471 ~ 483 - ID 1165 - Similarity Check.pdf

by Hemi Taufa

Submission date: 06-Nov-2026 05:11PM (UTC+0700)
Submission ID: 3081770555
File name: 471_483_-_ID_1165_-_Similarity_Check.pdf (307.62K)
Word count: 6007
Character count: 34788

COUNT: Journal of Accounting, Business and Management *ISSN 3026-6130*
Vol. 4, No. 2, 2026, pp. 471 ~ 483
Open Acces: *https://doi.org/10.61677/count.v4i2.1165*

THE ROLE OF ISLAMIC LEADERSHIP IN SUPPORTING DIGITAL TRANSFORMATION: A DOCUMENT ANALYSIS AT PT BANK SYARIAH INDONESIA

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Received October 17, 2026; Revised November 5, 2026; Accepted November 6, 2026; Published November 16, 2026

ABSTRACT

Digital transformation has become a strategic necessity for Islamic banks, yet it has to stay within Sharia limits. This particular challenge calls for sound leadership, but quantitative studies have rarely examined it. This study examines how the pillars of Islamic Leadership (Shiddiq, Amanah, Tabligh, Fathanah) appear in the official publications of PT Bank Syariah Indonesia (BSI), and how these values relate to the bank's digital transformation agenda. A descriptive qualitative single-case design was used, with thematic content analysis of BSI's 2024 and 2025 Sustainability Reports and its 2025 Annual Report. Of the 40 data units analyzed, Amanah was the most frequent value (40.0%), followed by Fathanah (22.5%), Tabligh (20.0%), and Siddiq (17.5%). As represented in these documents, the four values work on two levels: Amanah, Tabligh, and Siddiq underpin corporate governance in general, whereas Fathanah is tied to specific digital initiatives such as the BYOND SuperApp and Digital Carbon Tracking. The study moves Islamic Leadership from a normative ethical discussion toward a functional framework that explains how Islamic values support organizational transformation in different ways. It also provides a document analysis model that other Islamic banks can replicate.

Keywords: *Islamic leadership, digital transformation, Islamic banks, document analysis, Bank Syariah Indonesia.*

INTRODUCTION

Digital transformation has become essential to the survival of Islamic banks, in line with the wider direction of global banking. Abu Al-Haija et al. (2026) analyzed 2019–2023 panel data from ten Islamic banks in the Gulf Cooperation Council, Malaysia, and Indonesia and found that digital banking transformation is positively associated with operational efficiency, profitability, market competitiveness, and customer satisfaction. Islamic banks, however, carry a constraint that conventional banks do not: every technological innovation must follow Sharia guidelines and avoid gharar, riba, and prohibited transactions. Keeping pace with digital innovation without compromising core values therefore depends on effective leadership, a factor that quantitative studies seldom capture.

The pressure is especially strong in Indonesia. Wahyudi et al. (2026), in a systematic synthesis of the evidence, suggest that faster digital transformation in the national Islamic banking sector looks unavoidable, as changing public behavior after the pandemic has pushed financial institutions to put digital technology first. Sofiyanto et al. (2024) add

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that leaders in the digital era need to be more adaptive and strategic in responding to technological and organizational change, although their review treats this in general terms and does not consider Islamic banking.

Theoretically, digital transformation is understood as an organizational change process in which digital technologies reshape how value is created and how structures and strategy are set (Hanelt et al., 2021; Verhoef et al., 2021; Vial, 2019). In banking it combines technologies such as big data, artificial intelligence, blockchain, and mobile banking along the operational chain (Abu Al-Haija et al., 2026). For Islamic banks, fintech firms and digital banks have shifted the competitive field, while digitization has opened ways to widen financial inclusion among underbanked and unbanked groups (Abu Al-Haija et al., 2026) and to support the sustainability of the industry (Riza & Wijayanti, 2024). Leadership is therefore more than a manager of technological restructuring; it balances the speed of innovation against adherence to Sharia principles. Interview evidence from Indonesian Islamic banks, BSI included, shows that this balance creates real friction, for example when digital simplification weakens the monitoring of how financing is used, so leaders must act as ethical guardians as well as architects of change (Nurdiani et al., 2026).

