Nexus Synergy:
A Business Perspective

Social Accounting in Sustainability Reporting for Digital Banking

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ABSTRACT

This research explores the role of social accounting in sustainability reporting for digital banking, highlighting its importance, current practices, and potential improvements to enhance accountability and transparency. This study aims to bridge the gap between theory and practice by proposing a comprehensive framework for integrating social accounting into sustainability reporting for digital banking. The descriptive qualitative approach is suitable for examining complex phenomena. The qualitative data is analyzed using thematic analysis to identify recurring patterns and insights. The steps include data organization, thematic coding, pattern identification, and interpretation. The integration of social accounting into sustainability reporting for digital banking represents a critical step toward ensuring transparency, accountability, and alignment with global sustainability goals. This study highlights that leading digital banks are adopting social accounting practices to address financial inclusion, green financing, and community engagement.

Keywords: Social Accounting; Sustainability Reporting; Digital Banking

Fields: Accounting; Sustainability; Bank

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SDGs: Quality Education (4); Decent Work and Economic Growth (8); Peace, Justice and Strong Institutions (16)

INTRODUCTION

The rapid evolution of digital banking has transformed the financial landscape by improving service delivery, enhancing customer convenience, and fostering financial inclusion (Junaedi et al., 2024). As digital banking becomes a dominant force in the financial sector, stakeholders increasingly demand accountability not only in financial terms but also in environmental, social, and governance (ESG) aspects. Social accounting (Renaldo, Suhardjo, et al., 2022; Suhardjo et al., 2024), as part of sustainability reporting, emerges as a critical framework for measuring, monitoring, and reporting the social and environmental impacts of digital banking operations (Tommasetti et al., 2020).

Digital banking institutions are uniquely positioned to drive sustainability by leveraging technology to reduce carbon footprints, promote green financing, and enhance community development (Junaedi et al., 2023). However, challenges such as data transparency, accountability, and alignment with global sustainability standards persist. Integrating social accounting into sustainability reporting can help digital banks meet these challenges, align with stakeholder expectations, and strengthen their long-term value proposition (Renaldo, Junaedi, Suhardjo, Veronica, et al., 2024).

Stakeholders, including investors, regulators, and customers, demand comprehensive reporting on ESG performance. Digital banking institutions are under pressure to align their operations with global sustainability frameworks, such as the Global Reporting Initiative (GRI) and the United Nations Sustainable Development Goals (SDGs). While digital banking reduces physical resource consumption, it also contributes to energy consumption through data centers and digital transactions. Effective social accounting practices can help quantify and mitigate these impacts (Renaldo et al., 2023; Renaldo, Fadrul, et al., 2022; Renaldo, Junaedi, et al., 2022). Digital banking

has the potential to drive significant social benefits by promoting financial inclusion, particularly in underserved and remote areas. However, measuring and reporting these impacts remain inconsistent across the industry. While some leading digital banks have adopted social accounting practices, there is a lack of standardized frameworks, leading to disparities in the quality and comparability of sustainability reports.

State of the Art

Leading digital banks are utilizing advanced technologies like artificial intelligence and blockchain to enhance data collection and transparency in social accounting (Mukhsin et al., 2023). For instance, blockchain is used to track green investments and ensure compliance with ESG standards (Goh et al., 2022). Global frameworks such as the GRI, Sustainability Accounting Standards Board (SASB), and Integrated Reporting (IR) provide guidelines for social and environmental disclosures (Yenni et al., 2024). However, their application in digital banking remains limited due to the sector's unique challenges and opportunities.

Several digital banks have pioneered sustainability initiatives, such as offering green financing options and using renewable energy for their operations. For example, DBS Bank in Singapore integrates ESG metrics into its reporting, highlighting its efforts in green financing and community outreach programs. Despite advancements, digital banks face challenges in quantifying non-financial impacts, particularly in areas like community development and customer welfare. The lack of standardized metrics complicates benchmarking and hinders global adoption. The growing focus on real-time reporting, stakeholder engagement, and third-party assurance is reshaping the landscape of social accounting in digital banking. Institutions are increasingly adopting dynamic reporting tools to improve transparency and stakeholder trust.

