

## THE IMPLEMENTATION OF SOCIAL RESPONSIBILITIES IN MANDIRI SHARIA BANKS OF MATARAM BRANCH

Mulyani Damayanti<sup>1</sup>,  
Unti Ludigdo<sup>2</sup>,  
Noval Adib<sup>3</sup>

---

### ABSTRACT

*CSR basically has the same goal of wanting to run a business with more dignity in running its business not only for profitability but more than that, namely sustainability. In Indonesia, the Government specifically encourages the participation of companies to carry out CSR activities. This research uses qualitative methods with primary and secondary data from the annual report of Bank Syariah Mandiri Kota Mataram. In this case, there is cooperation between Laznas and BSM Mandiri Syariah. Related to the theory of legitimacy, BSM Mataram Branch has carried out operational activities in accordance with the systems, norms, values and beliefs that apply in the community. The BSM Broadcast program is expected to establish a good relationship between BSM and the surrounding community. Not only to improve the image of the company but also to the surrounding community to experience the benefits of the CSR programs carried out by BSM.*

Keywords: CSR, Syariah, Sustainability

---

### Introduction

CSR is a value and standard relating to the operation of a company in a society. CSR is defined as a business commitment to operate legally and ethically which contributes to improving the quality of life of employees and their families, local communities and the wider community within the framework of realizing sustainable development (Hardiansyah, 2008). Guthrie & Mathews (1985) emphasizes the term corporate social responsibility can be described in terms of the availability of financial and non-financial information relating to the interaction of the company with the physical environment and social environment that can be made in the company's annual report or separate social report.

Mc Williams and Siegel (2001) also believe that:

"CSR is a conventionally defined social involvement, responsiveness, and accountability of companies apart from their core profit activities and beyond the requirements of law and what is required by government"

The World Business Council for Sustainable Development (Business Action for Sustainable Development) in Solihin (2009: 28) reveals that CSR is:

"The continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as the local community and society at large". CSR basically has the same goal of wanting to run a business with more dignity in running its business not only for profitability but more than that, namely sustainability. In Indonesia, the Government specifically encourages the participation of companies to carry out CSR activities. The regulation concerning this matter is stated in article 74 of Law No. 40 of 2007 concerning limited liability companies. Another rule that also includes CSR is Law No. 25 of 2007 article 15 (b) concerning investment.

The law can be said as a strong legal umbrella in the implementation of CSR in Indonesia. Because in the Law, it is clearly stated that the company is obliged to carry out its social responsibility. This, of course, changed the initial paradigm that had previously developed among entrepreneurs that the implementation of social responsibility was solely the company's willingness. Entrepreneurs only carry out social responsibility as an interest in publication in order to build a good image in the community. CSR practices are currently growing rapidly including in Indonesia. This is in response to the business world that sees environmental and social aspects as opportunities to improve competitiveness and part of risk management towards the sustainability of business activities. The substance of CSR is the company's ability to adapt to the environment, community and related stakeholders, both locally, nationally and globally (Puspitasari, 2014). Achieving the ultimate goal in implementing a CSR program, Islamic banking is not just aborting obligations that have been ordered by law. But the implementation of CSR is a form of accountability to God through society and the surrounding environment. Although the development of CSR in Islamic banking is quite significant and the obligation to disclose CSR has been carried out, there are still several problems faced by Islamic banking in implementing CSR.

Yusuf (2010) revealed that CSR in Islam is not something new, social responsibility is often mentioned in the Qur'an. As a guideline in implementing CSR distribution. This is in accordance with the word of Allah SWT in Al-Qur'an Surat Al-Qasas verse 77: "And seek what Allah has bestowed on you (happiness) in the Hereafter and do not forget your happiness from (worldly) pleasure and do good (to others ) As God has done good to you and do not do any damage to the earth. Surely Allah does not like those who do damage. " Through this verse, Islam corrects the behavior of the business world, especially Islamic banking, in social activities. This, should be a concern about several cases, namely: First, in today's era Islamic banks must encourage people to be more active in participating in economic growth and development for the betterment of the people.

Secondly, Islamic banks must also play a role to be more active in social commitments that will have an impact on a better life for humans.

This verse also explains clearly how Islam is very concerned about the preservation of nature. Therefore, in carrying out its business, both in the form of business and non-business must ensure the preservation of nature and humans as caliphs in the face of the earth to preserve the mandate (natural resources) that He gives. Muwazir (2006) explains that companies are considered to have responsibility for others, including society and the environment because they are entities that have relations with God, the community, and stakeholders. Therefore, companies are required to comply with Islamic rules and regulations to share, care and help each other.