Islamic Leadership is a framework built on four qualities of the Prophet Muhammad SAW: shiddiq (honesty), amanah (trustworthiness), tabligh (communication), and fathanah (wisdom) (Beekun & Badawi, 1999). These qualities treat leadership as an ethical and spiritual duty with two kinds of accountability, horizontal toward other people and vertical toward Allah (SWT). The idea has since been developed into modern frameworks. Taufik (2023) named the four qualities as determinants of Islamic leadership, Salin et al. (2020) proposed them as the core moral character of company directors, and Abd Rahman and Md Shamsudin (2025) placed them in strategy formulation, implementation, and evaluation among Muslim entrepreneurs. A bibliometric analysis of 1,745 Scopus documents from 1983 to 2025 shows growing research led by Indonesia and Malaysia, with work ethics and organizational performance as recurring themes, and it adds justice (al-adl) as a further core dimension (Hadi et al., 2026). Islamic Leadership is thus more than normative theology; it is an operational framework applied to concrete managerial problems and could be extended to digital transformation.

Even so, the link between Islamic Leadership and digital transformation has received little attention within a single framework. Studies of leadership in Islamic banks have gone in other directions: Muhammad (2023) found that Islamic spiritual leadership at BSI can be implemented through an inclusive cultural approach, and Rizal (2024) assessed Islamic bank performance through the SATF (shidiq, amanah, tabligh, fathonah) values using secondary quantitative data. Nurdiani et al. (2026) come closest, but their interviews examine leadership typologies and not official documents. Research on reporting shows a similar pattern. Awwaludin and Suprayogi (2020) compared the disclosure of Islamic values in the annual reports of Islamic banks in Indonesia and Malaysia without linking them to strategic programs, and Masruroh (2025) found that BSI covers four of the five maqashid al-sharia pillars through religious activities,

financial literacy, and inclusive financing, but through the broad lens of sustainability and not leadership or digitalization. Meanwhile, Islamic Leadership research has centered on organizational culture and human resources (Hadi et al., 2026), and studies of Islamic bank digitization on financial indicators (Abu Al-Haija et al., 2026). To our knowledge, none has bridged the two fields through textual analysis of official corporate documents.

Bank Syariah Indonesia (BSI) is a suitable case. It was formed in February 2021 through the merger of Bank Syariah Mandiri, BRI Syariah, and BNI Syariah, is the largest Islamic bank in Indonesia, and aims to rank among the world's top ten. To get there, BSI must consolidate its post-merger work culture, modernize digital services through the BYOND SuperApp, and keep Sharia compliance intact under fintech competition. A preliminary reading of its 2025 Annual Report and its 2024 and 2025 Sustainability Reports suggests that the four pillars appear consistently as the basis of governance, while only a small share of the units, mostly Fathanah, links the pillars directly to the digitalization program. This raises the question of how the pillars together help guide digital transformation. Answering it contributes in three ways: it extends Islamic Leadership beyond human resources and organizational climate toward technology-driven change management, it offers a textual-qualitative reading of how leadership values are built in official documents, and it complements the largely quantitative research on Islamic bank digitization. In practice, it gives BSI and other Islamic financial institutions a reference on how leadership values can serve both as basic governance pillars and as specific drivers of digital innovation.

Accordingly, the study has two aims. The first is to map how Islamic Leadership values are represented in BSI's official corporate documents. The second is to examine more closely how these pillars, Fathanah in particular, are represented in connection with the company's digital transformation program. A descriptive qualitative single-case design is used, applying thematic content analysis to BSI's Annual Report and Sustainability Reports, and the study proposes a document analysis framework that other Islamic banks can replicate.

