahman et al., 2011).

Independence of SSB Members
To be effective, the Shariah supervisorshave to be given freedom. Additionally, the supervisors’ decisions have to be adhered by the management. If this does not materialise, then the credibility of the IBs’ monitoring is questionable. This means, the supervision of Shariah compliance has to be under the BOD, and not the management. Through this structure, the SSB has the independence to agree or disagree with the management’s proposals or decisions (Khalid, A. A., Haron, H., Sarea, A. M., & Masron, T. A. 2018).

SSB- Score as Proxy for the Effectiveness of the SSB

To gauge the aggregated effects of the attributes of corporate governance, several studies had developed them into an index (Gompers et al., 2003). The research conducted by Farook et al., (2011) and Grassa (2013) had developed an Islamic Shariah governance scoring system for IBs to obtain the aggregated effect of the SSB and its attributes. The score aggregates the SSB attributes’ values, i.e. board size, members that have cross-membership, with PhDs and independent from the IBs’ managements. In this study, the proxy for Shariah Supervisory Board (ESSB) effectiveness is ISG-score. We also adopted the measures in the study of Grassa (2013) to construct the SSB-score.

3. Theoretical Insights and Hypotheses Development

Islam has clearly outlined the rights and responsibilities of every person, as well as institution towards others. Despite there being various Islamic schools of thought, the key principles remain the same (Hamid et al., 1993). Every societal member’s responsibility to one another is clearly defined, not influenced by time, and theories have no impact. This is because Islam is a religion that transcends across locations and times. Moreover, in Islam, one’s social obligation can be determined from the Quran, and Prophet Muhammad’s Sunnah (actions and remarks). The main objective of an Islamic organization is to fulfill Allah’s will, by adhering to the teachings of the Quran and Sunnah. Islam regards working as a part of worshipping. Even though it is legal to gain profit in business, the actions must be consistent with Islamic guidelines. Shariah laws have outlined the rules in the interactions with other persons, and the companies on their dealing with the outside parties. Organizations that claim to be complying with Islamic laws must have more transparency about their functions in the community. Anas and Mounira (2009) mentioned that business activities are affected by Islamic social obligation and justice. The foundation to moral behaviour code includes truthful, trustworthy, generous and lenient, equitable treatment of employees, and avoid bad actions like Riba (interest), deceit, cheat, fraud, exploitation, and others. Based on Islamic code of unlawful and lawful acts, these are the main components to Islamic justice and social obligation. It is a duty for executive governmental functionaries to enhance the Islamic economic system (MohdZakhiri, 2017). It is also interesting to note that Sudan follows Maliki Madhhab (MohdZakhiri et al, 2017).

Islamic CSR concept has a wider definition that encompasses Allah’s consciousness (taqwa). Here, the organizations as groups of persons have the responsibility and duty as vicegerents and servants in every situation. Therefore, ultimately these individuals will be answerable to Allah. As a result, from Islamic perspective, CSR is the way of worshipping Allah. This is done by servicing the community and get rewarded in this world, and hereafter. Allah says, “whatever good you put forward for yourselves - you will find it with Allah. Indeed, Allah of what you do is seeing” (Qur’an, 2:110). This study’s hypotheses are constructed in accordance to the correlation between ICSR disclosure level, and Islamic Shariah governance characteristics. The hypotheses also have their alternative hypotheses. The elements of Islamic Shariah governance are SSB Size, Cross-membership, Ph.D. Qualification, Independence of members, and IG-score which is the average score of SSB components.

H1: There is a positive association between the size of SSB and the ICSR disclosure level in the annual reports of Sudanese banks

H2: The presence of SSB members with cross-directorship results in disclosing more Islamic social information in the annual reports of Sudanese Banks.

H3: There is a positive relationship between the doctoral qualification of SSB members and the level of ICSR disclosure in the annual reports of Sudanese Banks.

H4: Independency of SSB members leads to the more supervision and then increase the level of ICSR disclosure in Sudanese banks' annual reports.