Various forms of assistance / gifts / grants provided are expected to be allocated optimally in the context of developing a competitive society. This is realized through activities recommended by Islam through Islamic banking and must implement clear rules in doing business. The Islamic perspective (Islamic banking) provides a complete concept of life, directing every phase of human life including spirituality, business, and justice in social life (Rice, 1999). In addition, their annual reports are more submitted to shareholders who focus on benefits rather than the broader group of stakeholders in the community. This is similar to the research by Kamla (2007) in the Middle East Arabian whose results are the same as those in the UK which state that the low quality of environmental or social reporting is caused by the large number of UK disclosures relating to the development of corporate images.

Based on the background of the problem, a more in-depth study needs to be conducted on the form of implementation of the Mataram Branch Syariah Mandiri social responsibility on the aspects of divinity, social, economic and environment so as to make a positive contribution to the world of Islamic banking. This research is very interesting to do because there is no research that focuses on CSR practices on Islamic values-based companies in areas that are very pro-active in developing regional potential based on Islamic principles (Bank Mandiri Syariah).

## **Theoretical Framework**

### **CSR Reporting and Legitimacy Theory**

The link between CSR and legitimacy theory is that the company is basically in a social contract, so it must carry out its operational activities within a framework that is in accordance with the systems, norms, values and beliefs that apply in the community. For the purpose of ignition and its existence in the long term. In order for a company to be considered to have legitimacy, the company must be in equality between social values by being applied in the activities it carries out and existing social norms. Meutia explained (2010: 78) that legitimacy is equating the perception that the actions taken by an entity are desirable, appropriate or in accordance with the system of norms, belief values, and socially developed definitions.

### **Definition of Corporate Social Responsibility (CSR)**

The British (United Kingdom Government) Government defines the CSR of a company as a business contribution aimed at sustainable development, in the sense of explaining how a company can have an economic, social and environmental impact on its activities. The UK government views CSR as a voluntary form of the company with minimal legal requirements and refers to the interests of the competitiveness of the company concerned and to the interests of the wider social community. CSR is the root of the recognition that business is part of society and companies have the potential to make positive contributions to achieving social goals and aspirations (Jones & Camfort, 2005). Whereas according to Dahlan (2008: 56) CSR is one of the economic development instruments aimed at equitable distribution of socio-economic welfare of the community, CSR is also included in the form of public finance owned by natural resource and capital companies (financial institutions).

### **Stages of Corporate Social Responsibility (CSR)**

According to Solihin (2009: 129-147), states that there are four stages carried out by a company in implementing CSR, such as:

#### **1. Planning Phase**

Planning (planning) is the beginning of the determination of the activities of various final results (Objectives / goals) to be achieved by the company which includes the strategies, policies, procedures, programs and budgets needed to achieve these goals.

#### **2. Implementation Phase**

The implementation of the CSR program requires a number of conditions that will guarantee the implementation of the following:

CSR implementation obtains approval and support from the parties involved. For example, the implementation of CSR must obtain approval and support from the company's top management so that the implementation of CSR programs is fully supported by the resources owned by the company. Establishment of a relationship between the parties involved. It is to improve the quality of coordination of the implementation of CSR programs. The management of the program will be realized. The realization of the program also requires support for programs that are being carried out by the parties involved and who is responsible for maintaining continuity of activities if the CSR program is over.

#### **3. Monitoring and Evaluation Phase**

The implementation of CSR needs to be monitored to ensure that the implementation of the CSR program does not deviate from the plans that have been set.

#### **4. Reporting stage**

Reporting is needed in order to build an information system, both for the purposes of the decision making process, as well as the need for material and relevant information disclosure regarding the company. So, besides functioning for the needs of shareholders it also functions for other stakeholders.

### Principles of Corporate Social Responsibility (CSR)

According to David Crowther (2010) reveals that identification of CSR activities into three main principles, such as:

#### 1. Sustainability

This principle is related to the actions taken now which in the future can have an impact or influence on the steps that we can take in the future. Sustainability, implementation that society must use the carrying capacity of the ecosystem (Hawken, 1993). The strategy on sustainability issues is:

Sustainable growth; Change the quality of growth, Meeting essential needs such as work, food, energy, water and sanitation; Maintenance and improvement of the resource base; Continuous technology orientation and able to manage risk; and Combining environment and economy in decision making.

#### 2. Accountability

The efforts of the company are open and responsible for the activities that have been carried out. Accountability is needed, when company activities influence and are influenced by the external environment. This concept describes the influence of corporate activities on internal and external parties (Crowther David, 2008).