RESEARCH METHOD

This study uses a descriptive qualitative approach with a single-case design to analyze the role of Islamic leadership in supporting digital transformation at Bank Syariah Indonesia (BSI). The approach was chosen because it allows a thorough look at how Islamic leadership values are represented in the company's documents. Document analysis is a well-established qualitative procedure for examining and interpreting written material to draw out meaning and build understanding (Bowen, 2009), and qualitative content analysis supports systematic interpretation of text through coding and theme identification (Hsieh & Shannon, 2005). Text-based analysis of Islamic bank reporting has also been applied in Indonesia (Hudaefi & Badeges, 2022; Masruroh, 2025).

The data are secondary and come from a documentary study of the 2025 Annual Report and the 2024–2025 Sustainability Reports published on BSI's official website. The three documents were chosen on four criteria: (1) they are official BSI publications open

to the public, which supports verifiability; (2) they were the latest reports available when data were collected, so the digital transformation agenda they describe is current; (3) they represent two complementary genres, the Annual Report as an instrument of governance accountability to shareholders and the Sustainability Report as a stakeholder-oriented narrative, which makes it possible to compare patterns across report types; and (4) they contain the sections matching the study's indicators, namely statements by the Board of Commissioners and the Board of Directors, corporate governance, business strategy, and stakeholder relations. The analysis starts from the characteristics of the Prophet Muhammad as the basis of Islamic leadership. These characteristics were turned into operational indicators suited to governance and digital transformation in Islamic banking, as shown in Table 1 below.

Table 1. Indicators of Islamic Leadership in the Analysis of AR & SR Documents

Point	Governance and Digital Transformation Indicators
Amanah	Governance accountability, risk oversight function, customer data protection, mechanisms to prevent misconduct
Siddiq	Compliance with Sharia principles, independence and freedom from conflicts of interest, objectivity in performance assessment
Tabligh	Openness of information, communication with stakeholders, publication of periodic reports
Fathanah	Digital innovation and strategy, rigor in evaluating business plans, use of technology in decision-making

Data analysis proceeded in stages. The first was data reduction, in which content relevant to the indicators was selected from the documents. The study focused on the forewords of the Board of Commissioners and the Board of Directors, and on the sections describing corporate governance, business strategy, and stakeholder relations. The unit of analysis was a sentence, or a short, cohesive group of sentences, expressing one complete idea. A unit entered the final set of 40 only if it (a) was located in one of the focal sections above; (b) matched at least one indicator in Table 1 after a contextual reading, and not merely because it contained a related keyword; (c) could be assigned to one dominant value, so that categories were mutually exclusive and the percentages sum to 100%; and (d) did not repeat a statement already coded elsewhere in the same document. Purely financial or statistical statements with no value-related meaning were excluded. The second stage was coding, in which each unit was matched to one of the four values according to the established indicators. The third stage was classifying and tabulating the coding results to see which values dominate. The fourth was interpretation, which examines how the four values are represented as the basis of BSI's governance in general while also playing a specific part in the company's digital transformation agenda.

To support the validity of the findings, source triangulation was used by comparing how Islamic Leadership values are represented across the three documents (AR 2025, SR 2024, SR 2025). The aim was to check that the findings are not coincidences within a single document but patterns that stay fairly consistent across time and report types.

The researcher coded iteratively. At first, each unit was assigned to one of the four indicator sets in Table 1. Categories that seemed unsuitable were then reviewed by rereading the surrounding sentences or paragraphs, so that the assigned meaning reflected what the text actually says and not just surface keyword overlap. This review was recorded systematically as part of the research audit trail, following the principle of trustworthiness in qualitative research (Lincoln & Guba, 1985), in order to keep interpretation consistent across units and documents. The coding results were documented in a coding workbook with one sheet per document (AR 2025, SR 2024, and SR 2025). Each unit is recorded with its sequence number, a paraphrase of the statement, the page number, the source section, the assigned value, and an interpretive note, and a summary sheet and a log of recoding decisions accompany the unit sheets. The frequencies in Table 2 are drawn directly from these entries, so each of the 40 units can be traced back to its exact location in the source document. One candidate unit that could not be assigned to any of the four values without contradicting its literal meaning was recorded separately and excluded from the 40 units. The workbook is available from the authors on request. Table 3 in the Results and Discussion section shows how representative statements were coded.