This research explores the role of social accounting in sustainability reporting for digital banking, highlighting its importance, current practices, and potential improvements to enhance accountability and transparency. This study aims to bridge the gap between theory and practice by proposing a comprehensive framework for integrating social accounting into sustainability reporting for digital banking. The framework will focus on: enhancing the measurement of social and environmental impacts, aligning with global sustainability standards, and leveraging technology for real-time, transparent reporting. This research will provide practical insights for policymakers, digital banking institutions, and stakeholders to advance sustainability practices in the financial sector.

LITERATURE REVIEW

Stakeholder Theory

Proponented by Edward Freeman (1984). Organizations are responsible not only to shareholders but also to a broad range of stakeholders, including customers, employees, regulators, communities, and the environment. Digital banks must balance the diverse interests of stakeholders by transparently reporting social and environmental impacts. Social accounting acts as a tool to meet stakeholder demands for accountability and align operations with sustainability goals.

Legitimacy Theory

Proponented by Dowling and Pfeffer (1975). Organizations seek to align their practices with societal norms and expectations to maintain legitimacy. Digital banks use sustainability reporting to demonstrate compliance with global frameworks (e.g., GRI, SDGs) and enhance legitimacy. Social accounting can be a strategy to address societal concerns, such as financial inclusion and green financing.

Triple Bottom Line (TBL) Theory

Proponented by John Elkington (1997). Organizations should measure performance based on three dimensions: economic, social, and environmental sustainability. Digital banking's role in reducing physical resource consumption and promoting social benefits aligns with the TBL framework. Social accounting facilitates the inclusion of social and environmental metrics in financial disclosures.

Concept of Social Accounting

Social accounting refers to the practice of identifying, measuring, and reporting the social and environmental impacts of an organization's activities (Kersiati et al., 2023). Social accounting extends beyond financial reporting to include the triple bottom line: economic, social, and environmental dimensions. Its application is crucial in industries like banking, where stakeholders increasingly demand transparency on non-financial performance metrics (Jankalová & Jankal, 2024).

Sustainability Reporting Frameworks

Sustainability reporting has gained prominence as organizations strive to align with global frameworks such as:

- Global Reporting Initiative (GRI): Provides standards for reporting economic, environmental, and social impacts, widely adopted across industries, including banking.
- Sustainability Accounting Standards Board (SASB): Offers industry-specific standards for ESG disclosures, ensuring materiality and comparability.
- Integrated Reporting (IR): Focuses on value creation over time by integrating financial and non-financial information (de Villiers et al., 2014).

While these frameworks are comprehensive, their adaptation to the unique operations of digital banking remains a developing area of study.

Digital Banking and Sustainability

Digital banking has revolutionized the financial sector by reducing the environmental footprint associated with traditional banking operations, such as physical branches and paper-based transactions (Kuosuwan et al., 2024). Studies by Khan et al. (2021) highlight the dual role of digital banking in promoting sustainability:

- Environmental Benefits: Reduction in carbon emissions through digital transactions and renewable energy usage in data centers.
- Social Benefits: Increased financial inclusion, particularly in underserved regions, fostering economic empowerment.

However, digital banking's reliance on energy-intensive data centers and cybersecurity risks presents sustainability challenges (Brodsky & Oakes, 2020).

Role of Social Accounting in Digital Banking

Social accounting serves as a critical tool for digital banks to report their social and environmental impacts. Research by Cho et al. (2015) emphasizes its importance in enhancing transparency and stakeholder trust. Key areas where social accounting can be applied in digital banking include:

- Financial Inclusion Metrics: Measuring the reach and impact of financial services in remote and underserved areas.
- Green Financing: Reporting on investments in sustainable projects, such as renewable energy and eco-friendly technologies.
- Community Engagement: Tracking initiatives that support local communities and promote social welfare.

Technology Integration in Social Accounting

Emerging technologies are transforming social accounting practices by improving data collection, analysis, and reporting. Key advancements include:

- Blockchain Technology: Ensures transparency and traceability in ESG reporting (Saberi et al., 2019).
- Artificial Intelligence (AI): Enhances data analytics for monitoring social and environmental impacts.
- Big Data Analytics: Facilitates real-time tracking of sustainability metrics, providing insights into digital banking’s ESG performance.

Despite these advancements, challenges such as data privacy concerns and the high cost of technology adoption remain significant barriers (Muganyi et al., 2022).

