Analysis Determinants of Disclosure Level of Islamic Social Reporting (ISR) among Indonesia Sharia Banks

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ABSTRACT

This study aims to identify factors that may influence a level of Islamic Social Reporting (ISR) disclosure. ISR is a social responsibility disclosure index that has specific indicators on ethical principles of Islam. In this study, sample used are sharia Banks in Indonesia. Factors which were used in this study include profitability, size, age and Good Corporate Governance. The results show that profitability and size of the sharia Bank have a significant influence on a level of ISR disclosure. Whereas, age of the bank and Good Corporate Governance have no significant influence on a level of ISR disclosure.

Keywords: Islamic Social Reporting, Profitability, size, age, Good Corporate Governance

1. INTRODUCTION

Corporate Social Responsibility (CSR) is increasingly becoming an important issue in the business world. One of the keys to this change is the issue of the importance of harmonious relationships between stakeholders and companies. Companies not only seek to gain profit from their business, but also maintain harmony with the surrounding social environment. CSR is one form of corporate responsibility for economic development as an effort to improve the quality of people's lives and the environment. CSR shows a company's commitment not only to the interests of stakeholders in a broad sense, but also the interests of the company alone (Yusuf, 2017). Corporate Social Responsibility (CSR) is a concept that has engendered considerable interest in the world in recent years. Various CSR definitions have been developed in the literature. The European Commission has defined CSR as "a concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on voluntary basis" (Mosaid, 2012).

Corporate Social Responsibility (CSR) is generally defined as the company's commitment to not only seek to profit from its business, but also to maintain harmony with the social environment around its place of business, through efforts that lead to the improvement of the lives of local communities in all of its aspects. CSR is not only found in conventional economics, but it also develops in sharia economy. Haniffa (2002) stated that so far, the measurement of CSR disclosure in sharia banking still refers to Global Reporting Initiative Index (GRI). Whereas, there has been many discussions on Islamic Social Reporting in accordance with the principles of sharia. Sharia economic researchers today are using the Islamic Social Reporting Index (ISR) to measure the CSR of Islamic financial institutions. The ISR index contains standard CSR items defined by AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions).

In the context of Islam, the first and the major objectives of Islamic financial institutions are Sharia principles (Haniffa, 2002). The concept of Islamic Social Responsibility (ISR) is based on a relationship of responsibility to Allah SWT, to man and responsibility to the natural world. Every individual is obliged to make all activities of his life as a perfect form of devotion to God,
on the other hand, man is mandated to govern this nature so as to improve human relationships with humans and human relationships with other creatures of Allah, such as animals, plants and nature. Based on that, humans have 2 main tasks to be a devoted servant to Allah SWT and become a just caliph, and are able to sustain human life and the surrounding nature.

In Indonesia the CSR report has already begun to be implemented in several regulations such as in Law no. 25 Year 2007 on Investment and Law No.40 of 2007 on Public Company. Both of these laws firmly require that to implement a company that practices good corporate governance principles or Good Corporate Governance (referred to as "GCG") it must also care about the social and environmental interests of the company performing the duties and CSR is a form of company’s responsibility to its environment for social care and environmental responsibility by not ignoring the ability of the company. In implementing this obligation, companies should pay attention and respect the cultural tradition of the community around the location of business activities. CSR is a concept that the company is having a responsibility to consumers, employees, shareholders, community and environment in all aspects of company operations. Implementation of CSR will impact on the sustainability of the company. In carrying out its activities, a company must base its decision not merely (Ginting, 2007).

The development of CSR in Indonesia has increased both in quantity and quality compared to previous years. The reporting of CSR of a voluntary company becomes mandatory by Law Number 40 Year 2007 regarding Limited Liability Company which states that annual report must contain some information, one of which is report on the implementation of social responsibility and environment. Whereas, in Sharia social reporting Islamic Social Reporting (ISR) is still voluntary, so the reporting of CSR of each Sharia company is not the same. Unequal reporting is due to the absence of Sharia standards on the reporting of Islamic CSR (Maulida, 2014).