RESULTS AND DISCUSSION

Results

Overview of Findings

The documents examined are PT Bank Syariah Indonesia's 2025 Annual Report (AR 2025) and its 2024 and 2025 Sustainability Reports (SR 2024, SR 2025). The analysis produced the distribution of the four Islamic Leadership dimensions across the three documents, shown in Table 2.

Table 2. Frequency Distribution of Islamic Leadership Values in Official BSI Documents

Dimension	AR 2025	SR 2024	SR 2025	Total	Percentage
Amanah	9	4	3	16	40.0%
Fathanah	6	1	2	9	22.5%
Tabligh	1	3	4	8	20.0%
Siddiq	5	2	0	7	17.5%
Total (N)	21	10	9	40	100%

Source: researcher's coding results, 2026

Table 2 shows Amanah as the largest dimension, with 16 units or 40.0 percent of all units examined. Fathanah follows with 9 units (22.5 percent), Tabligh with 8 units (20.0 percent), and Siddiq with 7 units (17.5 percent). This dominance fits the genre of the documents. Annual Reports and Sustainability Reports serve as instruments of corporate accountability and governance toward shareholders and stakeholders, so it is reasonable that narratives of accountability and trust, the core of the Amanah value, account for most units. Fathanah in second place indicates that strategic intelligence and innovation are

also major themes in BSI's official documents, a point developed in the subsection Fathanah, Strategic Intelligence within the Framework of Digital Transformation.

Comparing the documents also shows an uneven distribution across periods and report types. Siddiq was not detected in SR 2025, while Tabligh rose sharply from one unit in AR 2025 to four units in SR 2025. The discussion below returns to these patterns, especially to explain why the way compliance and transparency values are expressed may differ between annual reports and sustainability reports.

To make the coding logic transparent, Table 3 gives one representative unit per dimension, paraphrased from the documents, along with the Table 1 indicator used for coding. When a statement could reasonably fit more than one value, it was assigned by its dominant function in context. For instance, the appointment of a Personal Data Protection Officer and the ISO/IEC 27001 certification relate to a digital system, but they were coded Amanah and not Fathanah because their main purpose is to safeguard customer data, not to introduce a digital innovation.

Table 3. Examples of Coding Statements into Islamic Leadership Dimensions

Dimension	Representative unit of analysis (paraphrased from the documents)	Indicator applied (Table 1)
Amanah	The Board of Commissioners' foreword presents the preparation of the report as a commitment to transparency and accountability for the trust placed by shareholders (AR 2025, p. 32).	Governance accountability. Coded Amanah because the statement centers on accountability for entrusted trust.
Siddiq	Strengthening the Sharia compliance function, Sharia risk management, and Sharia internal audit is presented as paramount (AR 2025, p. 36).	Compliance with Sharia principles.
Tabligh	Shareholders and stakeholders are given regular access to reliable information on products, services, corporate governance, and financial performance (AR 2025, p. 52).	Openness of information; communication with stakeholders.
Fathanah	Digital Carbon Tracking is implemented across 1,190 branches to improve the precision of emissions monitoring (SR 2025, p. 63).	Digital innovation and strategy.
Amanah (boundary case)	The appointment of a Personal Data Protection Officer and ISO/IEC 27001 certification in 2022 are presented as measures to secure customer data (SR 2024, p. 57).	Protection of customer data. Coded Amanah rather than Fathanah because its main function is safeguarding data, not introducing a digital innovation.

Source: researcher's coding results, 2026

Analysis by Dimension of Islamic Leadership

Amanah, Accountability as the Foundations of Governance

Amanah is the most dominant value in BSI's official documents and appears fairly evenly across the Board of Commissioners' foreword, the Board of Directors' foreword,

the corporate governance section, and the sustainability reports. Its clearest expression is in the opening statement of the 2025 Sustainability Report, which sets Amanah as the philosophical basis of the company's overall sustainability strategy. The Board of Commissioners' foreword in the 2025 Annual Report is similar: it describes preparing the report as an expression of commitment to transparency and accountability for the trust given by shareholders (AR 2025, p. 32).