#### 3. Transparency

It is a principle where an external impact is reported in a real way without being hidden. Transparency plays a role in reducing information asymmetry, misunderstanding, especially information and accountability for various environmental impacts.

### Social Responsibility (CSR) in an Islamic perspective

Social responsibility in Islam is not just a strategy or tool for companies to build company image or improve financial performance in the long term as stated by Greenfield (2004). The same thing expressed by Djakfar (2010), that social responsibility programs or CSR are the implications of tenure teachings in Islam. Allah is the absolute owner, while humans are only limited to temporary owners who function as recipients of the mandate. Furthermore, humans are encouraged to seek rizki, but without ignoring the interests of the hereafter, that is, in a good way, without having to hurt as well as God's creatures, and not do damage on earth. One is contained in the word of God QS. Al-Qasas (28:77):

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ  
مِنَ الدُّنْيَا وَأَحْسِنَ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي  
الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ ﴿٧٧﴾

Meaning: "And seek what Allah has bestowed on you (happiness) in the Hereafter, and do not forget your happiness from (worldly) pleasure, and do good (to others) as Allah has good to you, and do not do any damage in the face of the earth. Surely Allah does not like those who do damage. "

The verse above explains that Allah Almighty advocates for humans as caliphs in the face of the earth to preserve the mandate (natural resources) that He gives. So that in carrying out its business both directly related to nature and not, humans must continue to pay attention to the conditions of nature and the environment wherever he is.

### Implementation of Corporate Social Responsibility in the Islamic View

#### The concept of Zakat

Zakat is one of the pillars of Islam which is a religious obligation imposed on one's assets according to certain rules. According to Manan (1995: 257), zakat has six principles, namely as follows:

1. Principles of religious wealth. That people who pay zakat is one manifestation of religious belief
2. The principle of equality and justice is the social goal of zakat, which is to share the authority given by God more evenly and fairly to the people
3. The principle of productivity emphasizes that zakat must be paid because certain properties produce more certain products after a certain period of time
4. The principle of reason is very rational that the charity of the assets that produce it must be issued
5. The principle of freedom, that zakat is only paid by free people
6. The principle of ethics and reasonableness, that zakat is not arbitrarily collected.

Zakat is one of the characteristics of the Islamic economic system, because zakat is an implementation of the principle of justice in the Islamic economic system. Provisions regarding zakat are contained in one of the verses of the Qur'an, namely the letter At-Taubah verse 60 as follows:

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَفَةَ  
فُلُوبِهِمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ  
فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴾

Meaning: "Indeed the zakat is only for the needy, the poor, the administrators of zakat, the mu'allaf who are persuaded by his heart, to (liberate) slaves, those who are in debt, to the path of Allah and for those who are on their way, as a decree that is required by Allah, and Allah is All-Knowing, Wise. "

### CSR in Indonesia

The implementation of CSR in Indonesia until now is still in the implementation stage of the aspects of operational security and convenience. CSR reporting is still voluntary. Indonesia still continues to make efforts to develop and improve the implementation of CSR from time to time, such as the creation of a Limited Liability Company Law (Law No. 40 of 2007 article 74) stating that, the Indonesian government requires companies to carry out social responsibility. One of the prominent aspects of CSR practices in Indonesia is the emphasis on aspects of community development. Although CSR is not solely for the development of community empowerment, it is in accordance with the conditions and needs of people who are below the poverty line and the number of unemployed people. Ambadar (2008: 37-39) explains the principles of Community Development including: (1) Collaboration, responsibility, balancing community activities that do not differentiate between men and women and mobilization of individuals for the purpose of mutual help helping themselves, solving problems, social integrity and / or social actions. (2) Community resources (human, technical and financial) and possible resources from the community

### Sharia Banking

Banking is an institution that has a major role in the development of a country. This role is manifested in the function of banks as financial intermediary institutions, namely collecting public funds in the form of deposits and channeling to the public in the form of loans or other forms of improving people's lives. In Law Number 10 Year 1998 based on operational principles, banks are divided into two, namely conventional banks which are based on the principle of interest and banks based on sharia principles or which are commonly known as Islamic banks. Islamic banks are banks that operate by not relying on interest. Islamic banks or commonly called interest-free banks, are financial / banking institutions whose operations and products are developed based on the Qur'an and the Hadith of the Prophet. The implementation of CSR is one form of ethics that must be carried out by the company. According to Farook and Lanis (2008: 113) that the main contribution of Islamic banking is the elimination of aspects of interest or usury in its economic transactions. Along with this function is a function of social justice and accountability, especially encouragement and is a mandatory thing for Islamic banking to disclose CSR information.