Challenges in Sustainability Reporting for Digital Banking

Several studies highlight the challenges faced by digital banks in sustainability reporting:

- Lack of Standardization: Disparities in reporting standards and metrics make it difficult to compare and benchmark performance (Adams & Whelan, 2009).
- Data Availability and Quality: Limited availability of reliable data on social and environmental impacts hinders accurate reporting (Bebbington et al., 2014).

- Alignment with Stakeholder Expectations: Balancing the diverse expectations of investors, regulators, and customers presents a complex challenge (Renaldo, Junaedi, Suhardjo, Jahrizal, et al., 2024).

METHODOLOGY

Research Design

The descriptive qualitative approach is suitable for examining complex phenomena, such as social accounting and sustainability reporting, within the context of digital banking (Creswell & Creswell, 2018; Sekaran & Bougie, 2016). This method provides a detailed understanding of the practices and perspectives of digital banking institutions and stakeholders through the analysis of qualitative data (Susanti et al., 2024).

Data Collection Methods

The study relies on secondary data from reputable sources to ensure the reliability and validity of findings. Key data collection methods include:

1. Document Analysis
   - Source: Sustainability reports, financial disclosures, and corporate social responsibility (CSR) statements of leading digital banks such as DBS Bank, ING, and others.
   - Purpose: To identify patterns, themes, and best practices in social accounting and sustainability reporting.
   - Focus Areas:
     a. Environmental metrics (e.g., carbon footprint reduction).
     b. Social impact metrics (e.g., financial inclusion initiatives).
     c. Governance practices related to ESG disclosures.
2. Literature Review
   - Source: Peer-reviewed journals, industry reports, and global frameworks (e.g., GRI, SASB, Integrated Reporting).
   - Purpose: To provide theoretical grounding and context for understanding social accounting within the digital banking sector.
3. Case Studies
   - Source: Detailed examination of specific digital banking institutions known for their sustainability practices.
   - Purpose: To illustrate successful integration of social accounting and highlight areas for improvement.
4. Policy and Framework Analysis
   - Source: Guidelines from GRI, SASB, United Nations Sustainable Development Goals (SDGs), and national-level regulations.
   - Purpose: To analyse alignment between existing frameworks and digital banking practices.

Data Analysis Methods

The qualitative data is analysed using thematic analysis to identify recurring patterns and insights. The steps include:

1. Data Organization

   Categorize data into key themes: environmental, social, and governance impacts; technological integration (Purwati et al., 2023); and stakeholder engagement (Renaldo, Junaedi, Musa, et al., 2024).

2. Thematic Coding

   Develop codes for specific aspects of social accounting, such as financial inclusion, green financing, and real-time ESG reporting.

3. Pattern Identification
   - Analyse recurring practices, challenges, and innovations across different digital banks.

- Identify gaps between current practices and global sustainability frameworks.

4. Interpretation
   - Provide a narrative explanation of findings, supported by examples and case studies.
   - Highlight areas where social accounting can enhance sustainability reporting in digital banking.

Research Validity and Reliability

To ensure the rigor of the study, the following measures are adopted:

- Triangulation: Use multiple data sources, such as sustainability reports, academic literature, and case studies, to validate findings.
- Peer Review: Consult with experts in social accounting and digital banking for feedback on the research framework and findings.
- Transparency: Clearly document the data collection and analysis process to enable reproducibility.

Scope and Limitations

The study focuses on leading digital banking institutions globally to identify best practices and challenges in sustainability reporting. The limitations are reliance on publicly available data, which may limit access to proprietary or confidential information and potential bias in corporate sustainability reports due to self-reporting by banks.

RESULTS AND DISCUSSION

Current Practices in Social Accounting for Digital Banking

The analysis reveals that leading digital banking institutions, such as DBS Bank, ING, and others, have incorporated social accounting into their sustainability reporting practices to varying extents. The findings highlight the following:

1. Financial Inclusion Metrics:

   Digital banks report on their efforts to expand access to banking services in underserved regions, with metrics including:
   - Number of new accounts opened in rural areas.
   - Adoption rates of mobile banking applications.
   - Partnerships with microfinance institutions to promote economic inclusion.
   - Example: DBS Bank has documented its commitment to financial inclusion through initiatives targeting low-income groups in Southeast Asia (Bakhroini et al., 2022).

