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ANALYSIS IMPACT OF ISLAMIC SOCIAL REPORTING INDEXS FOR RENTABILITY BANK SYARIAH INDONESIA

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Abstract

The objective of this study is to examine the impact of Islamic Social Reporting (ISR) on the profitability of Bank Syariah Indonesia during the period of 2021-2022. Islamic Social Reporting is a manifestation of corporate responsibility towards the environment as a social concern, while adhering to Sharia principles and being answerable to Allah SWT. It aims to enhance transparency in business activities without disregarding the company's capabilities. Banking firms have traditionally relied on the Global Reporting Initiative Index (GRI) for their CSR reporting. The utilisation of the Islamic Social Reporting Index (ISR) is recommended for disclosing social performance in Sharia banking. The Islamic Social Reporting index encompasses five topics for disclosure: Finance and Investment, Products and Services, Labour, Social, Environment, and Organisational Governance. This study utilises secondary data extracted from quarterly reports available on the official website of the bank for the period of 2021-2022. The research focuses on Bank Syariah Indonesia (BSI) as its subject of study. The data processing results indicate that Islamic Social Reporting has a simultaneous impact on the profitability value. Only three parameters, labour (0.13375), social influence (0.8955), and environmental influence (0.18899), have a considerable impact on the profitability value.

Keywords: Islamic Social Reporting, Profitability, Sharia Banking

1. Introduction

Indonesia is a diverse country with a majority Muslim population should clearly state the purpose of the paper. This has a significant influence on various sectors, including the financial business. In Indonesia, two categories of banks have been established: Conventional Banks and Sharia Banks. Traditional banks have conducted their operations in accordance with established norms, which are based on the formal legal framework of the country and relevant national and international agreements. Sharia Bank is a bank that carries out its activities by Islamic Sharia principles in all aspects. With the condition of Indonesia, whose population is majority Muslim, it certainly affects Sharia Banks. Islamic banks in essence, have the same concept as conventional banks. That is to collect funds from the community and distribute them back to the community. However, the practice will be harmonized by the principles of Islamic sharia. Shari'ah principles forbid all muamalah from dealing with interest and making transactions of unknown fate (gharar), while requiring transactions to be halal (halal), and also requiring Muslims to pay a religious levy in the form of Zakat (Khoiriyah R, 2020).

Sharia banks actually carry out business practices that do not prioritize the name of profit or profit. Sharia banks run for the same purpose, which is expected to be able to provide something ranging from profits for depositors and shareholders to halal profits by what is in the teachings of Islam with the spirit of morality continues to be upheld in the objectives of the company. Presently, a significant number of Islamic banks have started to appear in Indonesia. Bank Muamalat, founded on November 1, 1991, and commenced operations on May 1, 1992, holds the distinction of being the first Sharia bank in Indonesia.

The growth of Sharia Banks in Indonesia has been steadily expanding, as demonstrated by the rise in the number of Islamic financial institutions in 2000, with a total of 3 Sharia Commercial Banks (BUS) and 3 Sharia Business Units (UUS). In 2005, the number of Sharia Commercial Banks (BUS) rose to 3, along with 15 Sharia Business Units (UUS) or Islamic windows. During the period from 1998 to 2007, the overall value of Islamic banking assets has increased significantly, rising from Rp 479 billion to Rp 30,145 billion (BI, 2005). During that period, Indonesia experienced a significant surge in Islamic banking, commonly referred to as the "honeymoon" phase (Sari et al., 2013). These findings suggest a growing interest among the Indonesian population in Islamic financial institutions, which in turn can contribute to the expansion of Islamic financial institutions in Indonesia.

In the realm of business, the concept of accountability is inseparable from its operations. Likewise, when engaging in its operations inside the banking sector, it will be intimately connected to the concept of social responsibility. The concept of social responsibility is now not only developing in the economy conventional, but now it has developed is Islamic economics. Draft social responsibility in Islam is closely related to companies that carry out business activities in accordance with sharia concepts (Yusuf & Shayida, 2020). Within the banking sector, we are familiar with the concept of Corporate Social Responsibility (CSR), which pertains to the notion of social responsibility frequently referred to as the triple bottom line. This encompasses the aspects of financial profit, social well-being, and environmental sustainability. This signifies that Corporate Social Responsibility (CSR) is a practise where a corporation allocates a portion of its earnings to support the social well-being of the society. The concept of CSR has been in existence since 1990, initially referred to as CSA (Corporate Social Activity) or social activities undertaken by companies to address social and environmental concerns. This term has now evolved into CSR.