The commitment also takes more operational forms beyond the normative level. Examples are the appointment of a Personal Data Protection Officer (PPDP) and the ISO/IEC 27001 certification obtained in 2022 to secure customer data (SR 2024, p. 57), and a Whistleblowing System used to prevent and detect misconduct early (AR 2025, p. 37). Because Amanah ranges from philosophical statements to concrete mechanisms such as data protection, BSI's reports appear to pair this value with identifiable governance mechanisms and not just normative rhetoric. Reports alone cannot show whether these mechanisms work effectively in practice.

This is in line with findings that prophetic values, especially Shiddiq, Amanah, and Fathanah, underpin integrity and accountability in good governance within Islamic education settings, where transparency and accountability form the basis of institutional decision-making (Siswahyuningsih et al., 2025).

Fathanah, Strategic Intelligence within the Framework of Digital Transformation

Fathanah ranked second, and most of its units appeared in discussions of digital transformation. BSI's Board of Directors explicitly links the ongoing digital transformation, including development of the BYOND by BSI SuperApp, to growth in service-based or fee-based revenue. The Optimizing Current IT Development strategy makes a similar point; it is positioned as one of the pillars of the company's 3 on 3 Strategy and is meant to support business process efficiency and data-driven decision-making (AR 2025, p. 171).

The sustainability reports show the same pattern. BSI says it is the first Islamic bank in Indonesia to roll out Digital Carbon Tracking across 1,190 branches, an initiative meant to make emissions monitoring more precise (SR 2025, p. 63). BSI also seeks to make use of its Bullion Bank license through the digital Gold Savings product on BYOND (SR 2025, p. 63). The link between Fathanah and these digital initiatives is a key finding of this study. It suggests that, of the four Islamic Leadership values, Fathanah is the one most explicitly presented in BSI's documents as a driver or enabler of digital transformation, whereas the other three serve mainly as a basis for general governance. Because the analysis rests on corporate documents, this finding describes how BSI presents its leadership values and digital agenda in official narratives; it does not by itself establish leadership behavior or a causal influence in practice.

Tabligh, Transparency and Stakeholder Engagement

Tabligh covers both sharing information and building communication channels with relevant stakeholders. The 2025 Annual Report shows a commitment to transparency by

giving shareholders and stakeholders regular access to reliable information on products, services, corporate governance, and financial performance (AR 2025, p. 52). The sustainability reports bring Tabligh out further through a structured approach to shareholders and investors, which includes holding AGMs, publishing quarterly financial reports, and disclosing general information (SR 2024, p. 80). Other statements stress that corporate sustainability needs strong governance, transparency, and collaboration among stakeholders (SR 2025, p. 62).

One notable observation here is that Tabligh rises from a single unit in AR 2025 to four in SR 2025. This suggests that narratives on transparency and stakeholder engagement are developed more fully in the sustainability report than in the annual report. The discussion below takes this up further.

Siddiq, Consistencies in Compliance and Integrity Across Documents

Siddiq is portrayed through narratives of Sharia compliance, independence, and objectivity. BSI states that strengthening the Sharia compliance function, Sharia risk management, and Sharia internal audit is a top priority (AR 2025, p. 36). It also says that independence in decision-making, free of conflicts of interest, is to be supported by the three-lines model (AR 2025, p. 52). Siddiq also appears in numerical form, through disclosed contribution figures such as corporate tax payments and zakat in 2024 (SR 2024, p. 57).

The most striking finding in this dimension is the uneven spread across documents. Siddiq is clearly present in AR 2025 with five units and in SR 2024 with two, but it is absent from SR 2025. This points to a tendency for compliance and integrity narratives to appear more often in formal governance documents such as annual reports than in the latest sustainability narratives.