Sharia Financial Institutions should be a financial institution in running CSR programs based on Islamic values to prosper the community and preserve the surrounding natural environment. Implementation of CSR Sharia financial institutions become a form of accountability of the khalifah function to Allah SWT as well as the responsibility of fellow human beings and responsibility to the natural surroundings. Implementation of CSR in Islamic financial institutions is a comprehensive part in fulfilling the adherence to the principles of sharia to achieve the vision of economic development of the people, not only to fulfill the obligations mandated by the Act (Yusuf, 2017). Haniffa (2002) suggested that Islamic Social Reporting (ISR) was needed for the Muslim community with the objectives of demonstrating accountability to Allah and the community and to increase transparency of business activities by providing relevant information in conformance to the spiritual needs of the Muslim decision-makers.

Othman and Thani (2010) attempted to measure the extent of Islamic Social Reporting (ISR) as practiced by Sharia-approved listed companies in their annual reports in Malaysia as they were expected to be more accountable in terms of reporting their activities in conformance with sharia (Islamic laws). Haniffa and Hudaib (2007) argue that Islamic have an ethical identity and “are expected to be more socially responsible than their conventional counterparts”. In their study, Haniffa and Hudaib (2007) attempted to evaluate the level of ethical identity by opposing “communicated” to “ideal” “ethical identity”.

Some research that examine the factors that affect the ISR have already been conducted, one of them is a study by Otman et.al (2009). The result of the research shows that size, profitability and board composition influence a company to provision of Islamic social reporting. Industry type, however, is not an important determinant to the provision of Islamic social reporting. Fauzi’s (2015) research shows that the bank size and financial performance are significant factors and positively associate towards the Sharia responsibility disclosure. The study also finds that there is a significant negative association between ownership status and the Sharia responsibility disclosure. In Indonesia, the determinant ISR study showed different results, for example in studies conducted by Sembiring (2006), Khoirudin (2013), and Maulida (2014).

In general, the purpose of this study is to examine factors affecting Islamic Social Responsibility in Sharia banks in Indonesia.
2. LITERATURE REVIEW

2.1 Islamic Social Responsibility

Financial reporting was used by corporations as a means of communicating information to their stakeholders, such as the individual investors, institutional investors and financial analysts. This group used the annual report as their primary influence in decision-making (Othman and Thani, 2010). CSR disclosure plays an important role in society because it provides information in demonstrating the organization's ethical accountability to its stakeholders to aid them in their decision making (Hasan, 2010). From the Islamic perspective, the concept of accountability would be defined as a perceived relationship between individuals and firms, with God. This was an extension of the basic Islamic concept of *tawhid* which meant "unity with God" (Maali et al., 2006).

Maali et al. (2006), define Islamic banks as those banks that claim to follow Islamic Sharia in their business transactions. Sharia requires transactions to be lawful (halal) and prohibits transactions involving interest and those involving speculation. It also requires Muslims to pay the religious tax Zakah. The research by Haniffa and Hudaib (2007) highlights important lack on information regarding four dimensions: commitments to society, disclosure of corporate vision and mission, contribution to and management of Zaka, charity and benevolent loans, and information regarding top management. Haniffa and Hudaib (2002) suggested that a full disclosure in the annual report of relevant and reliable information would assist the Muslim stakeholders to make both economic and religious decisions, as well as assist management in fulfilling their accountability to Allah SWT and the society.

Implementation of ISR by Islamic finance institutions shall be based on the main principles outlined in the Qur'an and Assunnah. The principles of CSR implementation of Sharia Financial Institutions are (Yusuf, 2017):

1. Tawhid
   For the organizers of Islamic financial institutions business, belief in God makes a person conduct business in accordance with the values that have been outlined by Allah SWT, responsible for what is cultivated and always have a positive impact and do good deed to the environment.