CSR, or Corporate Social Responsibility, refers to the continuous dedication of businesses to ethical conduct and their contribution to the economic progress of the local or broader community. This includes efforts to enhance the quality of life for workers and their families (Ibrahim et al., 2013). The concept of Corporate Social Responsibility (CSR) is inherent in the teachings of Islam. Institutions that operate in accordance with Sharia principles are fundamentally grounded in the fundamental concept of the Qur'an and Sunnah. Consequently, the relationship between institutions and their surroundings in Sharia will be more robust compared to traditional ideas.

Originally, CSR reporting was optional, but it has since become mandatory due to its regulation in Law Number 40 of 2007 about Limited Liability Companies. Subsequently, companies engaged in natural resource-related business activities are required to fulfil their social and environmental responsibilities. Failure to do so will result in non-compliance with these obligations, leading to potential sanctions as stipulated in Article 74 of the relevant laws and regulations. Assume that a corporation possesses an annual report containing social disclosures. Therefore, investors should be interested in the company due to its focus on improving people's lives and its commitment to transparent reporting that adheres to Sharia principles. Consequently, it can be inferred that the enterprise has a moral obligation to Allah SWT in carrying out its economic operations. Through ISR, a company can build its reputation in the eyes of the public, such as improving the image of the company and its shareholders, the company’s brand position and the company’s business field (Zoraya et al., 2022).

In this era of heightened globalisation and interconnectedness, firms bear a heightened need to not just make financial gains but also actively contribute to addressing social and environmental challenges. Corporate Social Responsibility (CSR) encompasses a range of social initiatives aimed at making a positive contribution to the local society and mitigating any adverse effects arising from company activity.

Nevertheless, the current practise of CSR reporting continues to rely on the Global Reporting Initiative Index (GRI Index). The utilisation of the *Islamic Social Reporting* Index (ISR) is recommended for the disclosure of social performance in Islamic banking. *Islamic Social Reporting* (ISR) is a development of the previous Social Reporting only initiated about community expectations that ask companies not only to focus on the company's role in the economy, but the community also asks that it can also reach the company's role in the spiritual needs of the community (Santoso, 2023). *Islamic Social Reporting* is also a form of corporate responsibility to the environment as a social concern by not neglecting the company's ability by Sharia principles. The *Islamic Social Reporting* is used as an indikator in sharia social performance reporting to assist decision makingfor Muslim and help companies fullfill their obligation to Allah and society (Sukardi et al., 2022). ISR has disclosure items commonly used as indicators in reporting the social performance of Sharia-based business institutions (Tuti, 2020). The ISR Index serves as a yardstick for assessing the social performance of Islamic banking. It encompasses the CSR standard items established by AAOIFI (Accounting and Auditing Organisation for Islamic Financial Institutions), which are subsequently refined by researchers to determine the CSR items that should be disclosed by an Islamic entity, Haniffa in (Sofyani et al., 2012).

The *Islamic Social Reporting* Index plays a crucial role in the corporate world, particularly in the banking sector, by assisting corporations in meeting their commitments to Allah SWT and society. The five disclosure index themes of *Islamic Social Reporting* are Finance and Investment, Products and Services, Labour, Social, Environment, and Organisational Governance. Later on, we shall utilise the five ISR indicators to ascertain how Islamic Banks present this information in their annual reports. There are many factors that influence the disclosure of *Islamic Social Reporting* in Islamic banking. Based on research (Khoirudin, 2013) several factors affect the disclousure of *Islamic Social Reporting*, including profitability, firm size, board of commisioners, sharia supervisory board, board of directors, type of industry, leverage and type of bank. Pada kesempatan kali ini penelitian befokus pada profitabilitas.

