

CORPORATE SOCIAL RESPONSIBILITY: ACTUALIZATION OF VALUE OF JAUDATUL ADA (WELL ENDING) IN ISLAMIC BANKING

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ABSTRACT

Corporate Social Responsibility is a must for all companies including sharia banking is regulated in legislation. So now all banks are reporting CSR as a means of publication widely. Unfortunately, the values contained in current CSR reporting contain only secular activities, while Indonesia is a country with 200 million Muslims who are entitled to use Islamic religious values in their lives that are included in economic activities, including CSR. This study aims to find the appropriate Islamic values and can be applied in CSR activities. This research uses qualitative methods using an Islamic perspective as a worldview. This study found one value in Islam that can be a reference company, a sharia bank, namely the value of Jaudatul 'Ada (Well Ending). Jaudatul 'Ada can be a differentiator of csr activities conducted Islamic banking with conventional banking because Jaudatul 'Ada is part of the value Ihsan (goodness/virtue) is a spiritual value linking well ending more comprehensive and there is not a dichotomy between material (the world) and the spiritual (hereafter). By using Jaudatul 'Ada value, CSR performed by syariah bank is not only pursuing sustainability business but further pursuing the sustainability of *maslahah* (great benefit).

Keyword: CSR, Islamic Value, economic, Jaudatul 'Ada

INTRODUCTION

Currently the majority of companies in the world use the Global Reporting Initiative (GRI) as a guide in the preparation of its Corporate Social Responsibility (CSR) pioneering (Khoirudin, 2013, KPMG, 2011). CSR arise because of the awareness of the company to realize the ideals of "living together in a harmony" by way of companies paying attention to the preservation of nature and social environment of society. The company is deemed not only to have economic and legal responsibilities to shareholders, but also to social responsibility to other stakeholders (Tania,2013, Yusuf and Bahari2011). GRI is an international non-profit organization that proposes the use of sustainability reports as one way companies can be more sustainable and contribute to sustainable development. The GRI uses the baseline of the Triple Bottom Line concept which refers to three main aspects of Profit, People, and Planet (GRI, 2013).

Borrowing the term from biology, corporations and society should have a symbiotic relationship of mutualism, as society and enterprise are mutually beneficial, but in practice that has not happened yet. As revealed by some researcher that disclosure of CSR information in the annual report or Sustainability Report is one way companies to build, maintain and legitimize the contribution of companies from the economic and political side (Anggraeni,2015, Meutia,2010,Belal and Momin,2009)

However, Triyuwono (2015) has a different idea from the understanding that the concept and application of the Triple Bottom Line theory that reduces accountability to Allah, which

makes Triyuwono complete the Triple Bottom Line by adding two responsibilities to the Prophet and Allah SWT (Allah) so as to create Pentuple Bottom Line (five aspects: Profit, People, Planet, Prophet, Allah). The pentuple bottom line is considered more appropriate and suitable if used by companies that embrace the principles of sharia in the operational examples of sharia banking, because incorporating the existing teachings in the Qur'an (Allah) and Sunnah (Prophet), as a basis of sharia law so that more comprehensive and not There is a dichotomy between material (the world) and the spiritual (hereafter).

The economic and sharia banking conditions in Indonesia do not currently use the principles of sharia as a whole. Although Indonesia is home to more than 200 million Muslims who should do his actions according to sharia, as part of their duties as worshippers to God (Allah). The researcher is concerned that if the bank with value as big as Bank Syariah Mandiri (BSM) reported that the CSR is not in accordance with sharia principles by containing the value of monotheism, justice, prosperity and still using the secular-minded GRI, this activities will also be followed by other sharia banks. Change this is concerning, considering that a Shari'ah entity must apply the appropriate Islamic guidelines in every business process.

On the basis of that thought, the researcher proposed a research with the theme "How Implementation Of Value "Jaudatul 'Ada" For Development Concept Reporting Corporate Social Responsibility at Bank Syariah?". This study aims to develop a concept of Corporate Social Responsibility (CSR) reporting that can demonstrate human accountability to God (Allah), accountability toward other human beings (humans and nature), maintaining transparency by seeking meaning for the elements of the faith, as well as assessment indicators CSR reporting.