### Methodology

This type of research is qualitative research which focuses on the study of information and theories related to the theme of research, namely to find out how the implementation of CSR programs on BSM to stakeholders, especially the people of the Mataram area. Thus, CSR activities practiced by BSM will be more easily understood by considering the values, norms, culture, organizational structure and certain behaviors that occur in the research environment as well as other external factors that encourage CSR activities. Using a case study approach, researchers can make a complex picture of the facts in the field so that they are easily understood, and can be found solutions to existing problems. Where researchers have little control over the events under study, and focus on current (contemporary) phenomena. The types of data used in this study are primary data and secondary data, namely in the form of direct information obtained from the financial section related to CSR funds, technician implementing parts, CSR managers, and communities that receive CSR from BSM and any CSR programs that are will be carried out by PT. Bank Mandiri Syariah Mataram branch and in the form of annual report PT. Bank Syariah Mandiri 2017.

### Results and Implementation

The implementation of corporate CSR must rest on the triple bottom line, namely the company's responsibility on economic, social and environmental aspects. Therefore, every company is required to disclose information about corporate social responsibility or CSR. The existence of BSM is expected not only to benefit shareholders, but also to wider stakeholders, namely customers or consumers, the community and the environment. In other words, BSM seeks to maximize company profits. This is in line with the company's goal to provide maximum benefit for the people (people) and the environment (planet). Based on the interview with Ms. Intan (head of branch) on January 3, 2019 at 10.00 about the understanding and purpose of CSR in BSM are as follows:

"CSR is a form of responsibility for the environment, for example the office environment, our stakeholders. If our responsibility is to be more social, for example, we provide benefits that are not harmful to our stakeholders, for example we pay attention to the musholla, we also have scholarships for underprivileged children, and also business capital assistance for the surrounding community also Ms.

BSM's social activities are explained by Ms. Intan such as renovating musholla, scholarships, and business capital for the community. One of BSM's missions is to increase awareness of the community and the environment. Bank Syariah Mandiri also has "ETHIC" shared values as a Value-Driven Company that is continuously implemented in the work environment. Humanity

as part of shared values has one of the core behaviors, namely social responsibility or having environmental and social concerns without ignoring company goals. Based on the results of interviews with Pak Agus (Person in Charge of BSM CSR) on August 20, 2018 at 1:00 p.m., the implementation of Corporate Social Responsibility at BSM is as follows:

"We have a focus to be able to provide benefits to the surrounding environment through the CSR that we carry out. For this reason, we can carry out CSR as much as possible for our stakeholders, the first thing we do is how so that the work environment can be a major concern so that through a good working environment good results will be obtained for BSM which will affect BSM profits later. It will be used in part for our social activities, Ms.

According to Mr. Agus, the main focus for maximizing CSR is to pay attention to a good work environment so that it will have an impact on good performance.

The implementation of the CSR program carried out by the Mataram Branch BSM was in accordance with the BSM Laznas implementation program as stated by Mr. Rizal as the BSM CSR Implementing Section as follows:

"The mechanisms for managing, collecting, and distributing are all through Laznas, so from the BSM branches they submit applications to Laznas regarding the programs in the branch branch. Well, later when it has been approved, the Laznas can only be channeled through branches, the program must in accordance with the Laznas program to be approved "

### **Educate Community Program**

The Didik Umat program conducted by Laznas BSM takes the role of fulfilling the educational needs of the community through the Didik Umat program. The program carried out by Laznas BSM has three programs namely (Annual Report Laznas, 2017):

The Indonesian Student Friends Program is an education assistance program for students from underprivileged families.

a. ISDP - Islamic Soclopreneur Development Program, is a scholarship program for university students and college students who have an interest in the world of social entrepreneurship (sociopreneur).

b. Student Scholarships, giving programs to students who are less capable and achievers to be able to continue the lecture process

c. The program run by BSM Mataram Branch is an Indonesian Student Friends program, which is due to the fact that orphans and poor people are given to students who are less capable. As stated by Mr. Rizal as follows:

"We provide compensation in the form of compensation for education costs of 500,000 per child so that they can help with the education costs of orphans and poor people whose location is in the activities of the Al Muttaqin Cakranegara Mosque"

Providing educational assistance in the Educate Community Program will provide material and spiritual support to students, so it will increase interest in learning. Scholarship assistance is given from the level of education starting from elementary, junior high, high school, and also for undergraduate level. This condition provides confidence in the high concern of BSM with Laznas in managing their CSR to realize community welfare. Improving public education will provide hope for improving the welfare of the community, because it can increase competitiveness in finding work if you can increase innovation to do business better.