Based on the results of previous research conducted by Ari Kristin Prasetyoningrum (Prasetyoningrum, 2019). The study found that the company's profitability value (ROA) had no significant impact on the disclosure of *Islamic Social Reporting* (ISR) in Islamic banking in Indonesia from 2011 to 2016. In the findings of Arry Eksandy and M. Zulman's study, the judge (Eksandy & Hakim, 2018). Stated that the profitability value has a notable impact on the disclosure of *Islamic Social Reporting* (ISR) in Islamic banking between 2011 and 2015. The author aims to investigate the impact of profitability on *Islamic Social Reporting* at Bank Syariah Indonesia during the period of 2021-2022. It is noteworthy that Bank Syariah Indonesia was formed in February 2021 through the merger of three state-owned banks in Indonesia, namely BNI Syariah, BRI Syariah, and Mandiri Syariah.

2. Literature Review

2.1. Islamic Social Reporting (ISR)

From an islamic perspective, the Islamic Social Reporting (ISR) Indeks gives birth to concepts and practices accounting that is in accordance with Islamic law so that it can provide contribution to economic progress and business and trade practices which is more honest, fair, free from everything that is prohibited in Islam. So from therefore, the public’s need for disclosure of information is fulfilled based on sharia principles. Because, in the context of Islamic society hs the right to know various information refarding activities organization. This is done to see whether the company remains carry out its activities in accordance with sharia and achieve its objectives. Islamic Social Reporting (ISR) is an indeks that measures the level of social disclosure in accordance with sharia principles conveyed by the company in its annual report (Rostiani & Sukanta, 2018).

Islamic Social Reporting (ISR) is a development of the previous Social Reporting only initiated about community expectations that ask companies not only to focus on the company's role in the economy, but the community also asks that it can also reach the company's role in the spiritual needs of the community. Islamic Social Reporting is also a form of corporate responsibility to the environment as a social concern by not neglecting the company's ability by Sharia principles. Islamic Social Reporting has two main objectives: as accountability to Allah Almighty and the community; and to improve the transparency of business activities by providing relevant information in accordance with the spiritual needs of Muslim decision-makers. ISR has disclosure items commonly used as indicators in reporting the social performance of Sharia-based business institutions. The indicator items in Islamic Social Reporting (ISR) itself consist of five, namely *Product and Service Theme, Employee Theme, Society Theme, Environment Theme and Corporate Governance Theme.*

2.2. Sharia Banking

Sharia Bank is a bank that carries out its activities by Islamic Sharia principles in all aspects. With the condition of Indonesia, whose population is majority Muslim, it certainly affects Sharia Banks. Islamic banks in essence, have the same concept as conventional banks. That is to collect funds from the community and distribute them back to the community. However, the practice will be harmonized by the principles of Islamic sharia. Shari'ah principles forbid all muamalah from dealing with interest and making transactions of unknown fate (gharar), while requiring transactions to be halal (halal), and also requiring Muslims to pay a religious levy in the form of Zakat (Khoiriyah R, 2020).

Sharia banks actually carry out business practices that do not prioritize the name of profit or profit. Sharia banks run for the same purpose, which is expected to be able to provide something ranging from profits for depositors and shareholders to halal profits by what is in the teachings of Islam with the spirit of morality continues to be upheld in the objectives of the company

2.3. Profitability

Profitability in a banking company is to assess how a company is able to make a profit and is able to provide effectiveness in company management. The ability of a bank to generate profits in a certain period is called profitability. A company, in this case the banking industry, must be willing to declare full social disclosure regardless of whether the company is experiencing profits or vice versa. A bank can be said to be capable if the bank has every aspect of positive value and profitability in a bank. A bank's profitability can be measured by the company's ability to use its assets productively. Companies in a favorable position will disclose extensive information in their annual reports. The opposite will happen, if the company's profitability decreases, a manager will reduce the information disclosed in his financial statements. The profitability ratio can be used to measure or determine the effectiveness of a management in a company. The relationship between profitability and level of liability disclosure the social answer is that when teh company has a certain level of profit high, the company thinks not need to report things that can disturbing information about success the finances (Suryadi & Lestari, 2018).

3. Research Methods

3.1 Types of Research

This type of research uses research with secondary data. Secondary data will be obtained from the Bank Syariah Indonesia (BSI) quarterly report uploaded on the official website in 2021-2022. This study uses quantitative data that will emphasize numeric data (numbers) in its research. The type of relationship between variables in this research is relationship causality which shows the influence or cause and effect between variables independent with the dependent variable (Amalia Hufil Fadhila & Haryanti, 2020).