Discussion

The findings indicate that, as represented in BSI's official documents, the four Islamic Leadership values work on two distinct but complementary levels in supporting corporate governance and digital transformation. Amanah, Tabligh, and Siddiq form the base of corporate governance in general, although how strongly they are expressed differs by document type. Amanah is spread fairly evenly, whereas Tabligh and Siddiq are more uneven between the Annual Report and the Sustainability Reports. Fathanah, on the other hand, is linked to particular digital transformation initiatives such as BYOND, Digital Carbon Tracking, and Digital Gold Savings. This two-level pattern answers the research question: in BSI's documents, Islamic Leadership does not play a uniform role across the organization. Some values hold up the institutional foundation, while one value is positioned as the driver of the technological innovation agenda.

The finding that Fathanah is the value most closely tied to digital transformation adds to Abu Al-Haija et al. (2026), who used panel data to show a significant relationship between digital banking transformation and the operational efficiency, profitability, and market competitiveness of Islamic banks. The leadership reasoning behind that

relationship, however, was not examined. This study fills the gap by showing that BSI's official documents consistently frame digital transformation as an expression of strategic intelligence (Fathanah), and not merely as a technical decision or a passive reaction to fintech competition. BSI also presents digital transformation as an ongoing, iterative process instead of a one-time event. The BYOND SuperApp, for example, appears as a product that evolves across reporting periods, from stronger fee-based income (AR 2025) to personal data protection (SR 2024), and later innovations such as Digital Gold Savings and Digital Carbon Tracking (SR 2025) are added. Fathanah is not confined to the launch moment; it reappears at each stage, which suggests the value is represented as continuous strategic intelligence. This matches the "sustainable digital transformation" agenda that BSI uses explicitly in its official narrative. These remain representations in corporate reporting, though, and documents alone cannot show whether they correspond to leadership behavior in practice.

The dominance of Amanah is consistent with Masruroh (2025), who used the maqashid al-sharia lens to conclude that BSI builds Islamic values into its official reporting, particularly in governance and social responsibility. This study adds that Amanah does not stand alone but interacts with Fathanah in certain contexts. When customer data protection (Amanah) is an ethical precondition for expanding digital services (Fathanah), for instance, the two values are closely connected. The broader maqashid al-sharia framework has not examined such interactions in depth.

Not all the evidence points the same way, and these differences show what the present findings do and do not establish. First, interview evidence from three Indonesian Islamic banks, BSI included, found that digital transformation is marked by friction between technological agility and Sharia governance, and that leaders take on several leadership typologies at once, acting as "architects of change" and "ethical guardians" together (Nurdiani et al., 2026). This differs from the neater division of roles in BSI's official documents, where ethical values anchor governance and Fathanah carries the digital agenda. The difference is understandable, because reports are curated narratives that tend to show outcomes and not tensions, and it implies that the two-level pattern describes representation and not leaders' lived practice. Second, Rizal (2024), who assessed Islamic bank performance quantitatively through the SATF values, reported that Amanah-related performance, such as financing distribution and the fulfilment of responsibilities, still had room to improve, even though Amanah is the most prominent value in BSI's reporting. This gap between reported and measured performance is a reminder that frequent mention of a value in a report is not proof that it has been achieved. Third, Muhammad (2023) studied Islamic leadership at BSI through spiritual leadership and found it can be implemented through an inclusive cultural approach that encourages employee participation, which points to a cultural dimension that document analysis cannot capture. Finally, Hadi et al. (2026) argue that justice (al-adl) should be treated as a core dimension of Islamic leadership next to the established prophetic pillars, so the four-value frame used here may not cover all leadership values relevant to digital transformation.

The absence of Siddiq from SR 2025 echoes Awwaludin and Suprayogi (2020), who observed that disclosure of Islamic values in Islamic banks' annual reports differs from bank to bank; here the unevenness appears across values and document types. Masruroh (2025) likewise found that the maqashid principle of hifz al-nasl is underrepresented in BSI's sustainability reporting, which suggests that uneven coverage of Islamic values recurs in sustainability narratives. The pattern also suggests that BSI's narrative of Sharia integrity and compliance is tied more closely to formal governance documents such as the Annual Report than to sustainability documents. This observation could help BSI express the Siddiq value more strongly in future sustainability reports.