### **The Simpati Umat Program**

The Simpati Umat Program conducted by Laznas BSM has the meaning that the Simpati Umat Program is a program for distributing infaqah shahqah zakat funds in order to improve and improve the quality of life of the community and Islamic world humanitarian assistance (Annual Report Laznas, 2017). The Simpati Umat Program has excellent programs, such as:

1. Health Assistance, which is a program of assistance to parties in need in the health sector including its facilities and infrastructure.

2. Jum'at Berbagi Berkah, is a compensation program for mustahik held on Friday.

3. Disaster and the Environment, is an aid program to anticipate emergencies and actively reduce the impact of social disaster.

4. The Islamic world, is a program of providing humanitarian assistance to Muslims in countries that are experiencing conflict or oppression.

5. The Ramadhan program, is a program of Islamic activities carried out during the month of Ramadan

Mr. Rizal's statement that regarding to the distribution of sacrificial animals given to the community around the office was aimed at helping the disadvantaged surrounding communities to buy sacrificial meat for Eid al-Adha. Not only for the Eid al-Adha feast day in 1438H, in the previous year BSM and Laznas also conducted a program to implement qurban animal slaughtering, which was targeted to the poor people. Mr. Rizal believes that as a Sharia-based bank, BSM Syariah must implement its CSR program based on the principles of Islam. From this, it can be seen that the thing that most distinguishes between conventional banks and Islamic banks in implementing CSR.

In addition to the BSM Siaran program in order to celebrate the holy Eid al-Fitr day, the Mataram Branch BSM also carried out programs in the form of building facilities and facilities for religious activities. As part of the concern for the surrounding environment, Bank Syariah Mandiri in 2017 held on BSM Flowing Blessing program. This program is to return profits (profits) obtained by outlets or each branch office of BSM to the surrounding community.

This program is in the form of giving social funds that refer to the provision of scholarships and renovation of places of worship or the cost of maintaining a place of worship. The calculation of social funds is based on the Contribution Margin (CM) of each outlet. Through this program, BSM has provided assistance to more than 400 mosques spread throughout Indonesia (Annual Report Laznas 2017). Mataram Branch BSM has carried out renovations of mosques along with ablution places for women as revealed by Mr. Rizal below:

"Yesterday's renovations were carried out in two stages, each of which was 12 million. Renovations were carried out at the women's ablution place and some parts of the mosque that had to be repainted ... Oh the location is the same as the mosque that we provide for orphans and poor people at Al Muttaqin Cakranegara Mosque "

Before conducting all CSR programs, Mataram Branch BSM first conducted a survey to determine whether the planned location would be given the right target.

"We used the survey first ... so we surveyed the location first, seeing how the location was right for us to channel aid and funds. As in the distribution place for qurban animals, we entered the community and conducted interviews with the residents ... the same as with compensation and renovation of the mosque ... we first survey everything after it is suitable, then we run the program ... "

In accordance with the statement given by Mr Rizal, not only immediately immediately provide assistance without seeing how the conditions in the field, BSM went directly to know how the situation in the location and interviewed residents who were in the location to get the data so that the program carried out right on target needed by residents around.

BSM Mataram Branch with Laznas also implements programs for natural disaster. As in the Lombok-sumbawa earthquake in 2018, the BSM Mataram Branch together with Laznas came down and helped disaster victims.

"Yes ... the disaster ... yesterday's earthquake, BSM together with laznas also held a disaster relief program ... where we provide health services for patients, child MPASI, water and electricity, basic necessities, school equipment, school renovations, mosques, tents and sheets as a tool for sleeping, the Qur'an, blankets, mosquito nets, fans, and we also sent down doctors, nurses, volunteers, dai ', and 350 million in cash ... all of which were recorded later that I gave ... "

### Conclusion

CSR in a Sharia Bank is different from a conventional bank. CSR carried out by Islamic banks through profit funds in the sense of zakat, and virtue funds, namely no-man's funds or non-halal funds. BSM Mataram Branch conducts CSR whose source of funding is managed by Laznas (Amil Zakat Institution). BSM realizes a corporate social responsibility program that works with Laznas. BSM Mataram Branch has two CSR programs, namely BSM Flowing Blessings and BSM CSR. BSM Flowing Blessings were carried out with the renovation of mosques along with women's ablutions, while for BSM CSR was carried out with qurban slaughter, education assistance for orphans and poor people, BSM Siaran activities to celebrate Ramadan, and assistance for victims of the Lombok-Sumbawa earthquake. BSM Mataram Branch has also reported on all activities in the CSR program carried out with Laznas on the BSM and Laznas website and in Mass Media such as newspapers and television.