3.2 Population and Sample

Population is the overall object in a study conducted. While the sample is the part of the population that is the source of data in a study. In this study, the population and at the same time became Bank Syariah Indonesia (BSI).

3.3 Data Measurement

a. Dependent Variables

This study focuses on one dependent variable, specifically profitability. Among the ratios owned by the profitability ratio, Return On Assets (ROA) is the most important profitability ratio. Because, Return On Assets (ROA) is a comparison between profit after tax to total assets. Return On Assets (ROA) is company's financial ratio which relate to aspects of income (earning) and profitability. Return On assets (ROA) functions to measure company effectiveness in generating profits by utilizing assets he has (Astuti, 2013). Return on assets (ROA) is the company's financial ratio in measuring the ability of the profit generated (Herawati et al., 2019). The higher the return on assets (ROA), the more effective the utilisation of assets, which in turn impacts the generated profit. Formula used to search *Return On Assets* (ROA) :

$$\boldsymbol{ROA = \frac{Earning\ After\ Tax}{Total\ Assets}\ x\ 100\%}$$

b. Independent Variables

The independent variable used in this study is Islamic Social Reporting (ISR), which is an extension of social reporting that helps corporate decision-making fulfill obligations to others and to creators and includes not only the expectations of the wider community concerning the company's role in the economy but also on the religious spiritual aspect. There are 43 disclosure indices/items from 5 ISR reporting indicators. Each point of disclosure has a value of 0-1. ISR can be measured using the score of the ISR index with the formula :

$$\boldsymbol{Disclosure\ Level = \frac{Jumlah\ skor\ disclosure\ yang\ dipenuhi}{Jumlah\ skor\ maksimum}}$$

3.4 Data Analysis Techniques

Hypothesis testing in this study used multiple linear regression analysis. Testing is carried out to find out how much influence between the independent variable and the dependent variable. The steps in hypothesis testing as a whole begin with conducting a Classical Assumption Test consisting of a normality Test, Multicolonicity and Heteroscedasticity. After fulfilling the Classical Assumption Test, a Multiple Linear Regression Analysis was carried out with the following results :

$P = 56{,}504 – 68{,}742\ X_1 + 13{,}375\ X_2 + 8{,}955\ X_3 + 18{,}889\ X_4 – 28{,}999\ X_5 + e$

Information :

P = Profitability

X_1 = Product and Service

X_2 = Employe

X_3 = Society

X_4 = Environment

X_5 = Corporate Governance

From the multiple linear regression equation above, it can be described as follows :

a. Profitability is a constant value of 56,504 with a positive value. The meaning shows that if the variables of products and services, labor, social, environmental and organizational governance are equal to zero, then the company's profitability is 56,504.
b. The coefficient (β2) is 13.375; shows that every time there is an increase in labor coefficient by 1%, it will affect the increase in profitability by 0.13375 provided that other variables remain.
c. An increase in social efficiency of 1% will affect the increase in profitability by 0.8955 provided that other variables remain.
d. The coefficient (β4) is 18.889; which shows that every time there is an increase in environmental efficiency by 1%, it will affect the increase in profitability by 0.18899 provided that other variables remain.

After doing the above tests, it is necessary to carry out several further tests as follows :

1. **Partial Test (Uji t)**
   Based on the summary table of Multiple Linear Regression test results above, it can be analyzed that independent variables consisting of labor, social, and environmental significantly influence the dependent variable. At the same time, organizational governance and products and services are not indicated to affect the dependent variable in this study, profitability.
2. **Simultaneous Test (Uji F)**

This test is carried out to analyze the magnitude of the simultaneous influence between the independent variable (X) on the dependent variable (Y) and to determine that the regression model as formulated is fit / exists or not.