H5: There is a positive association between the overall effect of SSB and the disclosure level of ICSR in the annual reports of Sudanese banks

The Higher Shariah Supervisory Board decides matters pertaining to issues of Shariah in the regulation of Islamic banking and finance in Sudan (MohdZakhiri, 2015).
4. Research Methodology

This research aims at analysing the impact of SSB attributes on the ICSR disclosure level in the annual reports of Sudanese banks. Therefore, this research adopts a correlational research design. Since the research concentrates on ICSR disclosures in annual reports, the data are mainly secondary, where they are gathered through the annual reports of Sudanese Islamic banks for the period of 2006-2015. All Sudanese Islamic banks that disseminated their annual reports to the public during the period under study is the study’s population. The sample of the study includes 17 Sudanese Islamic banks. The convenient sampling technique is used to select the Sudanese banks based on the annual reports’ availability during the determined period. To attain this study’s objective, a set of data analysis methods had been employed. First, content analysis was used to develop the ICSR disclosure index. Second, regression analysis was applied to test the variables’ hypothesised relationships. Finally, multiple regression analysis was used to ascertain the impact of all independent variables on dependent variables.

ICSR disclosure index developed has 66 items, which are reclassified into 13 categories (dimensions). Every category has several disclosure items. Those categories were adapted from the study of Rahman and Bukair (2013); in which include Vision and Mission statement, Shariah supervisory board report, Unlawful (Haram) transaction, Zakat (where IBs have to pay), Zakat (where IBs do not need to pay), Qard Hassan, Charities and social activities, Employees, Delinquent payments and bankrupt customers, Environment, Product and services, Customer, Poverty, and other aspects of community engagement. The disclosure index was constructed through the addition of every item under the 13 categories. The item checklist is encompassed of 66 items. The presence of each item was inspected in the 149 annual reports. If the item is discovered in the annual reports, value ‘1’ will be given; otherwise, zero. Consistent with Haniffa and Hudaib (2007) and Maali et al. (2006), for the avoidance of score and scale biases, the index has equal weightage; as the following Equation 1:

\[
ICSRDI_{jt} = \frac{\sum_{i=1}^{n} X_{ijt}}{N} \quad (1)
\]

Where,

- \( ICSRDI_{jt} \) is the ICSR disclosure index for bank \( j \) and period \( t \), \( 0 \leq ICSRDI \leq 1 \)
- \( X_{ijt} \) represents dummy variable, ‘1’ if there is disclosure of the item, otherwise, ‘0’, for bank \( j \) at the period \( t \)
- \( N \) represents the anticipated number of items for bank \( j \), \( n \leq 66 \)

To conduct hypotheses testing and panel data analysis, the Econometric Views (E-views) and STATA 13 software were used. Therefore, a few statistical methods had been utilised, in which include correlation, descriptive statistics and other suitable approaches to analyse those hypotheses. Independent variables’ measurement is captured from the papers of Abdulrahman and Bukair (2013), Rahman et al. (2011), Farook et al. (2011), as illustrated in Table 1 below.

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Measurement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Size of SSB</td>
<td>Defined as the numbers of SSB members, measured by dichotomous, where a value of one (1) will be assigned to SSB with at least 5 members, and zero (0) for not exceeding 5.</td>
</tr>
<tr>
<td>Cross membership</td>
<td>Defined as SSB having at least one member sitting in another bank’s SSB in Sudan, measured by dichotomous, where a value of one (1) will be assigned to SSB members with cross-membership, or zero (0) otherwise</td>
</tr>
<tr>
<td>Qualifications of SSB members</td>
<td>Defined as SSB members with at least one of them possessing Ph.D degree, measured by dichotomous, where a value of one (1) will be assigned to SSB member with Doctorate qualification, or zero (0) otherwise</td>
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Independence of SSB members

Means that there is independence among the SSB members from the management and must not be under the influence of BODs, measured by dichomous, where a value of one (1) will be assigned to SSB with members independent of Islamic bank, or zero (0) otherwise.

IG- score

The aggregation of values of dichomous attributes of the board, i.e. board size, cross-membership, SSB independence, Ph.D holders.

Source: compiled from the previous literature

Multiple regression analysis had been employed to analyse the variances of ICSR disclosure level in Sudanese banks’ annual reports, explained through the Shariah Supervisory Board attributes. Through the incorporation of every variable, the complete regression is illustrated below:

\[ CSRD_{it} = \beta_0 + \beta_1 NSSB_{it} + \beta_2 IND_{it} + \beta_3 CROSS_{it} + \beta_4 PHD_{it} + \beta_5 IG - sor e_{it} + \mu_{it} \quad \text{(Eq. 1)} \]