2. Caliph principle
   Implementation of the principle of caliph in the concept of ISR sharia financial institutions requires sharia financial institutions to maximize the function and role of Islamic financial institutions to improve and empower the growth of stakeholder economics. Every profit is derived from being justified according to Islam. Profits are set aside for good to society.

3. Justice principle
   Implementation of ISRs in sharia financial institutions must be fully imbued by justice values to reduce the economic gap between the rich and the poor. Implementation of the ISR program makes justice a key principle for achieving the welfare of all stakeholders.

4. Shaqwah principle
   The principle of brotherhood should be the background of each ISR implementation. Helping each other becomes strength to promote economic growth, prosperity and sustainability without harming each other.

5. Maslahah realization principle
   The realization of maslahah is the business goal of sharia financial institutions. Therefore, all ISR implementations in business administration of sharia financial institution should revolve around halal products which have been outlined by Islam and leave all the forbidden products prohibited by Islam. All these principles are carried out with a single goal of perfect devotion to Allah SWT.

2.2 Good Corporate Governance

These Principles build on four essential articulated by the OECD (Organization for Economic Co-operation and Development) Business Sector Advisory Group. The four principles of corporate governance articulated in the Millstein Report -- fairness, transparency, accountability and responsibility (Gregory and Simms, 1999); Giring (2007).
1. Fairness: The OECD Principles expand on the concept of “fairness” with two separate principles. (1) “The corporate governance framework should protect shareholders’ rights.” (2) “The corporate governance framework should ensure the equitable treatment of all shareholders. This principle provides protection against minority interests especially minority shareholders to be able to have fair treatment. This fact has been accommodated in the provisions of Law no and the right of minority shareholders to be able to propose an AGMS through a court of law if the majority shareholders do not enforce it. This principle requires each board of commissioners and commissioners to be more concerned with the interests of the company than the personal interest, so that all activities dealing with conflict of interest must voluntarily give up personal interests.

2. Transparency: “The corporate governance framework should ensure that timely and accurate disclosure is made on all material matters regarding the corporation. Existing accurate and auditable information by independent third parties is a report to shareholders so that they can know the progress and decline of the company. This principle also requires accurate reports of financial, management and management changes and shares which may result in a shift of ownership and other forms of action by the board of directors and commissioners in carrying out their respective duties on a regular and ongoing basis.

3. Accountability: “The corporate governance framework should ensure the strategic guidance of the company, the effective monitoring of management by the board, and the board’s accountability to the company and the shareholders.” This principle requires corporate directors to be responsible for the successful management of the company to realize the goals of the company. The Board of Commissioners is responsible for carrying out supervisory duties to the Board of Directors in connection with its duties. The position of the Board of Directors and the Board of Commissioners that have the obligations and responsibilities must be developed with great dedication by prioritizing the interests of the company so that all can be accountable to the shareholders of the company.

4. Responsibility: “Responsibility” to mean that: “The corporate governance framework should recognize the rights of stakeholders as established by law and encourage active cooperation between corporations and stakeholders in creating wealth, jobs, and the sustainability of financially sound enterprises.” This principle confirms the fiduciary duty concept of corporate management to better comply with the rules outlined in managing the company. Regulations set by the government as well as the interests of other parties (stakeholders) affect the sustainability of the company. Directors must respond to the continuity of the company with various responsibilities.

2.3 Framework and Hypotheses

Large companies may have potential conflicts between management and the stakeholders. To reduce these conflicts, larger companies tend to disclose more information voluntarily. In addition, larger companies would also likely to have more activities compared to small companies and therefore, disclose more information (Othman, et al, 2009). Larger companies engage in more activities, cause greater impact on the environment, and have more shareholders who may be interested in corporate social programs. Besides, financial reports provide an efficient tool in communicating corporate social information.

Company size is the identification of the size of a company, whether it is large or small. Larger companies engage in more activities, causing greater impact. The larger the size of a company, the more capital invested so that large resources and funds within the company tend to have a wider demand for its corporate reporting information (Maulida et al, 2014). Haniffa and Cooke (2005) have also proven that company size measured by measuring total assets has a significant positive effect on ISR disclosure rates.