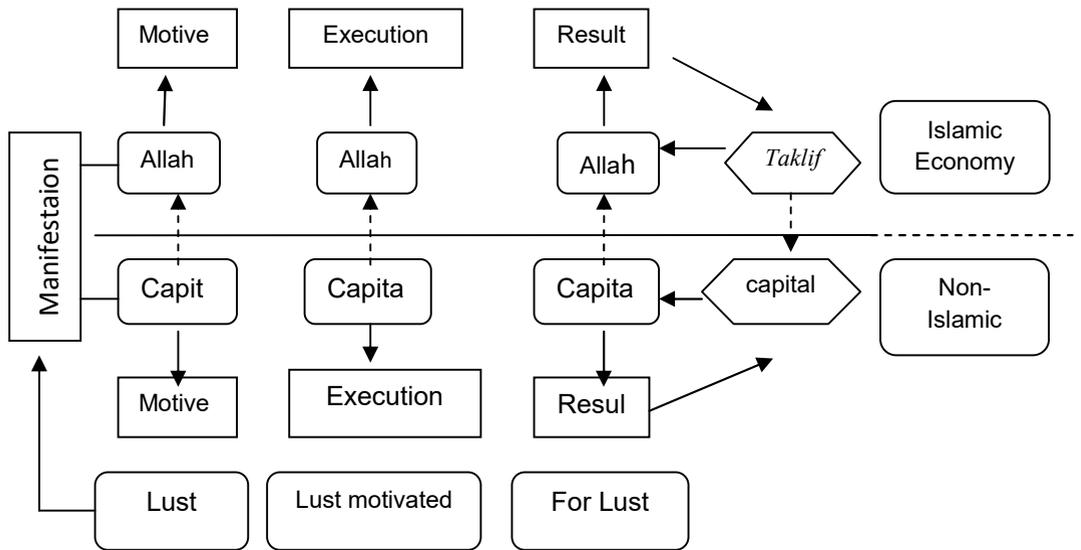
LITERATURE REVIEW

Homo Economicus vs. Homo Islamicus

Why should be there CSR compatible with Islamic principles? The answer of this question involves worldview, paradigm (tashawwur). Worldview, for Wall (2001), is an integrated system of basic beliefs about the nature of yourself, reality, and the meaning of existence. Acikgence (1996) defines worldview as the basis for every human behavior, including scientific and technological activities. While Fahmy (2005) given the worldview a sense of "trust, feeling, and what is in the mind of the person who serves as a motor for sustainability and social and moral change."

Homo economicus represents a human being who is rationally formalized in a particular social science model, especially in economics, acting in the interest to achieve in a goal-oriented way. Homo economicus is always interested in materialistic things and is obsessed with his ability to collect something that can be counted. They did not hesitate to count and show it. Today, modern economic frameworks and structures are built on the principle of homo economicus, whose behavior is assumed to be in the social science tradition.

Homo Islamicus is uncomfortable or satisfied with the behavior of Homo economicus embraced as a model of societal life behavior in this world, because Islam teaches there is life after death where we must account for all our actions, including with all our possessions. Homo Islamicus promotes equality and equity in the economy. At first glance it sounds like the socialists who forbid the domination of wealth by some people. The socialist economic system provides a very narrow space for individuals to gain full ownership. For more details, the paradigm comparison of homo economicus and homo islamicus can be seen in the following figure.



Ref Djalaluddin (2014)

Figure 1. Comparison between homo economicus and homo islamicus

This 'taklif' paradigm will eventually give rise to the characteristics of homo islamicus, which are as follows:

First, taklif (task) worship becomes the main driver of individual action. All activities are ritual or material, framed by taklif conception. So that all his actions in the capacity run the divine obligations (for Allah) and for the betterment and goodness (Qur'an al-Hud:11).