Where:
- \( CSRD_{it} \): is the Islamic Corporate Social Responsibility disclosure index for bank \( i \) in the period \( t \) (as proxy for the level of disclosure)
- \( \beta_1 \) NSSB: the number of SSB members
- \( \beta_2 \) IND: the independence of SSB members from the board of directors
- \( \beta_3 \) CROSS: the Shariahsupervisory board has at least one member with cross-directorships
- \( \beta_4 \) PHD: at least a member of the Shariahsupervisory board hasPh.D
- \( \beta_5 \) IG-Score: the score of SSB (NSSB + IND + CROSS + PHD)
- \( \mu \): Error term

**Panel Data methods**

The two commonly used techniques for the effect of the intercept \( (\alpha_i) \) and analysis of panel datasets are the Fixed Effects (FE) estimators and the Random Effects (RE) estimators. The FE models assume constant variance across entities. Hence, bank-specific errors are regarded as part of the intercept since they are usually time-constant (Dougherty, 2007). Therefore, in FE models \( \alpha_i \) is allowed to be correlated to other explanatory variables. The following equation is the standard FE model:

\[ Y_{it} = \alpha_i + \beta_1 X_{1it} + \beta_2 X_{2it} + \ldots + \beta_n X_{nit} + \alpha_i + \mu_{it} \quad \text{............... (Eq. 2)} \]

However, a research that considers, for instance a location dummy intercept for each individual bank may be impractical where we have datasets with large cross-sectional observations; as is the case with this research where \( n = 149 \). This is because each dummy variable will remove one degree of freedom (DF) from our model, thereby giving wrong estimates of the coefficients of the other explanatory variables.

In contrast, however, RE model assumes that the variations among groups are within the variance of their error term and not in their intercept. Therefore, \( \alpha_i \) is regarded as part of the errors and should not be correlated with other explanatory variables. Consequently, RE models are designed in such a way to allow time-constant variables (capturing individual bank-specific characteristics) to be part of other explanatory variables. FE model on the other hand assumes that since the time-constant variables are unique to the individual banks, they need not be regressed with other variables and should therefore be dropped to assess the net effect of the other explanatory variables (Greene, 2008). In other words, the FE model does not appear suitable where the researcher is interested in investigating variability due to time-constant causes such as unobserved time-constant variables (Dougherty, 2007).

Against this background therefore, the research considers the choice of RE regression model over the FE model to be the most appropriate for this investigation given the assumption that the variation across banks is random and uncorrelated with other independent variables in the model; and not whether or not it has a stochastic effect. The reason for this is that variations across entities are assumed to be one of the key explanatory factors for ICSR disclosure level (Campbell et al., 2006). As such, since these variables are likely to be dropped from the model with the use of the FE model, the researcher had decided against the FE estimation method utilization.
5. Findings

Research results and data analysis are presented in this segment. In the first sub-section, the independent and dependent variables’ descriptive statistics are shown. Subsequently, to analyse the significance of the relationships, correlation analysis was conducted. Moreover, to examine the impact of independent variables on dependent variables, multiple regression analysis was employed.

6. Correlation Analysis of all Variables

To examine the relationships’ significance among the variables, Pearson product-moment correlation coefficient (r) had been employed. It is anticipated that the value of the correlation to fall within +1 and -1. Correlation coefficient matrix in Table 2 illustrates that the strongest Correlation Coefficient between independent variables is 0.90 between the Independence of SSB members from executive management (IND) and Doctoral qualification of the SSB members (Ph.D.). Besides, Pearson Correlations between other independent variables ranged from 0.0002 to 0.46, which is within an acceptable level. The correlation between ICSR disclosure index and the IG-score reveals positive and medium relationship with the ICSRD level, and the size of Shariah Supervisory Board (NSSB), the independence of SSB members (SSB-IND), and the qualification of the SSB members (Ph.D.) also indicate positive and medium relationship. Meanwhile, the cross-membership of SSB members reveals small and positive relationship.

Table 2. Correlation Matrix of all Variables-Modified Model

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Regression Results

This sub-section displays the findings of the empirical investigation of the relationship between Islamic Shariah Governance attributes and ICSR Disclosure level in the Sudanese banks’ annual reports. Through the utilization of Random Effect Model and STAT. 13, the research hypotheses were tested. The regression results in Table 3 show overall R² of 0.32, with R² of within and between a group of 0.10 and 0.53 respectively. The R² is a measure used to determine the explanatory power of models. The findings signify that 32% in disclosure level’s variation can be explained by the model. Moreover, there is an approximate 10% and 53% variations in an IB from a single year to the other, and a single bank to the other, respectively.