### Limitation

Some of the shortcomings in this study were the lack of time to conduct interviews because the time given by the Mataram Branch of BSM was rather limited so that data was not maximized. The scope of the study was only at the Mataram Branch BSM. So that further research can add several other branches in the Lombok area or others. It is hoped that this research can build an idea to be able to apply further research on CSR in Islamic Banks.

### References

- Annual Report Laznas, 2017
- Albaity, M., dan R. Ahmad. 2008. Performance of syariah and composite indices: Evidence from bursa Malaysia. *Asian Academy of Management Journal of Accounting and Finance* 4 (1): 23-43.
- Al-Quran dan terjemahan Departemen Agama. 1986. *Departemen Agama: YPPA*. PT. Bumi Restu.
- Al-Quran dan Terjemahnya. *Departemen Agama RI*. PT. Syaamil Al- Quran
- Annual Report Laznas. 2018
- Anto, H. M.B., dan Astuti, D.R. 2008. Persepsi Stakeholder Terhadap Pelaksanaan Corporate Social Responsibility: Kasus Pada Bank Syariah di DIY. *Sinergi, Kajian Bisnis dan Manajemen*, vol. 10 No. 1: 20 – 21.
- Antonio, M., S. 2001, Bank Syariah dari Teori ke Praktik. Gema Insani Press: Jakarta.
- Ardianto, E., dan Macfudz, D., 2011. *Efek Kedermawanan Pebisnis dan CSR*. Elex Media Komputindo. Jakarta.
- Azheri, Busyra. 2011. *Corporate Socoal Responsibility: Dari Voluntary Menjadi Mandatory*. PT Raja Grafindo Persada. Jakarta.
- Aziz, Abdul. 2013. *Etika Bisnis Perspektif Islam, Implementasi Etika Islami untuk Dunia Usaha*. Alfabeta. Bandung.
- Bungin, Burhan. 2012. *Penelitian Kualitatif: Komunikasi, Ekonomi, Kebijakan Publik dan Ilmu Sosial Lainnya*. Jakarta: Kencana Prenada Media Group. Cet.ke-6.
- Branco, M.C. dan Rorrignes, L.L. 2006. Communication of Corporate Social Responsibility by Portuguese banks; a legitimacy theory perspective. *Corporate Communications: An International Journal*. Vol 11 No. 3. P. 232-248
- Chapra, M., U. 1992. *Islam and the economic challenge*. Leicester: The Islamic Foundation.
- Chong, B. S. dan Liu, M. H. 2010 Islamic banking: Interest-free or interest-based?. *Pacific Basin Finance Journal*, 17 (1), pp. 125-144.
- Clarkson, M.B.E. 1995. A Stakeholder Framework for Analyzing and Evaluating Corporate Social Performance. *The Academy of Management Review*, Vol. 20, No. 1, pp. 92-117
- Creswell, W John. 2009. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches. Third Edition*. Yogyakarta: Pustaka Pelajar.
- Cooper, David J dan Michael J Sherer. 1984. The value Corporate Accounting Reports: Argument for a Political Economy