إِلَّا الَّذِينَ صَبَرُوا وَعَمِلُوا الصَّالِحَاتِ أُولَٰئِكَ لَهُمْ مَغْفِرَةٌ وَأَجْرٌ كَبِيرٌ

"except those who are patient (against disaster), and work righteous deeds; they are forgiveness and a great reward".

Realized that homo Islamicus also has self-interest, it's just that the meaning of self-interest in Islamic economics departs from the assumption of human altruistic nature. Warde in Hoetoro (2007) for example, holds that Islam is concerned with the welfare of individuals and communities while asserting the necessity for every individual to behave altruistically and to make religious norms the basis of all his economic actions. Thus, Islamic economic theory refers to this doctrine and assumes human dignity is essential so that self interest in the homosexual economic motives of Islamicus is very unique.

Hoetoro (2007) uses the term nafs in the Qur'an to interpret self-interest homo islamicus. In the Qur'an mentioned three levels of nafs in a person, namely al nafs al ammarah, al nafs al lawwamah, and al nafs al muthmainnah. And according to Hoetoro, self-interest ala Adam Smith and Bentham move oscillate between the poles al nafs al ammarah and al nafs al lawwaamah, never found a stable point of economic equilibrium.

Second, consideration of self-interest, social and devotion to Allah. This consideration is different from homo economicus which self cetredness. In Islam, man is an individual entity that

has obligations and responsibilities. In the context of ownership, it is burdened by economic obligations, such as work being the door of ownership. Then at the stage of utilization of property rights there are social limits that must be obeyed. As said by Ukasyah (1406/1906) that there is a social function in private ownership. In contrast to liberalism which assumes the absence of a social whole that transcends the life of an individual, and no legitimacy of any kind sacrifices the interests of the individual for social purposes (Nozick 1974).

Third, the concept of rationality in Islamic economics has a broader dimension, not only based on the use value or other material measures (Hoetoro, 2007).

Fourth, the concept of utility does not merely achieve material gain. Economic theory describes utility as an effort to master / have goods and services to satisfy human desire. Satisfaction or satisfaction can only be determined subjectively, so that each person can determine his level of satisfaction, depending on the criteria he sets himself. All economic activities, both production and consumption processes, are based on the spirit of utility. But in Islamic Economics only goods / services that can develop and sustain *maslahat* only that can be categorized as goods / services that contain *maslahat*. Therefore, from a religious point of view, a Muslim individual is encouraged to obtain or produce goods / services that contain the *maslahat*.

METHODOLOGY

Based on the research objectives, the appropriate research method is a qualitative method. According to Creswell (2010), qualitative methods are methods for exploring and understanding the meanings by which some individuals or groups of people are perceived as derived from social or humanitarian problems. The reasons for using qualitative methods are: first, the exploration and understanding of the meaning of the object of research is done by a process or procedure of collecting specific data from the informant (the participant) then analyzed inductively from the findings of special themes to common themes (Creswell,2010). Second, in order that the data obtained is more complete, deeper, and more reliable, and all events in a social context that include the feelings, norms, beliefs, habits, attitudes and cultural attitudes of a person or group of people can be found (Moleong,2005)

Case study data that the authors use in this study is an annual report released by BSM period 2015. The method used for data collection is documentation method by recording data obtained from reports, notes and archives from several sources: official website, journal, previous research And other relevant sources. In addition, to obtain more complete and accurate data, the authors also conducted interviews with parties or informants relevant to the research problem.

To obtain information on the standards used, the authors conduct interviews with several parties starting with the academics who will explain and discuss about the value of *jaudatul Ada* in the Qur'an also Sunnah, so the authors can explore the value to develop in the concept of new CSR reporting