4. Result and Discussion

Table 1. Islamic Social Reporting Indexs

No	Reporting Items
1	Usury Activity
2	Gharar
3	Zakat (includes method and number of recipients)
4	Policy on late tax / bad credit
5	Balance of values
6	Value added Statement
7	Go green campaign
8	Halal product status
9	Product safety and quality
10	Customer complaints
11	Job characteristics (including working hours and employee holidays)
12	Employee training and education
13	Career
14	Employee Engagement
15	Occupational health and safety
16	Working environment
17	Employee recruitment

Table 2.Continued from Islamic Social Reporting Indexs

No	Reporting Items
20	Provision of places for worship
22	Waqaf
23	Qard hasan
24	Employee donations
25	Education scholarship
26	Employee scholarship
27	Development and coaching for youth
29	Kepedulian kesehatan anak
30	Children's health care
31	Sponsorship of community activities
32	Environmental conservation
33	Concern for animals
34	Environmental pollution
35	Improvement of public facilities

36	Creation of public facilities
37	Environmental management policy
38	Environmental audit
39	Sharia compliance
40	Shareholding structure
41	Organizational structure
42	Transparency of financial condition
43	Anti-corruption policy

Source : (Othman et al., 2009)

Table 2. Uji F

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	321,343	5	64,269	2,456	,005
	Residual	44,140	1	44,140		
	Total	365,483	6			

a. Dependent Variable: Y

Based on the provided table, the significance value is determined to be 0.005, which is less than 0.05. Therefore, it can be inferred that the regression model's independent variable has a significant impact on profitability. The social responsibility reporting variable is positively correlated with the financial success of Islamic Bank institutions. Higher levels of reporting are associated with higher financial performance at Islamic Banks. Financial performance is a measure of profitability that investors can use to evaluate a company's value. Therefore, it can be inferred that a higher degree of *Islamic Social Reporting* will have a positive impact on the profitability of Islamic Banks.

Table 3. Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,701[a]	,492	,407	1,01447657

a. Predictors: (Constant), logx5, logx1, logx4, logx3, logx2

b. Dependent Variable: Y

The table above provides information on the coefficient of determination, which is used to quantify the extent to which the research equation model accurately describes the dependent variables. The table below shows that the R-Square value is 0.492, indicating that 49.2% of profitability can be described by the arrangement of independent variables, which include products and services, labor, social, environmental, and organizational governance. External factors in this study model will account for 50.8% of the explanation.

The examination of the Coefficient Table equation provided indicates that the variable ROA has a statistically significant impact on ISR, as evidenced by its coefficient value being less than 0.05. Enhancing Products and Services has no impact on profitability, reducing it by 0.85%. The elements that serve as indicators for products and services include: usury activities, gharar, policies on tax delays and bad debts, value-added statements, halal product status, product safety and quality, customer complaints, and qardh hasan. An increase in the workforce will result in a 0.027% impact on profitability. The labour indicator components encompass employee training and education career path, employee engagement, employee recruiting, and equal chances. The Labour indicator has a direct impact on profitability as it involves optimising Human Resources through training to enhance skills and engaging employees in various company-related affairs. This surge will have a crucial impact on enhancing profitability. Having high-quality Human Resources in the banking sector can enhance firm performance in multiple areas, including profitability.

An enhancement in the Social aspect will result in a 0.038% impact on profitability. The social indicator items encompass zakat, sadaqah, waqf, employee donations, educational scholarships, employee scholarships, youth development and mentoring, aid for the impoverished, child healthcare, social gifts, and sponsorship of community activities. These items impact the profitability of banks as they represent the liabilities of Islamic Banks derived from the earnings earned by a specific bank, in this instance, Bank Syariah Indonesia (BSI). By distributing social funds such as zakat and sadaqah, the bank gains the trust of its customers. This trust has a positive impact on the bank's profitability, although the effect is not substantial. It is important to note that these social funds are voluntary and not imposed on customers. This is supported by the results of the study (Yohani & Yusuf, 2014) the statement suggests that the proper distribution of zakat, infaq, and sadaqah in Islamic banking leads to increased customer confidence in the bank. This, in turn, has a positive impact on the bank's earnings, albeit not significantly. Therefore, this study concludes that ZIS (Zakat, Infaq, and Sadaqah) influences the profitability of Islamic banking.

An improvement in the Environment will result in a 0.049% impact on profitability. The environmental indicator items encompass several aspects such as the go green campaign, work environment, ecological conservation, concern for animals, environmental pollution, improvement of public facilities, creation of public facilities, environmental management policies, and environmental audits. A company's favorable environmental performance enhances its perceived worth among policymakers, hence contributing to increased profitability. This aligns with research conducted by (Fitriani et al., 2015).

