

Analysis of Application and Responsibility of CSR Based on Islam at Bank Jatim Sharia (Case Study at Bank Jatim Sharia)

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Abstrak

The concept of CSR aims to make a positive business activity with community activities so that no one is harmed from the existence of a company. So there must be awareness on the implementation of CSR is a shared responsibility to create harmony and harmony among stakeholders (Yusuf: 2010) CSR implementation in Indonesia is generally more applied by mining or manufacturing companies. But in its development, along with the global trend of CSR implementation, currently the company in the field of services such as banking has also presented aspects of social responsibility in the annual report. This is done not only by conventional banks but also by sharia banks. CSR turns out to be in harmony with the Islamic view of man in regard to himself and the social environment, can be presented with four axioms namely unity (tauhid), equilibrium, free will and responsibility. But in reality when we compare the concept of CSR in general, in addition to functioning as a value added for corporate image, CSR is budgeted and even become an annual program for the company. This research is expected to later be helpful when Bank Jatim Syariah has spin off. This research will also be able to provide information on the distribution and reporting process of CSR at Bank Jatim Syariah

Keywords:

CSR, CSR based On Islam, Islamic Bank, CSR Reporting, CSR Distributing

Introduction

The concept of CSR aims to make a positive business activity with community activities so that no one is harmed from the existence of a company. So there must be awareness on the implementation of CSR is a shared responsibility to create harmony and harmony among stakeholders (Yusuf: 2010) CSR implementation in Indonesia is generally more applied by mining or manufacturing companies. But in its development, along with the global trend of CSR implementation, currently the company in the field of services such as banking has also presented aspects of social responsibility in the annual report. This is done not only by conventional banks but also by sharia banks.

CSR is a growing issue in this era especially for developing companies and advanced companies. Corporate social responsibility becomes a keynote that companies in addition to implementing production systems in running their business, should also consider the surrounding environmental factors and issues that develop in the community. A company can not only stand firmly without considering its stakeholders. In addition to increasing the good relationship with humans the concept of CSR can also help companies do habluminallah (build good relationship with god) by doing CSR activities as a charity

CSR turns out to be in harmony with the Islamic view of man in terms of himself and the social environment, can be presented with four axioms namely unity (tauhid), equilibrium, free will and responsibility. But in reality when we compare the concept of CSR in general, in addition to functioning as a value added for corporate image, CSR is budgeted and even become an annual program for the company

CSR in Islamic review can next I call CSRI considered as zakat or shodaqoh a company. CSRI is a realization of the concept of ihsan teachings as the culmination of a very noble ethical teaching. Ihsan is doing good deeds that can give benefit to others in order to get blessings of Allah swt. In addition, CSRI is an implication of the teaching of ownership in Islam. Allah SWT is the owner of mutlaq (haqiqiyah) while man is only limited to temporary owner (temporer) which serves as the recipient of trust (Djakfar: 2007)

Islamic banking must operate ideally in compliance with the principles within which there is Islamic law (Sharia). Muslim societies in various countries place high expectations on syariah-based enterprises in disclosure practices in company reports and expect the disclosure to be more

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comprehensive about their CSR activities. These companies should provide information about their CSR activities viewed from an Islamic perspective as measured by Islamic Social Reporting (ISR) or Islamic Corporate Social Responsibility (CSR) to meet demands that affect economic decision-making based on Islamic ethical values.

Ahmad (2002) in Fitria and Hartanti (2010) explains that the institution that runs its business based on shari'a essentially basing on the basic philosophy of Al-quran and sunnah, so this makes the basis for the perpetrators in interacting with the environment and each other. Dusuki and Dar (2005) stated that in sharia banking social responsibility is very relevant to be discussed considering several factors namely, sharia-based sharia banking that operates with moral, ethical and social responsibility and the principle of obedience to the command of Allah and the Caliph.