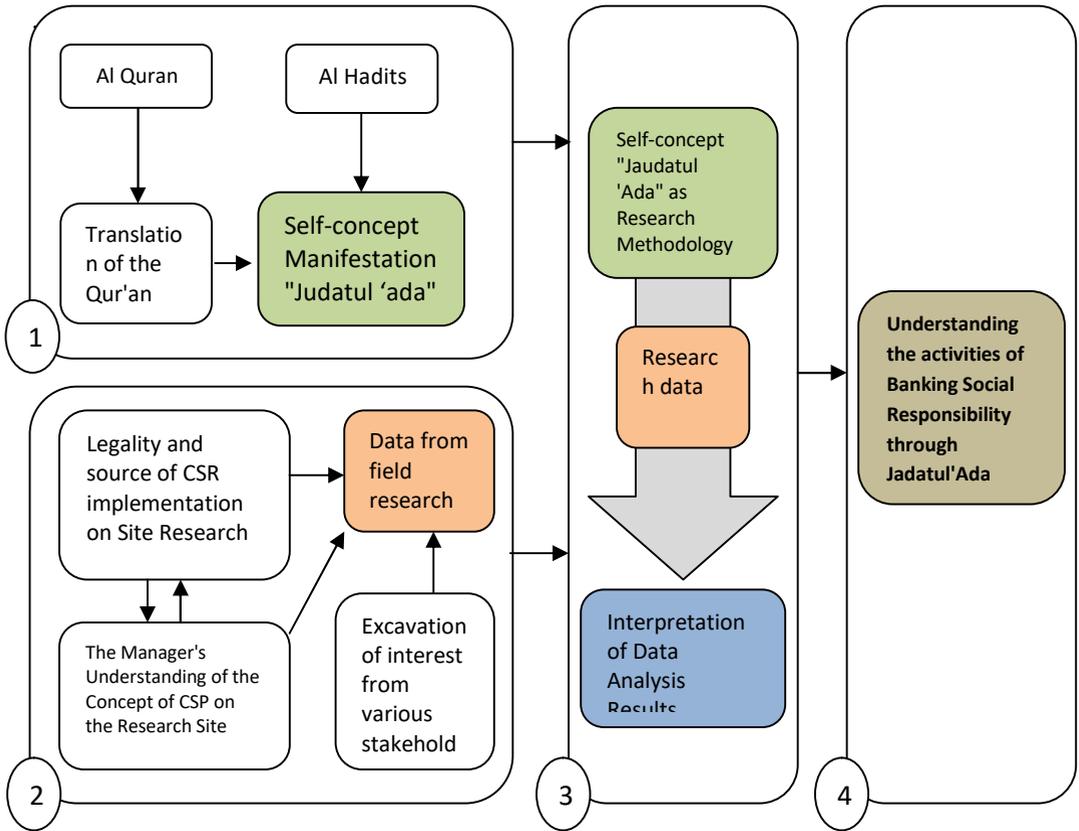


Figure 2. framework of thinking in research

RESULT AND DISCUSSION

Value of Jaudatul 'Ada as a form of implementation of Good Corporate

In the process of implementation of CSR at Bank Syariah Mandiri has fulfilled all aspects of the rules determined by the procedures permitted by the fatwa or opinion of Sharia Supervisory Board (DPS) and assume that the implementation of CSR is one aspect that is for the commonality of the nations (ummah). As stated by Mr. Nardi on his statement:

"... So we do not contradict whether it wants to use western, western methodology, be caught with western eyeglasses or pure spiritual glasses, that's fine. But the principle is that what we have done must have its roots in the guiding principles that have been given by our DPS (Sharia Supervisory Board) ... "

In BSM virtues report can be seen that there is a fund of Rp. 138 billion that should be immediately channeled for the benefit of the nations (ummah). However, in reality the newly disbursed fund is Rp. 5 Billion. According to Mr. Nardi (department head of branding and CSR BSM) it is due to lack of human resources in national zakat amil institutions (LAZNAS) so the money of Rp. 133 Billion is detained in advance by BSM, instead of the money accumulated in

LAZNAS, while both BSM and LAZNAS have no more programs that can support the running of CSR.

This is very contrary to the value of *jaudatul 'ada*, other than because the fund is not a bank income but funds obtained from customers due to delay paying the debt so that the customer is liable to fine, then the fine is included in the funds of virtue. In addition, the funds of virtue are also obtained from non-halal income and other social funds. BSM should be able to reserve a percentage of the funds from the total profit owned by BSM in addition to the funds obtained from the customer's virtue.