2. Green Financing and Environmental Metrics:

   Many banks are actively involved in funding sustainable projects such as renewable energy development and eco-friendly urban infrastructure. Metrics include:
   - Total investments in green bonds.
   - Reduction in the carbon footprint of loan portfolios.
   - Example: ING reports a significant shift toward financing renewable energy projects, aligning with the Paris Agreement targets.

3. Community Engagement and Social Impact:

   Sustainability reports often include information on programs designed to enhance community well-being, such as financial literacy workshops and donations to social causes (Renaldo et al., 2021).

Alignment with Global Frameworks

The study finds that most digital banks use globally recognized sustainability frameworks, such as:

- Global Reporting Initiative (GRI): Widely adopted for disclosing environmental and social metrics.

- Sustainability Accounting Standards Board (SASB): Ensures relevance and comparability in sector-specific disclosures.
- United Nations Sustainable Development Goals (SDGs): Serves as a reference point for setting long-term sustainability goals.

However, discrepancies exist in the extent and consistency of reporting, with some banks providing only partial disclosures or omitting key metrics.

Challenges in Implementing Social Accounting

The research identifies several challenges that limit the effective integration of social accounting into digital banking sustainability reporting:

1. Data Collection and Standardization:

   Digital banks face difficulties in collecting comprehensive and standardized data on social and environmental impacts.

   - Metrics such as carbon emissions from data centers are often inconsistent across institutions.
   - Social impact data, such as financial literacy outcomes, lack uniform measurement criteria.

2. Technological Dependence:

   While digital banks utilize advanced technologies like AI and blockchain for operational efficiency, the integration of these tools into sustainability reporting remains underexplored (Napitupulu et al., 2021).

3. Stakeholder Engagement:

   Balancing the expectations of diverse stakeholders, including regulators, customers, and investors, poses a significant challenge.

Role of Technology in Advancing Social Accounting

The study highlights the transformative potential of technology in overcoming reporting challenges:

1. Blockchain Technology:

   Provides transparency and traceability in ESG reporting, ensuring data authenticity. Example: Use of blockchain for tracking green financing projects.

2. Artificial Intelligence (AI):

   Enables real-time monitoring and analysis of sustainability metrics, improving decision-making processes. Example: AI-powered dashboards for tracking carbon footprint reduction.

3. Big Data Analytics:

   Facilitates the collection and analysis of large volumes of data, enabling more comprehensive sustainability reports.

Despite its potential, technological adoption is hindered by concerns over data privacy, high implementation costs, and a lack of expertise in ESG technologies.

Best Practices and Case Studies

The study identifies exemplary practices from leading digital banks:

- DBS Bank: Comprehensive reporting on financial inclusion, green financing, and community engagement initiatives.
- ING Group: Detailed disclosures on environmental impacts, including carbon footprint metrics and renewable energy investments.
- Ally Bank: Focus on energy-efficient data centers and promoting digital literacy among underserved populations.

These examples underscore the importance of aligning corporate strategies with global sustainability goals and leveraging social accounting to enhance stakeholder trust.

Implications for Future Practice

The findings suggest that digital banks can enhance their sustainability reporting by:

- Standardizing Reporting Metrics: Aligning disclosures with global frameworks such as GRI and SASB.
- Leveraging Technology: Investing in AI, blockchain, and big data analytics to improve data quality and reporting efficiency (Panjaitan et al., 2024).
- Enhancing Stakeholder Engagement: Incorporating stakeholder feedback into sustainability strategies to ensure relevance and impact.

Discussion

The integration of social accounting into digital banking sustainability reporting is both a necessity and an opportunity (Dasinapa, 2024). It not only enhances transparency and accountability but also strengthens stakeholder trust and drives long-term value creation (Li et al., 2018; Renaldo, Junaedi, Suhardjo, Veronica, et al., 2024). However, addressing the challenges of data standardization, technological integration, and stakeholder alignment will require collective efforts from banks, regulators, and industry bodies (Dinçkol et al., 2023). The study contributes to the literature by providing a comprehensive overview of current practices, challenges, and opportunities in social accounting for digital banking. Future research could focus on developing industry-specific frameworks and exploring the role of emerging technologies in real-time sustainability reporting.