Companies operating under Islamic principles, such as syariah banks, sharia insurance, and sharia financing should add to their CSR initiatives and disclose the CSR activities in their Annual Report. Islamic banking must operate ideally in compliance with the principles within which there is Islamic law (Sharia). Muslim societies in various countries place high expectations on syariah-based enterprises in disclosure practices in company reports and expect the disclosure to be more comprehensive about their CSR activities. These companies should provide information about their CSR activities viewed from an Islamic point of view as measured by Islamic Social Reporting (ISR) or Islamic Corporate Social Responsibility (CSR) to meet demands that affect economic decision-making based on Islamic ethical values. Above, the existence of Islamic Social Reporting index makes the company in the field of sharia would not want to do the same with the conventional to conduct a comprehensive reporting process to realize a good ISR. Based on the above explanation, this research is useful to know CSRI and non financial aspect of CSRI at Bank Jatim Syariah.

1. Literature Review

Theoretically, the disclosure of CSR information can be defined as a company's moral responsibility to the strategic-stakeholders, especially the communities surrounding the work area and its operations (Daniri, 2008) The parameters of a company's success in view of CSR information disclosure is to promote moral and ethical principles, namely to achieve the best results, without harming other community groups. One of the most commonly used moral principles is the golden-rules, which teach a person or a party to treat others the way they want to be treated. That way, companies that work by promoting moral and ethical principles will provide the greatest benefit to society (Daniri, 2008). "Economic and opportunistic actor" who seeks to understand what it is responsible for and how to use CSR as a strategic lever allowing to create value (Marie, 2014). Corporate Social Responsibility (CSR) is a concept within an organization or company that shares responsibility for various stakeholders such as employees, shareholders, consumers, communities, and the environment (Budi, 2017).

2.1 Reporting and Disclosure of Corporate Social Responsibility

Financial accounting standards in Indonesia require companies to disclose social information, especially information about corporate responsibility to the environment, resulting in the practice of the company only by voluntarily disclosing it. Companies will consider the costs and benefits to be gained when they decide to disclose social information. If the benefits to be obtained by disclosure of such information is greater than the cost incurred to disclose it, the company will voluntarily disclose the information (Marina, 2008).

In academic discourse each of the foundations of basic assumptions in social disclosure is actually complementary to one another. In Setyowati (2012) research, the company in conducting policy to conduct social disclosure is to use two assumptions at once, namely agency theory and theory of legitimation.

a. Agency Theory

Agency theory (agency theory) is also called contracting theory, is one of the most important accounting research flow. Jensen and Meckling in Isnanta (2008), stated that agency theory describes shareholders as principal and management as agents. Management is a party contracted by shareholders to work in the interests of shareholders. For that management is given some power to make decisions for the best interests of shareholders. The decision on CSR disclosure in this theory is explained that in order to increase the company's value and profit, one of the ways is by doing company's activities related to social activities or corporate social responsibility. CSR information disclosure activities can benefit agents (managers) and stakeholders

b. Legitimacy Theory

Based on the theory of legitimacy the company will perform various actions that will support the legitimacy of the company in the eyes of the public. Organizations that work well with the environment will benefit (profitability) and the resources the company needs to stay alive

Purpose of Social Responsibility Reporting and Disclosure

Social disclosure aims as a medium to communicate social reality in order to take economic, social and political decisions. Disclosure is also a response to information needs and interested groups such as unions, environmental activists and other groups. Kholis (2009: 12) argues that most of the disclosures made by companies are still qualitative, and the tendency of companies to disclose positive information rather than negative information.

Furthermore, with the development of capital market the company's companies report and disclose social activities to provide information to the owners of capital, potential investors and other stakeholders (also stakeholders) are also interested (Henny and Murtanto, 2001: 27). Social disclosure practices in the company's annual report have been conducted in western European countries, the United States, Australia, New Zealand, Singapore and Malaysia. This situation encourages companies to voluntarily disclose for each period of their social environment, so as to indicate to interested parties the company's annual report that can explain the social concern and sensitivity of a business entity.

Disclosure of CSI according to Fitria and Hartanti 2010, stated that the disclosure of CSI along with the development of ISR (Islamic Social Reporting) where there are two things that must be disclosed that is full oversight (full disclosure) and social accountability. This view differs from how non-islami CSR reports (konvens) in which many things have not been fully disclosed. The concept of social accountability is concerned with how full social disclosure is in order to provide the information users with the fullest information. In this context it is associated with the theory of sharia that the public is entitled to get the full information about financial transactions whether still in accordance with the shariah or even deviate from the principles of Islam. (Baydoun, Willet 1997).