Jaudatul 'ada Value As A Tool Maintains Quality Performance of CSR Implementation

The existence of CSR can be said company's ability to adapt to its environment, communities and stakeholders associated with it, whether local, national, or global. Therefore, future CSR development should refer to the concept of sustainable development.

The other benefits that can be achieved through CSR, among others, can reduce costs, reduce risk, establish a reputation, build social capital, and improve market access more widely. In addition, CSR is the recommended management concept in Islam, as in Quranic verse QS Ali Imran: 104

وَلْتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَأُولَئِكَ هُمُ الْمُفْلِحُونَ

“And let some of you among the people calling for righteousness, enjoining the maqruf and preventing from the evil one; they are the lucky ones”.

In addition, human beings are basically responsible for Allah in carrying out his activities and all activities carried out to achieve his pleasure so that human relationships and responsibilities with Allah will give birth to a stronger religious contract and not merely a social contract.

Thus, it is clear that Islam basically supports and strongly even encourages each individual and group (organization / company) to become a lucky person. Namely those who do good and prevent the occurrence of evils, which in this line with the purpose of implementing CSR. As for its implementation, the company must be able to choose CSR approach in accordance with the vision and mission of the company and Islamic values which then manifested in the form of program focus as a vehicle to achieve primacy in the future.

Therefore, BSM as the carrier of the mandate of CSR from the customer must maintain the quality of its performance in accordance with the syariah base. In maintaining the quality of its performance, of course there are some things that should be done that is in accordance with *jaudatul 'ada* is working based on knowledge that will give birth to a smart work and a thorough job. In the implementation of intelligent work, of course we must first master and understand the rules and procedures that have been established. Mr Rudi (director of LAZNAS BSM) said,

“So it was when the condition was very urgent and it was something to be done right then and there. Command may be based on the field if for the above may not know must declare A, but the implementation of B field, maybe in terms of the reason we have violated the procedure, violate his command. Well for us in the field must decide to do, whether to violate orders, but should not get out of the DPS (Sharia Supervisory Board) procedure earlier”.

The Value of Jaudatul 'ada As Compliance Over the Rules of Muamalah

Transactions or agreements made by fellow human beings/Muamalah is part of Islamic law relating to rights and property arising from transactions between a person with another person, or between a person with legal entity or between one legal entity with another legal entity. Economic transactions are agreements or contracts in the economic field. In every transaction there are some basic principles applied Islamic law/syara, namely:

1. Each transaction is basically binding on the person (party) who performs the transaction, unless the transaction is deviated from sharia law. The parties to the transaction must fulfill the agreed obligations and should not betray each other. This is confirmed by Allah;
2. The terms of the transaction are designed and carried out freely but responsibly, do not deviate from the Sharia and civilized manners.
3. Every transaction is voluntary, without any compulsion from any party. This is affirmed by Allah in Surah An-Nisa:29

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالِكُمْ بَيِّنَاتٍ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

"O ye who believe, do not eat one another's treasures in a vanity way, except by way of commerce that applies equally among you. And do not kill yourself; Allah is Most Merciful to you".

Islam requires that every transaction, based on good intentions and sincerity for Allah SWT, is thus avoided from all forms of fraud, dishonesty, and malpractice. Hadith of the Prophet SAW mentions: *"Prophet Muhammad prohibits the buying and selling of elements of fraud."* (H.R. Muslim)

The Value of Jaudatul 'ada As A Responsibility To The Beings

As jaudatul 'ada understanding that is a good settlement or carry out the job to complete. Jaudatul 'ada as a responsible form to fellow beings can be seen in everyday cases, such as an employee's liability to the boss, where the employee has the responsibility and obligation to carry out all the supervisory orders related to the work. Like making a report, the report should be made as good as possible until it is done as instructed by its supervisor. And a supervisor also has a responsibility to the employee, where the boss must pay wages for the work that the employees have done with appropriate wages and timely payment. Then also the responsibility between the seller and the buyer. Where the seller must provide the goods desired by the buyer, and the buyer must pay for the goods which has bought.