- Accounting. *Accounting Organization and Society*. 9 93/4). Pp.207-232.
- Crowther, David. 2008. *Corporate Social Responsibility*. Gulen Aras & Ventus. Publishing Aps.
- Dahlan, Ahmad. 2008. *Keuangan Publik Islam, Teori Dan Praktik*. Cetakan pertama. Grafindo Litera Media. Yogyakarta.
- Deegan, Craig. 2000. *Financial Accounting Theory*. Australia NSW: McGrawHill.
- Deegan, Craig. 2002 The Legitimising Effect of Social and Environmental Disclosures: *A Theoretical Foundation*. *Accounting, Auditing & Accountability Journal*. 15 (3). Pp.282-311.
- Djakfar, Muhammad. 2010. *Teologi Ekonomi: Membumikan Tintah Langit di Ranah Bisnis*. UIN Maliki Press. Malang.
- Dowling. John dan J. Pfeffer. 1975. Organizational Legitimacy, Social Values and Organizational Behavior. *Pacific Sociological Review*. 18.
- Dusuki, A. W., & Dar, H. 2005. *Does Corporate Social Responsibility Pay off? An Empirical Examination of Stakeholder Perspectives*. Paper presented at the International Business Performance and CSR Conference, London.
- Dusuki, A. W. 2008. Understanding the Objectives of Islamic Banking: A Survey of Stakeholders' Perspectives. *International Journal of Islamic and Middle Eastern Finance and Management* Vol. 1 Issue: 2, pp.132-148.
- Wlkington, J. 1997. *Cannibals With Fork: The Triple Botto Line of 21 Country Business*. Capstone: Oxford.
- Erwanda, Edwin. 2012. Tanggung Jawab Sosial Pada Organisasi Perbankan Syariah (Studi Kasus Pada Bni Syariah Cabang Malang). *JIMFEB vol 1 No 2*.
- Esterberg, Kristin. 2002. *Qualitative Methods in Social Research*. New york : Mc Graw Hill Guthrie, J., dan M. R. Mathews. 1985. Corporate social reporting in Australia. *Research in Corporate Social Performance and Policy* 7: 251-277.
- Guthrie, J. E. & Parker, L. 1990. Corporate social Disclpsure Practices: A Comparative International Analysis. *Advances An Public Interest Accounting*. 3. Pp. 159-176.
- Gray, et al., 1996. *Accounting and Accountability: Changes and Challenges in Corporate Social and Environmental Reporting* Prentice Hall Europe. Hemel Hempstead.
- Hadi, Nor. 2009. *Corporate Social Responsibility*. Yogyakarta: Graha Ilmu.
- Hadi, Nor. 2011. *Corporate Social Responsibility*. Yogyakarta: Graha Ilmu. Hafidhuddin.
- Didin. 2002. *Zakat Dalam Perekonomian Modern*. Jakarta: Gema Insani.
- Haniffa, R. 2002. Social reporting disclosure: An Islamic perspective. *Indonesian Management and Accounting Research* 1 (2) pp 128-146.
- Haniffa, R., dan Hudaib, M. 2001. *A conceptual framework for Islamic accounting: The Shariah paradigm*. *International Conference on Accounting, Auditing and Finance*. Palmerstone North, New Zealand, Unpublished article.
- Hassan, A., Harahap, S.S. 2010. Exploring corporate social responsibility disclosure: The case of Islamic banks. *International Journal of Islamic and Middle Eastern Finance and Management*, 3(3) pp 203-227.
- Ikatan Akuntansi Indonesia, 2009. *Standar Akuntansi Keuangan, PSAK No. 1: Penyajian Laporan keuangan*. Jakarta : Salemba Empat
- Ismayanti, N. F. 2015. Akuntansi *Corporate Social Responsibility* (CSR) pada Bank Syariah. *An-Nisbah vol 1, No 2*.
- Isnawati. 2018. Analisis Pengungkapan Tanggung Jawab Sosial Perusahaan Pada Tiga Bank Syariah Di Indonesia. *Jurnal Akuntansi UNP vol 6 No 1*.
- Jonesm P. dan Comfort, D. 2005. Corporate Social Responsibility and the UK's Top Ten Retailers. *International Journal of Retail Distribution Management*. Vol. 14, p.663-671
- Jusoh. W. Noor. 2017. Corporate Social Responsibility of Islamic Banks in Malaysia: Arising Issues. *Islamic Economic Studies* Vol. 25, (155-172)
- Kamla, R. 2007. Critically Appreciating Social Accounting and Reporting in the Arab MiddleEast: A Postcolonial Perspective. *Advance in International Accounting* Vol. 20 pp. 105-177.
- Kotler, P., dan Lee, Nancy. 2005. *Corporate Social Responsibility: Doing the Most Good Your Company and Your Cause*. New York: John Wiley & Sons.
- Maali, B., Casson., P. Napier, C. 2006. Social reporting by Islamic banks. *Abacus*. 42(2) 266-289.
- Mannan, M., A., 1995. *Islamic Economics, Theory and Practice*, terj. M. Nastangin, *Teori dan Praktek Ekonomi Islam*. Yogyakarta: Dana Bakti Wakaf.
- Meutia, Inten. 2010. *Menata Pengungkapan CSR di Bank Islam (Suatu Pendekatan Kritis)*. Jakarta: Citra Pustaka Indonesia.
- Miles, B. B., dan Huberman, A.M. 1992. *Analisis Data Kualitatif*. Jakarta: UI Press
- Mulyanita dan Sugesty. 2009. Pengaruh Biaya Tanggung Jawab Sosial Perusahaan terhadap Kinerja Perusahaan Perbankan.
- Muwazir, M. R., Muhamad, R., dan Noordin, K.,. 2006. Corporate social responsibility disclosure: A Tawhidic approach. *Journal of Syariah* 14 (1): 125-142.
- Pedoman Standar Akuntansi Keuangan (PSAK) No.01 Paragraf Sembilan.
- Purwitasari, F. 2011. Analisis pelaporan CSR perbankan syariah dalam perspektif syariah enterprice theory. Thesis. Universitas diponegoro semarang.
- Prastowo dan Huda. 2011. *Corporate Social Responsibility Kunci Meraih Kemuliaan Bisnis*. Yogyakarta: Samudra Biru.
- Prajarto, N. 2012. *Kepedulian dan Tanggung Jawab CSR dari Tumpukan Uang Bank CSR Indonesia Sinergi Pemerintah, Perusahaan dan Publik*. Thesis. Fakultas Ilmu Sosial dan Politik Universitas Gajah Mada.
- Purwitasari, F. 2011. *Analisis Pelaporan Corporate Social Responsibility Perbankan Syariah Dalam Prespektif Shariah Enterprise Theory Studi Kasus Pada Laporan Tahunan Bank Syariah Mandiri dan Bank Muamalat*. Fakultas Ekonomika dan Bisnis UNDIP Semarang.
- Rice, G. 1999. Islamic ethics and the implications for business. *Journal of business ethic*, 18 (4): 345-358.
- Rustiarini, NiWayan. 2010. Pengaruh Corporate Governance pada hubungan Coroprate Social Responsibility dan nilai perusahaan. *Simpodium Nasional Akuntansi XIII. AKPM\_12*.
- Roberts, C.B. 1991. Environmental Disclosures: A not a Reporting Practices in Mainland Europe”, *Accounting, Auditing & Accountability Journal*, Vol. 4 No. 3 p. 62-71
- Sayekti dan Wandabio. 2007. Pengaruh CSR Disclosure Terhadap Earning Response Coefficient. *Simpodium Nasional*