1.2 Sharia Enterprise Theory

Shariah Enterprise Theory is an enterprise theory that has been internalized with Islamic values to produce a transcendental and more humanist theory. Enterprise theory, as discussed by Meutia (2010), is a theory that recognizes the existence of accountability not only to company owners but to broader stakeholder groups. Enterprise theory, according to Triyuwono (2003), able to accommodate the plurality of society (stakeholders), things that can not be done by proprietary theory and entity theory. This is because the concept of enterprise theory shows that economic power is no longer in one hand (shareholders), but is in many hands, that is stakeholders (Triyuwono, 2003). Therefore, enterprise theory is more appropriate for for an economic system that bases itself on the values of sharia. This is as stated by Triyuwono (2003, pp. 83) that "the diversification of economic power in the concept of shari'ah is highly recommended, since the Shari'ah forbids the circulation of wealth only in certain circles." However, according to Slamet (2001), enterprise theory still needs to be internalized with Islamic values to be used as a basic theory for an Islamic economics and accounting

Shariah enterprise theory can be said is a social integration that originated from the emancipatory interest to free the knowledge that is always trapped in the material world into a knowledge that also consider non-material aspects. The non-material aspect in question is a spiritual aspect or divine values. Knowledge, in this case shariah enterprise theory, is a result of self-reflection that seeks to understand that in addition to rational action aims, which is the basic action in human relationships with nature, as well as communication actions in relation to others as objects; There are other basic actions relating to the human relationship with the Creator. This relationship is called the relationship "abduh (obey, obedient, servitude). So the sharia of enterprise theory is God as the primary source, because He is the sole and absolute owner. Resources owned by stakeholders are essentially a mandate from God in which it attaches a responsibility to use it in the manner and purpose set by the Giver of Amanah. So the purpose of the use of this resource is none other than to get mardhatillah (ridho / permission of Allah). This goal can be achieved if the servant uses the resources in a way that can make it into rahmatanlilalamin (bringing grace to the rest of nature).

Spiritual values as described above, namely abduh, mardhatillah, and rahmatanlilalamin, are the values that have been embedded in the shariah enterprise theory. Shariah enterprise theory proposes several concepts related to the disclosure of a company's social responsibility, especially in sharia banking. The concepts, explained Meutia (2010), are:

1. The disclosure of social responsibility is a form of human accountability to God and is therefore intended to obtain the ridho (legitimacy) of God as the ultimate goal.
2. Disclosure of social responsibility must have a purpose as a means of providing information to all stakeholders (direct, in-direct, and natural) about how far the institution has fulfilled its obligations to all stakeholders.
3. Disclosure of social responsibility is mandatory (mandatory), viewed from the function of syariah bank as one of the instruments to realize the goal of sharia

4. Disclosure of social responsibility should contain both material and spiritual dimensions related to the interests of stakeholders.
5. Disclosure of social responsibility should contain not only qualitative information, but also quantitative information.
6. In addition, shariah enterprise theory proposes several characteristics related to themes and items disclosed in the social responsibility report of sharia banking companies. These characteristics, according to Meutia (2010), are:
 - a. Demonstrate efforts to fulfill vertical accountability to God and horizontal accountability to direct stakeholders, indirect stakeholders, and nature.
 - b. Demonstrate efforts to meet the material and spiritual needs of all stakeholders, as part of efforts to fulfill the concept of equilibrium.
 - c. Express qualitative and quantitative information as an effort to provide complete and comprehensive information.

In the context of social responsibility, *maqashidasy-syariah* is intended to enable business actors to determine their priority scale to achieve their objectives. Needs of priority scale not only short-term needs but long-term needs of achieving the blessing of Allah SWT (Chapra: 2013).

2.3 Csr in the perspective of Islam

Social responsibility refers to the obligations of a company to protect and contribute to the society in which it operates. It is also explicitly stated in the Qur'an. Here is the passage that comes from Surat al-A'raf verse 85, "... So complete the measure and the scale and do not subtract for man the goods of the measure and the scale" (FathuddinJafar, 2008).