Enhancing Organizational Governance has little impact on profitability, reducing it by 0.933%. The indicators of Organizational Governance encompass various aspects such as the balance sheet, job characteristics, occupational health and safety, provision of time for worship, provision of places for prayer, sharia compliance, shareholding structure, organizational structure, transparency of financial conditions, and anti-corruption policies. According to this study, there is no certainty that a company's performance would improve or that its profitability will be affected by having higher values in the organizational governance metrics. This is corroborated by empirical studies by (Satriadi et al., 2018). The introduction of corporate governance will additionally serve to reduce conflicts of interest in management, as stated by the policy. Hence, corporate governance is a crucial component of the company's long-term viability. This research can serve as a valuable factor for investors to consider when making decisions regarding investing in a company's shares.

The Effect of *Islamic Social Reporting* on Profitability

The study investigates the impact of ISR disclosure on the profitability of Bank Syariah Indonesia, and finds a substantial relationship between ISR disclosure and profitability (Arde Lianti et al., 2022). The study utilized Multivariate Linear Regression to examine the impact of the independent variable, *Islamic Social Reporting*, on the dependent variable, profitability. The significance value in the Coefficients table is 0.000. The significance threshold is below 0.05. Consequently, the return on assets (ROA) will rise when Islamic banking exhibits a high level of *Islamic Social Reporting*. These findings align with the research of Arry Eksandy and M. Zulman hakim (Eksandy & Hakim, 2018). The impact of *Islamic Social Reporting* on profitability in Islamic banking during the period of 2011-2015 is substantial.

According to (Yentisna & Alvian, 2019), Profitability is a key component that enables management to freely and flexibly communicate social responsibility to shareholders. Increased profitability will incentivize corporations to provide information regarding their social responsibility. Another study has indicated that implementing *Islamic Social Reporting* is a strategic measure with long-term benefits for companies. It suggests that when a company achieves significant profits, there is a widespread demand for information. By disclosing *Islamic Social Reporting*, companies can gain legitimacy and positive recognition from the community and stakeholders (Pangesti & Pramono, 2022).

Based on the hypothesis test results, states that *Islamic Social Reporting* affects the disclosure of profitability in Islamic banking in Indonesia**.** Higher *Islamic Social Reporting* positively impacts Profitability. Contrary to popular belief, *Islamic Social Reporting* is not harmful but rather advantageous for Islamic banking, specifically Bank Syariah Indonesia. *Islamic Social Reporting* is seen as a strategic and very beneficial measure for stakeholders. The wider the *Islamic Social Reporting* of an Islamic banking, the greater the profitability of Islamic banking. In addition, high profitability will encourage managers to provide more detailed information, because they want to convince investors of the company's profits as well as compensation for management (Santika, 2019). Based on research (Mukhibad, 2018) stated that banks that have good ISR disclosure will be responded by stakeholders to further improve their transactions through financing, increase third party funds and will further increase bank revenue. The stronger the company's reputation among stakeholders, the higher the likelihood of attaining the company's advantages and the profits that shareholders will receive. Islamic banks shall consistently report and reveal the individuals responsible, even in the event of financial losses.

4. Conclusion and Suggestion

The findings of this study demonstrate that the *Islamic Social Reporting* (ISR) indicators, which encompass products and services, labor, social, environmental, and organizational governance, collectively influence the profitability of Bank Syariah Indonesia throughout the period of 2021-2022. When analyzed separately, two variables, namely products and services and organizational governance, do not have a significant impact on profitability. Three aspects, namely labor, social, and environmental, have a substantial impact on profitability in proportion.

Based on the results of the analysis that has been done, researchers realize that there are still many shortcomings in this study, for that researchers provide suggestions as consideration for the improvement of similar subsequent studies. So the author suggests several things as follows :

1. For Banks

Bank Syariah Indonesia (BSI) should always maximize the reporting of the Islamic Social Report (ISR) as the basis for the company's contribution to society in general, which is in line with increasing the company's own profitability.

2. For Customer and Investor

Customers and investors are expected to pay more attention to determining their investment strategies, especially in placing their capital by looking at the performance of banking companies, namely the level of Islamic Social Reporting ISR reporting from several periods.

3. For Furthure Research

Further research is needed to improve this research by extending the research period and adding other variables to find out what factors can significantly affect the profitability of Islamic banking in Indonesia.

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