*Akuntansi X. Makasar.*

- Sairally, Salma. 2005. Evaluating The Social Responsibility" of Islamic Finance: Learning From the Experiences of Socially Responsible Investment Funds. *Proceeding of The 6th International Conference on Islamic Economic and Finance*. Vol.1. Jakarta.
- Suchman, Mark. C. 1995. Managing Legitimacy: Strategic and Institutional and information Disclosure: An Empirical Study. *The Accounting Review*. 20 (3). pp . 571-610.
- Solihin, Ismail. 2009. *Corporate Social Responsibility: From Charity to Sustainability*. Salemba Empat : Jakarta.
- Susanto, A. B. 2009. *Reputation-Driven: Corporate Social Responsibility : Pendekatan Strategic Management dalam CSR*. Erlangga : Jakarta.
- Suratno, I., B. 2006. Pengaruh Environmental Performance terhadap Environmental Disclosure dan Economic Performance (Studi Empiris pada Perusahaan Mnfaktur yang Terdaftar di Bursa Efek Jakarta Priode 2001-2004). *Symposium Nasional Akuntansi IX Padang*.
- Undang-Undang Republik Indonesia No. 40 tahun 2007 pasal 74 ayat 1 tentang Perseroan Terbatas.
- Undang-undang Republik Indonesia No.21 tahun 2008 tentang perbankan syariah
- Ullah, S., dan Jamali, D. 2010. Institutional investors and corporate social responsibility: The role of Islamic institution. *International Review of Business Research Papers*, 6 (1), pp.619-630.
- Ullman, A.A. 1985. Data in Search of a Theory: A critical Axamination of the Realtionship among Social Performance, Social Disclosure, and Performance of U.S. Firms. *Academy of Management Review* Vol.10, No.3: 540-557.
- Wibisono, Y., 2007. *Membedah Konsep dan Aplikasi CSR (Corporate Social Responsibility)*. Gresik: Fascho Publishing.
- Wibowo, M., G.2007. *Potret Perbankan Syariah Terkini: Kajian Kritis Perkembangan Perbankan Syariah Terkini*. Yogyakarta: Biruni Press.
- Yusuf, M., Y. 2010. How to Implement Islamic Banking"s CSR in the Society?. *Jurnal Ekonomi dan Keuangan Islam*, 1(1), 1-15
- Yin, R., K. 2013. *Case Study: Design And Methods*. Mudzakir, M.D. (Penerjemah). Studi Kasus Desain & Metodologi. Depok : PT Rajagrafindo Persada

Mulyani Damayanti<sup>1</sup>,

<sup>1</sup>Master Student, Department of Accounting,  
University of Brawijaya

Unti Ludigdo<sup>2</sup>,

<sup>2,3</sup> Advisor, Department of Accounting,  
University of Brawijaya

Noval Adib<sup>3</sup>

<sup>2,3</sup> Advisor, Department of Accounting,  
University of Brawijaya