Digital banks operate in a dynamic ecosystem involving various stakeholders, such as customers, regulators, investors, employees, and the broader community. Each group has unique expectations, customers may seek ethical operations, regulators demand compliance, and investors focus on long-term sustainability. By adopting social accounting practices, digital banks can provide clear, comprehensive reports detailing their social and environmental contributions. This transparency builds trust and demonstrates commitment to responsible banking practices. Social accounting is not just a reporting mechanism but also a framework to evaluate the bank's performance against societal expectations and sustainability benchmarks. It allows digital banks to track their progress, identify areas for improvement, and engage stakeholders in meaningful dialogues. The integration of social accounting ensures that digital banks align their operations with broader global sustainability objectives, such as the United Nations Sustainable Development Goals (SDGs). This alignment positions them as leaders in ethical and sustainable banking practices. This is in line with stakeholder theory.

Digital banks leverage sustainability reporting frameworks like the Global Reporting Initiative (GRI) and the Sustainable Development Goals (SDGs) to standardize and validate their efforts. These frameworks provide guidelines for measuring and disclosing the environmental, social, and governance (ESG) impacts of banking activities. By adhering to such frameworks, digital banks demonstrate accountability, fulfill regulatory requirements, and gain credibility among stakeholders. Transparent sustainability reporting helps digital banks build trust and legitimacy in an increasingly competitive and scrutinized financial market. Communicating their commitment to sustainability enables them to attract socially conscious customers and investors while mitigating reputational risks. This is in line with legitimacy theory.

Digital banking eliminates the need for physical branches, reducing the consumption of energy, paper, and other materials associated with traditional banking operations. E-statements, online transactions, and cloud-based infrastructures significantly lower carbon footprints, supporting environmental sustainability. Increased access to financial services through digital platforms fosters financial inclusion, particularly for underserved communities. Digital banks can facilitate social programs, such as microloans or educational initiatives, contributing to poverty alleviation and economic empowerment. This is in line with triple bottom line theory.

CONCLUSION

Conclusion

The integration of social accounting into sustainability reporting for digital banking represents a critical step toward ensuring transparency, accountability, and alignment with global sustainability goals. This study highlights that leading digital banks are adopting social accounting practices to address financial inclusion, green financing, and community engagement. However, challenges such as data standardization, technological integration, and stakeholder engagement persist. Leveraging advanced technologies like AI, blockchain, and big data analytics can significantly enhance the effectiveness of social accounting practices.

Implication

Digital banks can strengthen their brand reputation and stakeholder trust by adopting comprehensive social accounting practices. Aligning sustainability reporting with global frameworks (e.g., GRI, SASB, SDGs) ensures comparability and credibility in ESG disclosures. This study expands the understanding of social accounting in the digital banking sector, emphasizing its role in sustainability reporting. It highlights the

transformative potential of technology in addressing challenges related to ESG reporting. Regulators and policymakers can use the findings to develop standardized guidelines for sustainability reporting in digital banking. Support for technological adoption in reporting frameworks can drive innovation and improve compliance.

Limitation

Reliance on publicly available data, such as sustainability reports and industry publications, may limit the depth of analysis. Self-reported data by banks may introduce bias or inconsistencies. The study primarily focuses on leading global digital banks, which may not reflect the practices of smaller or regional institutions. The study explores technological opportunities in sustainability reporting but does not include empirical testing of these technologies.

Recommendation

Digital banks develop industry-wide standards for ESG reporting to ensure comparability and accuracy, leverage AI, blockchain, and big data analytics for real-time and transparent sustainability reporting, and actively involve stakeholders in the design and implementation of sustainability strategies. For policymakers, encourage adoption of global frameworks like GRI and SASB to ensure uniformity in reporting practices and provide financial incentives for banks adopting advanced technologies for sustainability reporting. For researchers conduct studies on the impact of social accounting practices on customer trust and loyalty in digital banking and explore the integration of emerging technologies in social accounting frameworks.

Future Research

Investigate the practical applications of AI and blockchain in improving the accuracy and transparency of sustainability reporting. Analyze the cost-benefit implications of adopting advanced technologies for ESG disclosures. Conduct comparative analyses between digital banks and traditional banks to identify differences in social accounting practices. Explore regional variations in social accounting and sustainability reporting. Study the impact of enhanced social accounting on customer trust, investor decisions, and employee satisfaction and examine how stakeholders perceive the alignment of sustainability reports with global frameworks. Employ quantitative methodologies to measure the impact of social accounting on financial performance and ESG ratings. Develop sector-specific sustainability reporting frameworks tailored to the digital banking industry.

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