This is in line with stakeholder theory. Large companies usually have more and more complex activities, greater impact on society, more shareholders, and get more attention from the public. Therefore, large companies get more pressure to show their social responsibility (Cowen et al., 1987). Branco (2008), argued that social responsibility activities and disclosure are a way of enhancing corporate reputation.
H1 There is a positive relationship between company’s size and the level ISR

The relationship between profitability and social disclosure can be associated with agency theory. Increased profits will make the company disclose wider social information. High profit margins will encourage managers to provide more detailed information to convince investors and stakeholders that the profits earned are not only used for their own sake. This will reduce agency problem.

From the Islamic perspective, a company should be willing to provide full disclosure regardless whether it is making profit or otherwise (Haniffa, 2002). Management has the freedom and flexibility to undertake and reveal more extensive social responsibility programs to shareholders. Profitable companies disclose social information to demonstrate their contribution to society (legitimatize their existence) (Haniffa and Cooke, 2005)

H2 There is a positive relationship between profitability and the level of ISR

The company's age is seen from how long the company has existed. Long existing companies will be trusted by investors rather than newly established companies. The older the age of a company, the more experience it has in managing the business, so it will be able to provide complete information including ISR conducted by the company. Long-existing companies are likely to reveal more information in annual reports than younger companies.

This can be attributed to the theory of organizational legitimacy. According to this theory, the legitimacy of the organization can be seen as something that is given to the company and the society that the company wants or sought from the community. Legitimacy theory encourages companies to ensure that their activities and performance are acceptable to the public. Therefore, the older a company, the more social information it reveals as a form of responsibility to be accepted by society. Bayoud et al. (2012) The quantitative findings reveal that there is a positive relationship between company age and industry type and the level of CSR

H3. There is a positive relationship between age and the level of ISR

Based on GCG principles, one that is closely related to the implementation of CSR is the principle of responsibility. The principle of responsibility prioritizes the interests of stakeholders. Stakeholders of a company can be defined as the parties concerned about the existence of the company. These include employees, customers, consumers, suppliers, communities, and the environment, as well as the government as regulators. With this concept, the company should pay more attention to the social and environmental dimension to the stakeholders to improve the welfare and the sustainability of the environment for the sake of the company's sustainability because the financial condition alone is not enough to guarantee the company’s value to grow sustainably (Ginting, 2007). Claims against companies to provide transparent information, accountable organizations, and good corporate governance force companies to provide information about their social activities.

H4 There is a positive relationship between Good Corporate Governance and the level of ISR

Framework of this study
3. RESEARCH METHOD

Population used in this research were all sharia banks in the Indonesia. While firms taken as sample were selected based on the following specific criteria:
1. Any bank had issued the report of Good Corporate Governance for the period of 2011-2015
2. Any firm had issued its financial reports for the observation period of 2011-2015 Data sources used there were annual reports, firms’ webs.

Operational definition of each variable in this research are as follows:- **Islamic social Responsibility**. The approach to scoring items is essentially dichotomous in that an item in the research instrument scores one if disclosed and zero if it is not. To examine the extent of ISR among the sharia bank, an Islamic social reporting index is developed. The development of the index is adapted from Othman and Thani (2009) with some modifications to suit the context of this study. Othman and Thani (2009) developed the Islamic reports based on five themes: finance and investment, product, employees, society and environment. Corporate social disclosure index. The approach to scoring items is essentially dichotomous in that an item in the research instrument scores one if disclosed and zero if it is not (Othman, 2009). **Firm Size** is measured by using natural logarithm of total asset. **Profitability** is measured by the ratio of Net income/total assets. **Age** is measured by age of the firm. **Corporate Governance** The measurement of GCG is based on the self-assessment of bank GCG implementation report. Its maximum score is 5. The lower the index of GDG, the better its implementation. So that, GCG in this research was measured by 5-scale index of GCG. The relationship between the four factors and ISR is determined by the following model.