In addition, the issue of social concern is also a separate record in CSR studies and is also present in Islamic values. The company's concern for the local community is reflected in activities such as the recognition of customary rights, the disclosure of information on the activities of the company to the community (prior informed consent), as well as community development activities and philanthropy activities. The activity of social concern is mandated in Surah Al-Hadid verse 18, "Surely those who give charity, men and women, and lend to God a good loan, will certainly multiply to them; And for them a great reward." (FathuddinJafar, 2008).). Therefore, by studying CSR as an alternative accompanied by a variety of technical implementation thoroughly, then Indonesia should not humans need to stutter facing the wave of globalization. Learning CSR as a whole and juxtaposed with the policy of Islamic values can generate a real synergy for Indonesian people to Responding to the challenge of the wave of globalization and achieving the balance of the triple bottom line on Earth (FathuddinJafar, 2008).

Islam advocates a company to pay attention to its social condition by making the payment of zakat, where zakat acts as an instrument of social responsibility in the community. Zakat is part of the CSR which can provide guidance to the company to prioritize the social interests rather than the interests of the company itself. (As-shahih 2002, in Wijayanto 2007)

According to SofyanSyafriHarahap (1991) that Islamic accounting is certain to exist, because he uses the method of comparison between the concepts of Islamic shari'a that are relevant to accounting with contemporary concepts and *cirri* (in comprehensive nuances) itself. So He concluded that Islamic values in accounting and accounting exist in the structure of Islamic law and *muamalat*. CSR must be done to create a virtue that is done not through activities that contain elements of usury, but with practices that are commanded by God in the form of zakat, infak, alms and waqf. CSR should also promote the value of generosity and sincerity. But whether CSR budget funds can replace the corporate zakat between the two will be in *qiyaskan* because it has the same law that equally allocate funds to the community and the environment.

CSRI turns out to be in harmony with Islam's view of human beings with respect to oneself and his social environment, which can be preset with four axioms: unity (*tauhid*), equilibrium, free will, and responsibility. According Djakfar (2007) in his research on business ethics in the perspective of Islam, CSRI should contain elements - elements that can *membedakanya* with CSR universally, including:

1. Al-Adl, Islam forbids a business that is full of injustice, and requires the fulfillment of justice in contracts-contracts work or business agreements. Justice is shown by being able to put everything in its place. The business world shows the nature of fairness with its balance between the company and its environment
2. Al Ihsan, where every activity performed *perusahaan* should be beneficial to others around him. Implementation in CSR is when a company intention to do CSR is based on worship and *getridho* Allah SWT.
3. Benefits, the concept of *al ihsan* as described above will certainly provide benefits to the community. A sharia banking in performing its activities also provides the benefits of storage and *pembiyaan* services to the community. Sharia banking in the concept of CSR benefits, should provide more

widespread and not static benefits such as in the field of education, the health of marginal and environmental empowerment.

4. Amanah, Companies that do CSRI must understand the meaning of trust from the public, such as creating a quality product or service, avoiding actions that are not commendable, Amanah in banking and reporting related to the public.

2.2 Past Studies

Mustaffa Mohammad Zain and FaizahDarus (2014) examine the Corporate worship: an Islamic perspective on CSR. In his research explains about Islam and business. Islam plays a role in helping to improve the economy by running CSR in the form of zakat. In business we know how ethical about business in Islam. Business if not ethical or doing things that are not fun in the social environment within the company or doing bad things to the social environment will have a negative impact on corporate image, as well as the punishment of God in the hereafter. In this study more focused discuss how CSRI dritauhid side and how CSRI is seen as activity of worship.

UlulAzmi (2014), in his research on the comparison of Islamic CSR in Bank BCA syariah and Bank Muamalat syariah more explain how the difference is simple about the process of applying CSR at Bank BCA sharia and Bank Muamalat in Islam. Implementation of CSR Bank BCA and Bank Muamalat Indonesia when viewed from the review of Islamic Economics. First, if viewed from the side of Islam Position in CSR Continuum, then the implementation of CSR Bank BCA is Strategic. While the implementation of CSR at Bank MuamalatTaqwa-Centric. Differences in the source of CSR at Bank Muamalat Indonesia because Bank Muamalat Indonesia as a Sharia Bank in principle to carry out social functions. So they can raise ZISWAF funds, endowments and other social funds.