Table 3. RE-GLS Regression Results with ICSR Disclosure Index as Dependent Variable- Model 1

<table>
<thead>
<tr>
<th>Variables</th>
<th>Coefficient</th>
<th>Robust Std. Error</th>
<th>Z - statistic</th>
<th>P - value</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>NSSB</td>
<td>0.100822 *</td>
<td>0.0199355</td>
<td>2.520571</td>
<td>0.0129</td>
<td>5.82</td>
</tr>
<tr>
<td>CROSS</td>
<td>0.0280927 ***</td>
<td>0.020465</td>
<td>1.67</td>
<td>0.098</td>
<td>1.30</td>
</tr>
</tbody>
</table>
The programmes must be explicitly associated with another IB. This is and significant association was adopted this approach wholeheartedly. Second, independence. In this result is does not have a considerable difference between these IBs and the traditional banking system. The study shows a significant positive relationship between ICSR and the dependent variables. The correlation among groups is measured through rho. The findings indicate that differences across banks cannot explain about 15% of variations in the volume of ICSR disclosure. Hypotheses are tested for the effect of Islamic Shariah Governance attributes on the disclosure level of ICSR. These hypotheses were explicitly tested for the impact of SSB size, Cross-membership, Qualification, the SSB members’ Independence and ISG-score. The findings displayed by Table 3 indicate a positive and significant relationship between the three components of Shariah governance, namely, cross-membership, size of SSB and Ph.D qualification and ICSR disclosure level at 10%, 1%, and 5% respectively. Meanwhile, the Independence of SSB members from executive management reveals no association with ICSR disclosure level. Also, the overall Islamic Shariah governance indicates a strong significant positive correlation with the ICSR disclosure at 1% level; as shown in Table 3.

7. Discussion and Conclusion

This study investigates the role of SSB in legitimizing the existence of Sudanese Islamic Banks through Social Responsibility Reporting. Our empirical findings showed a significant and positive relationship between SSB size and ICSR disclosure level in Sudanese bank’s annual reports. This finding is similar to the findings of Farook et al. (2011). The test of the association between Cross-directorship of SSB members and ICSR disclosure level indicates a positive and significant association. This result is similar to Hanif and Cooke (2002). The findings of the study illustrate that the association of Doctoral qualification of SSB members and the ICSR disclosure level is positive. This result is similar to Farook et al. (2011). Among all the characteristics of Shariah governance, only the SSB members’ independence does not have a relationship with ICSR disclosure level. This finding is different from Al Qattan (2008) as the study shows that there is a conflict of interest when an SSB member has an executive position. This means SSB members in Sudanese banks preserve their dependence besides holding the positions as executives in an Islamic bank. Also, there is a room of freedom possessed by Shariah Scholars where they can get an employment with another IB when they leave their current banks. The overall Islamic Shariah governance index as a proxy for the effectiveness of SSB (i.e., sum of the overall effect of the SSB characteristics) shows a significant positive association with ICSR disclosure level in Sudanese banks’ annual reports for the period 2006-2015. This signifies that the attributes of SSB could result in better supervision. As such, leading to adherence to Islamic laws and principles, in which consequently causes better ICSR disclosure level.

Additionally, the findings indicate that the IBs in Sudan are providing ICSR information due to their membership and SSB presence. This finding is similar with legitimacy theory. The study’s results have several implications. First, the study offers a theoretical comprehension in regard to CSR in Sudan from the Islamic viewpoint. This paper is vital in view that Islam emphasizes on social obligation. Therefore, all Islamic organizations, particularly Islamic banks should adopt this approach wholeheartedly. Second, all the banks in Sudan must adopt ICSR so that its potentials can be used as strategic mechanism to attain competitive advantages. The IBs must strive to satisfy the society’s requirement in view that this is the basis of the IBs existence. This also represents the basic difference between these IBs and the traditional banking system. The other vital dimension is strategic marketing. There should be a strong publicity effort to engage new investors and enlighten the society in relation to ICSR. Third, for policymakers, the current study recommends ICSR training programmes to educate practitioners and the public at large about ICSR best practice. The programmes must inculcate the society’s understanding on the importance of ICSR, its benefits, and address the misunderstanding about ICSR. Additionally, the subject about ICSR must be introduced in the national curriculum so that the young generation is aware about it. We recommend that future studies to improve in several areas. For example,
future studies could include other sources of CSR disclosure, i.e. standalone CSR reports, and internet CSR reporting. These sources might give a more comprehensive overview over ICSR in Islamic banks in Sudan context. Moreover, there is a need to investigate the issue of ICSR disclosure level by utilizing the qualitative research approach.

8. References