\[
ISR = \alpha + \beta_1SIZE + \beta_2PROFIT + \beta_3AGE + \beta_4GCG + \epsilon
\]

4. DISCUSSION OF RESULTS

4.1 Descriptive statistics

Table 1 provides the descriptive statistics of the sample of this study. The survey covered 51 sharia Bank in Indonesia. The table shows the minimum (Min), maximum (Max) and mean values for company characteristics: company size which is represented by Ln total assets, profitability which is represented by ROA and AGE of the sharia Bank for the year 2011 to 2015

<table>
<thead>
<tr>
<th>Variable</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>ISR</td>
<td>0.29</td>
<td>0.77</td>
<td>0.4922</td>
<td>0.14562</td>
</tr>
<tr>
<td>SIZE</td>
<td>13.37</td>
<td>18.07</td>
<td>15.6316</td>
<td>1.28199</td>
</tr>
<tr>
<td>ROA</td>
<td>-0.20</td>
<td>0.06</td>
<td>0.0098</td>
<td>0.03367</td>
</tr>
<tr>
<td>AGE</td>
<td>1</td>
<td>22</td>
<td>5.8824</td>
<td>5.21784</td>
</tr>
<tr>
<td>GCG</td>
<td>1</td>
<td>4</td>
<td>2.8825</td>
<td>0.76092</td>
</tr>
</tbody>
</table>

4.2 Classic assumption

a. Normality Test

<table>
<thead>
<tr>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
</tr>
<tr>
<td>Mean</td>
</tr>
<tr>
<td>Std deviation</td>
</tr>
<tr>
<td>Most extreme differences absolute</td>
</tr>
<tr>
<td>positive</td>
</tr>
<tr>
<td>negative</td>
</tr>
<tr>
<td>Test statistic</td>
</tr>
<tr>
<td>Asymp sig (2-tailed)</td>
</tr>
</tbody>
</table>
Normality test was performed using Kolmogorov-Smirnov (K-S). The equations had a significance level of more than 5% which mean that the residual data was distributed normally.

b. Multicollinearity Test

The correlation analysis among the independent variables ISR was computed to determine whether there is a multicollinearity problem by using variance inflation factor (VIF) and tolerance statistic. Table 3 shows the collinearity statistics for all variables. The results show that none of the tolerances are less than 0.2 and none of the VIF was greater than 10. Such results indicate that there is no problem of multicollinearity between profitability, size of bank and age of bank.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Tolerance</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROA</td>
<td>0.906</td>
<td>1.104</td>
</tr>
<tr>
<td>SIZE</td>
<td>0.346</td>
<td>2.888</td>
</tr>
<tr>
<td>AGE</td>
<td>0.352</td>
<td>1.838</td>
</tr>
<tr>
<td>GCG</td>
<td>0.980</td>
<td>1.021</td>
</tr>
</tbody>
</table>

c. Heteroskedasticity Test

Using Glejser Test, there was no heteroskedasticity. It was shown from the significance of the probability that was more than 5% of the level of confidence. It can be concluded that the regression model didn’t contain heteroskedasticity.

<table>
<thead>
<tr>
<th>Variable</th>
<th>B</th>
<th>t</th>
<th>sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>consttant</td>
<td>0.107</td>
<td>0.931</td>
<td>0.360</td>
</tr>
<tr>
<td>SIZE</td>
<td>0.023</td>
<td>1.313</td>
<td>0.200</td>
</tr>
<tr>
<td>ROA</td>
<td>-1.195</td>
<td>-1.233</td>
<td>0.228</td>
</tr>
<tr>
<td>AGE</td>
<td>-0.002</td>
<td>-0.589</td>
<td>0.561</td>
</tr>
<tr>
<td>GCG</td>
<td>0.004</td>
<td>0.225</td>
<td>0.823</td>
</tr>
</tbody>
</table>

Note: Dependent variable ABSRES

d. Autocorrelation Test

Autocorrelation Test uses Durbin-Watson Test (DW test). The DW value of equation was 1.660. These values were compared to table values using a significance value of 5%, with a number of sample of 51 and a number of independent variable of 4 (k=4). The Durbin table became higher than the upper limit (du) and less than 4-du. Thus, it can be concluded that there was neither positive autocorrelation nor negative one.