Sofiyanto et al. (2024) argue that digital-age leadership must be more adaptive and strategic, but their review stays general and does not address Islamic values. This study gives that claim a concrete form in Islamic banking: BSI's documents frame strategic adaptability through Fathanah, not as a generic managerial skill but as strategic intelligence rooted in prophetic leadership. This echoes Nurdiani et al. (2026), who argue that digital leadership in Islamic banks cannot be explained by secular, Western-centric models alone, because leaders must also protect Sharia integrity amid fast technological change.

This study has limitations that point to directions for further research. It covers one Annual Report (2025) and two Sustainability Reports from a single bank, so cross-year comparison is possible only for the sustainability reports and the findings may not generalize to other Islamic banks. A single researcher coded the units, which may add subjectivity, and the coding frame was limited to the four prophetic values although justice (al-adl) has been proposed as a further dimension (Hadi et al., 2026). Because documents capture representation and not behavior, future studies could use more than one coder with an inter-coder agreement check, extend the time span, compare several Islamic banks including those outside Indonesia, pair document analysis with interviews or observation (Nurdiani et al., 2026), and combine it with quantitative digital performance data to test whether the prominence of Fathanah narratives corresponds to measurable transformation outcomes.

Overall, the findings suggest that, as represented in BSI's official documents, Islamic Leadership works as a differentiated value framework. Amanah, Tabligh, and Siddiq together support institutional legitimacy and accountability, while Fathanah acts as the specific channel linking Islamic values to the digital transformation agenda. This differentiation takes Islamic leadership beyond a normative ethical framework toward a functional one that can explain how Islamic values operate along different strategic lines of an organization. The differentiated roles, with one value tied to the digital agenda and the others anchoring governance, are the novel finding of this study relative to earlier work. Previous studies have approached Islamic leadership through employee-level outcomes, performance measures, or leadership typologies in digital change (Muhammad, 2023; Nurdiani et al., 2026; Rizal, 2024), and to our knowledge none has traced how the four prophetic values are deployed differently across governance and digital agendas in official corporate documents. This contribution agrees with Hadi et al.

(2026), whose bibliometric mapping stresses ethical and performance-related themes, and it offers some of the first document-based evidence of how this intersection appears in corporate reporting.

The implications reach beyond Indonesia. Islamic banks elsewhere, such as in Malaysia and the Gulf Cooperation Council countries, must also reconcile fast digital innovation with Sharia requirements under growing pressure from FinTech and artificial intelligence (Meero, 2025), and Islamic fintech is growing under distinct regulatory frameworks, for example in the GCC countries (Kismawadi, 2025). Since the four values and the Table 1 indicators are not specific to BSI, the document analysis framework can be applied to the reports of other Islamic banks to see whether they also anchor governance in Amanah, Tabligh, and Siddiq while linking Fathanah to digital agendas. Regulators and boards can use this mapping as a diagnostic. A bank whose reports connect digital initiatives only to Fathanah, and not to Amanah or Siddiq, may need to state more clearly how data protection and Sharia compliance safeguard its digital products. Because Sharia governance arrangements and disclosure norms differ across countries, the pattern found at BSI should be tested, not assumed, in other settings.

CONCLUSION

This study set out to map how the four Islamic Leadership values are represented in BSI's official documents and to examine how these values, particularly Fathanah, relate to the bank's digital transformation agenda. Of the 40 analysis units drawn from the 2025 Annual Report and the 2024 and 2025 Sustainability Reports, Amanah was the most frequent (40.0%), followed by Fathanah (22.5%), Tabligh (20.0%), and Siddiq (17.5%). The values work on two levels: Amanah, Tabligh, and Siddiq underpin governance, accountability, and transparency in general, whereas Fathanah is the value most explicitly tied to digital initiatives such as the BYOND SuperApp, Digital Carbon Tracking, and Digital Gold Savings. This differentiation moves Islamic Leadership from a normative ethical framework toward a functional one and gives other Islamic banks a replicable document analysis model. Because the analysis rests on corporate reports, the conclusions concern how leadership values are represented and not how leaders actually behave.

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