In addition to the above example, jaudatul 'ada as accountability to fellow beings can be seen also in a family. Where a father has a responsibility to his family members, a mother / wife is responsible for taking care of her husband, her child and her home and a child has the responsibility of giving the best achievement in her education.

Bank Syariah Mandiri as one of the collectors of social funds also has a social responsibility to be able to distribute the funds already obtained. With the existence of LAZNAS as an institution formed by BSM for the distribution of funds, of course he must have a program that can distribute CSR funds that have been obtained. This is because the funds obtained are not the result of bank income, but is a depositary fund which must then be channeled as the wishes of the person who has entrusted it. As Mr Rudi (director of Laznas BSM) said

"Because it is not a bank income, but if it's a bank income that is considered CSR, it's their money. Why he did not make the CSR system make schools, make hospitals, he made what fits in line with the core business as a sharia banking. I think so. "

As an accountability to fellow beings, BSM must deliver all CSR funds earned in accordance with legislation and professional requirements. In addition to creating a program there must be an evaluation of each program that has been done. Is it well done or there is still an unrealized program? And how the constraints occur in the field. Of course, it is very important that entrusted funds can be managed with trust and professional in accordance with sharia.

However, attention is given to how BSM reports the activities of the CSR fund that has been accumulated. As an institution that assembles and distributes, it must necessarily have a report that will support its leadership in management. Based on the results of the interview we find the weakness of the report in 2015. Mr. Rudi said,

"This is quite frank, mom.. Because of this, by the end of 2015 we have internal audits and we have been audited. Just imagine, the funds from LAZNAS start until 2015, never audited. Well, that's all. That is, the SOP is stored in the closet. Many findings. Usually one can be seen. The findings are some that are still debatable because of the subjective."

Given the weaknesses of this reporting, it may be possible to make misappropriation of funds or the occurrence of CSR funds that are not immediately disbursed on target. This certainly can not be said professionally, because the level of reporting on performance still needs to be improved.

Value of Jaudatul 'ada in Implementation of BSM CSR

CSR is now a part of a requirement in a company, especially a legal entity limited liability company. Below is the explanation of Indonesian's law no. 40 of 2007 on the social and environmental responsibility of a limited liability company.

This social and environmental responsibility is not a new thing for the company because it has been implemented long ago without having to be forced by law. Philip Kotler in his book (2003,5) Corporate Social Responsibility defines this CSR as follows, "Corporate social responsibility is a commitment to improve community well-being through discretionary business practices and contribution of corporate resources"

In addition to the above definition of the Word Business Council for sustainable economic development describes CSR as follows, "business commitment to contribute to sustainable economic development, working with employee, their families, the local community, and society at large to improve their quality of life"

From this definition, it can be seen that CSR is an obligation and corporate responsibility to society and its environment to improve quality of life of society and environment. In its development CSR is no longer an obligation for the company but has turned into a new strategy that can be used also for the benefit of the company. If connected with Indonesian's Law no. 40 year 2007, things become a good news for the company because CSR becomes a profitable obligation.

Table 1. Social Fund (in Million Rupiahs) Annual Report BSM 2015

Source of Social Funds	2014	2015
Fine	30.289,56	73.106,99
Non-halal receipts (interest on current accounts)	441,57	427,35
Other social funds	4.624,15	203,81
Total social funding	35.355,27	73.738,14

source: Annual Report BSM 2015

One thing that re-attracted researcher's attention is the distribution of social funds is still very small / a bit that is not equitably compared with the acquisition, by can be seen in the following table:

Table 2. Use of social funds BSM (in Million Rupiah)

Usage of social funds	2014	2015
Beginning balance of social fund	31.009,35	64.112,88
Fund from BSM	35.355,27	73.738,14
Gain on foreign exchange	8,42	175,05
Total social fund	66.373,04	138.026,07
Use of social fund	2.260,16	5.540,16
Ending balance of social fund	64.112,88	132.485,91

source: Annual Report BSM 2015

Article 74 paragraph 2 is said to be the Social and Environmental Responsibility as referred to in paragraph (1) shall be the obligation of the Company which is budgeted and calculated as the Company's expense which its implementation is conducted with due attention to the properness and reasonableness. This means that all expenditures for the CSR program can be budgeted and become the official cost of the company.