4.3 Hypothesis test

<table>
<thead>
<tr>
<th>Model</th>
<th>B</th>
<th>t</th>
<th>sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>-1.192</td>
<td>-6.639</td>
<td>0.000</td>
</tr>
<tr>
<td>SIZE</td>
<td>0.110</td>
<td>8.971</td>
<td>0.000</td>
</tr>
<tr>
<td>ROA</td>
<td>-0.755</td>
<td>-2.610</td>
<td>0.012</td>
</tr>
<tr>
<td>AGE</td>
<td>-0.002</td>
<td>-0.705</td>
<td>0.484</td>
</tr>
<tr>
<td>GCG</td>
<td>-0.007</td>
<td>-0.034</td>
<td>0.595</td>
</tr>
</tbody>
</table>

Note: Dependent variable ISR

According to this research result, it is shown that size of the bank has positive and significant effect on the ISR. This is accordance with (Branco, 2008), size has a significant positive effect on Islamic Social Responsibility. Larger companies are more susceptible to scrutiny from stakeholder groups since they are highly visible to external groups and more vulnerable to adverse reactions among them; and larger companies, on average, are more diversified across geographical and product markets and more diverse stakeholder groups. It is also more likely that larger, more visible companies will consider social responsibility activities and disclosure as a way of enhancing corporate reputation. This is accordance with Fauzi (2015) showed that bank’s size is the significant factors and positively associate towards the Sharia responsibility disclosure.
ROA has a significant negative effect on Islamic Social Responsibility. This is different with previous research. If the company has high profit, the company does not report the issue that may disturb the information about company’s financial success. In the contrast, when the level of corporate profitability is low, the company will hope the users of financial statement find out the company’s performance in a good condition. Therefore, the investor will keep to invest to the company. The result of the research different with Fauzi’s (2015) result showed that financial performance are the significant factors and positively associate towards the Sharia responsibility disclosure.

Age has no significant effect on the level of ISR. This is not in accordance with Bayoud (2012) the quantitative findings reveal that there is a positive relationship between company age and industry type and the level of CSR. This is not according the legitimacy theory. Legitimacy theory encourages companies to ensure that their activities and performance are acceptable to the public. It is caused of probably in Indonesia the CSR report must be implemented not only old company but also new company.

GCG has no significant effect on the level of ISR. Claims against companies to provide transparent information, accountable organizations, and good corporate governance do not force companies to provide information about their social activities.

5. SUMMARY AND CONCLUSION

The main objective of this study is to examine whether there is any relationship between company’s characteristics such as size, profitability, age and GCG and ISR. It is hypothesized that ISR in the annual report is significantly associated with company’s size (H1), profitability (H2). While the Age (H4) and GCG are found to be insignificant. The finding of the current study is consistent with the findings of some prior studies. For example, Branco (2008) and Fauzi (2005) who found that firm size to be significantly associated with the level of disclosure. In contrast, profitability, the finding is not consistent with Haniffa (2002) and Haniffa and Cooke (2005) who found firm has significant positive effect to level of disclosure. The results of this study could be due to several reasons. If the company has high profit, the company does not report the issue that may disturb the information about company’s financial success. In the contrast, when the level of corporate profitability is low, the company will hope the users of financial statement find out the company’s performance in a good condition. Therefore, the investor will keep to invest to the company. The result of age is found to be insignificant is in contrast with some prior studies in Bayoud et al. (2012) that there is a positive relationship between company age and the level of CSR. GCG has insignificant effect on level ISR.

This study has few limitations. First, this study focused on annual reports in measuring the extent of the Islamic information disclosure practices by the selected companies. Secondly, the interpretation of some ISR’s item in coding process is very subjective. It is very difficult to find the correct wording to explain the required item of ISR.

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