In the past, there may have been a debate about whether CSR programs should be financed, now that this law is allowed to become a cost. Although it has been described so, there is still a need for government regulation explaining this so that there is no difference in interpretation. Vice Chairman of the Commission VIII DPR Abdul Malik Haramain said (2015), from the proposed entry, the amount of CSR funds should be given the company should reach 2 percent, 2.5 percent, or 3 percent of the profits.

And here is the exposure of Mrs. Noli as CSR Division of Bank Syariah Mandiri regarding CSR budgeting which will be channeled by society as a form of commitment to give prosperity for society and social environment. She said that,

"BSM's CSR funding is indeed the way it was (Law No 40 of 2007, Law No. 25 of 2007) it is budgeting from the halal funds. Yes, it has been budgeted from halal fund revenues, not as a cost. If for example the cost means he before the income is listed. If this is indeed budgeted from his income".

Besides Mr. Asrul (department of Accountancy BSM) also stated about the source of CSR funds, he said that,

"The fines are wrong if for example there is a customer late payment, there will be a penalty for the delay, charged to the customer but by the bank is recognized as income into the social funds".

Then according to Mr. Rizki Okto as President Director of LAZNAS stated that social funds come from:

"When we talk CSR which is in the rules of the law or what well means he is a fund that is prepared ... On balance sheet ... Well, so is not it. But if we see the funds are off balance sheet. This is social funds is actually off balance sheet, continued zakat fund was also not that whether it entered into CSR. I do not think so, too. A duty that is already set but if indeed we still still in one of them, it is as if his potion is CSR BSM CSR BSM because it distributes zakat 2.5% of profit to LAZNAS then BSM there also. The funds are off balance sheet. Well, it has been merged into CSR".

So with the funds that have been budgeted above, in order to be channeled on target and can be sustainable as with the meaning of Jaudatul 'ada. That the CSR process does not stop from the funds that have been collected, then distributed and then there is no sustainability, but should also have maintenance of funds that have been distributed, how kemanfaatannya will also continue to be felt on an ongoing basis.

With the funds that have been collected from various sources, Bank Syariah Mandiri has a social obligation to channel to the parties - entitled to get it in the implementation of the channeling of funds, of course each company will have their own program. Bank Syariah Mandiri also has a program that wants to be developed to be able to channel CSR funds that have been collected. The CSR program that has been implemented and until now still continue to be maintained by BSM one of them is the construction of the Mosque of Bromo in the area of minimal religious facilities for Muslims. This is where BSM plays a role in providing the benefit of the ummah through CSR funds that are collected to establish a mosque.

When depicted in a chart, the itqan, jaudatul 'ada, CSR, and Pentuple Bottom Line values are approximately as follows:

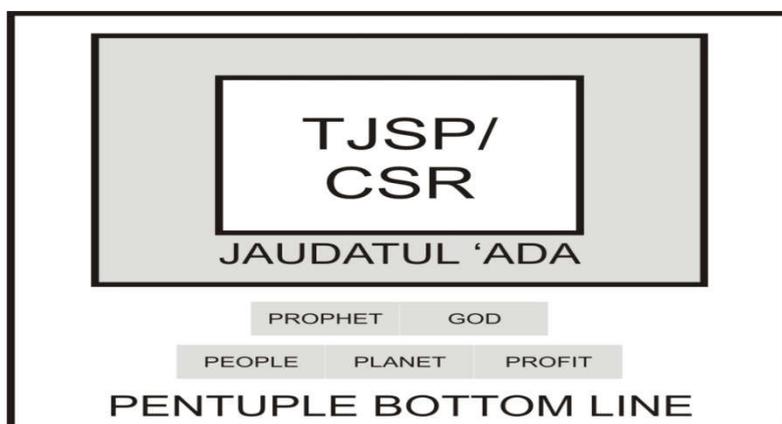


Figure 3. Jaudatul 'ada chart in relation to CSR and Pentuple Bottom Line

The Pentuple Bottom Line is the basis of the CSR concept in general. Then from the Pentuple Bottom Line, embodied in an Islamic value of Jaudatul 'Ada to wrap the concept of CSR / CSR in order to sasuai with Islamic values. To apply it in a corporate environment, it takes several steps that are integrated and continuously done by the company on the personal, corporate, planet (environment), and government aspects. Here are some simple implementation components that can be done by related aspects.

Aspect / Component	Application Jaudatul 'ada
Personal	Companies should encourage individual workers in their company to: <ul style="list-style-type: none"> • Refine all the work. • Every job is done well and ensures that no work is hanging. This means that if there is a job set in the time period then he worked then in must finish it well so well that the job is not a burden for others and not a burden for the company
Company	<ul style="list-style-type: none"> • Fulfillment of reporting and documentation rules to meet accountability and transparency • The loading of reporting information for activities with funds from non-halal sources, then the allocation and reporting shall be for the appropriate activities
Planet	<ul style="list-style-type: none"> • Conduct an internal audit of the CSR process that has been done to determine the process of control and supervision is going well to ensure the perfection of a good process. • Participation and encourage other institutions to move together in the implementation of CSR in order to obtain more optimal results....
Government	Together the government established an external regulatory body CSR activities that currently do not exist. If formed, become a partner of the institution in perfecting the implementation of CSR that fullfill Islamic value.

CONCLUSION

Islam based on al-Qur'an and al-Hadith as guidance and handle for the Muslims, has a function not only regulate in terms of worship but also regulate the people in giving demands in the problems related to work.

Based on the researcher's explanation above, the researcher wishes to emphasize that the meaning of itqan (hard work and smart work) which underlies the performance evaluation of sharia bank is the good deed of sharia bank by giving service in accordance with Islamic norms, applying CSR, and implementing the principles of transparency, accountability, responsibility, professional, and fair. In this case, Islamic banks are categorized as good performers if able to realize service excellent, social awareness, and consistently apply GCG sharia.

On other words, jaudatul 'ada is a job done professionally and done well. It has been explained that Islam encourages its people to work, live in glory and not be the burden of others. Islam also gives freedom in choosing the work that suits everyone's trends and abilities.

However, Islam regulates boundaries, lays down the principles and sets the values that a Muslim must guard, so that his work activities are truly seen by Allah as a worship activity that benefits multiple in the world and in the hereafter. The following are the limits:

Firstly, the work that has to be done should be halal and good. Every Muslim is commanded to eat only halal and give only from its halal business, so that the work will bring benefits and not cause damage.

Second, work with professional and responsible. Islam does not command its people to just work, but encourages its people to always work well and be responsible. What is meant by a professional in work is, to feel responsible for the job, to take good care of his business and to be careful not to make mistakes.

Thirdly, sincerely in the work, that is to put an end to the activities of the work to seek Allah's blessings and to worship Him. Intention is very important in working. If we want our work to be judged, then the intention of worship is to be present in our heart. Everything is tired and every sweat droplets of work will be seen by Allah as submission and charity because of intentions. For that, do not let us forget that intention as we work, so we lose the immense reward of worship from the work we are doing.

What has been done by BSM in CSR activities is something that should be appreciated and gained attention. Nevertheless, it is necessary to increase the benefits so that programs created by the CSR division and channeled LAZNAS by using the CSR funds can be immediately channeled properly. Although the programs created may expect the business impact of each activity, but should the implementation of CSR can lead to equality of welfare and the commonality of the ummah. In other words, both BSM and LAZNAS should make a proposal of activity by referring places that are needed by the ummah, for example, such as mushola making. Mushola to be built should not only in the branches of BSM that get high profit, but in every area even in that area there is no branch of BSM. Thus will many people who feel the benefits of Islamic banks.

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