Anik Tri Suwani (2008) in his research on CSR Impelementation in Islam and various types of business said that Pemurniat implementation intention of CSR which is awareness of social responsibility merely execute the command of ALLAH SWT, in practice there is still the possibility of double purpose that is while promotion and by deliberate Telling the audience that the company has run CSR and can lead to riya behavior. This research tells how the motive of a company doing CSR in an Islamic way.

Methodology

3.1 Type Of Research

This research is a type of field research (field research) with a qualitative approach. This research will later use observation to the object of research and then interpret the result in qualitative descriptive form. In this research is also supported by library research (bibliography) is the source of data in the form of books or literature related to the discussion.

Qualitative research according to Moleong (2007: 6) is a study that intends to understand the phenomenon of what is experienced by research subjects such as behavior, perception, motivation, action, etc., holistically, and by way of description in the form of words and language, In a specific, natural context and by utilizing various natural methods

3.2 The Scope Of Research

Research Scope is focused on Bank JatimSyariah Branch Darmo Surabaya and Corporate Secretary Division of East Java Bank Head Office includes Branch Leader, Subdivision Leader, Supervisor and CSR staff.

3.3 Object Of Research

This research was conducted at Bank JatimSyariah, at JalanBasukiRahmat 94 Surabaya and Darmo Branch Office on JIDarmo Surabaya which was established based on Letter of Bank Indonesia Number 9/75 / DS / Sb dated April 4, 2007 regarding Approval of Principles of Establishment of Sharia Business Unit (UUS)), The establishment of Sharia Branch Office and Sharia Supervisory Board Members and Bank Indonesia Letter Number 9/148 / DPIP / Prz / Sb dated July 24, 2007 regarding Sharia Office Opening License. Operation BJS was inaugurated on Tuesday August 21, 2007 to coincide with the date of 8 Syaban 1428 H

3.4 Type and sources of Research Data

Types and sources of research data This research uses a qualitative object data type ie primary and secondary data.

1. Primary data is the source of research data obtained directly from the original source without intermediaries. Primary data sources were obtained using interviews and observations to the parties involved in CSR implementation, from division leaders, branch leaders, supervisors and CSR staff.
2. Secondary data is a source of research data obtained by researchers indirectly but obtained through intermediary media (obtained and recorded by other parties). Secondary data will be obtained by using the media either print or electronic, supporting literature, BPP and SOP on CSR rules in Bank JatimSyariah, as well as Circular Letter of Directors concerning CSR at Bank JatimSyariah.

3.5 Data Collection Technique

According to Sanusi (2014: 105) data collection can be done in various ways such as, surveys, observations and documentation. Data collection techniques used in this study are as follows:

1. Interview. Interview is a method of data retrieval by way of asking something to a respondent, the way is by talking face to face. A number of questions were asked to those directly related to CSR Bank JatimSyariah. In this study the interview will be conducted using interview guidelines. The informant in this interview is the syariah or assigned syariah auditor, the syariah division and the corporate secretary division as the CSR giver.
2. Observation, conducted by examining more deeply about the implementation process and CSRI responsibility report form in Bank Jatimyariah. Hal this can be done by requesting the written data and conducting interviews to the perpetrators of CSR instead of decision makers. In this technique the researcher will also observe the primary data from the CSR proposal form an accountability report.
3. Documentation. Documentation is a technique of collecting secondary data derived from various sources, both personally and institutionally (Sanusi, 2014: 114). This research technique is conducted by collecting all information in the form of documents related to CSR Bank JatimSyariah.

3.6 Data Analysis Method

Bogdan and Biklen as quoted by Lexy J. Moleong in his book said that data analysis is an effort done by working with data, organizing data, sorting it into manageable units, synthesizing it, finding and finding patterns, finding what is important And what is learned and decide what can be told to others. The steps in data analysis techniques in this study are:

1. Data Reduction. Data reduction begins by explaining, choosing the essentials, focusing on the things that are important to the content of a data coming from the field, so that the data that has been reduced can give a sharper picture of the observation results. In this data reduction process , Researchers can conduct interviews to stakeholders regarding the background of CSR as a form of input from the beginning of this study. In this process the researcher will meilahmilah information which can be included in the background and the beginning of the company do CSR at Bank JatimSyariah.
2. Data Display. Display data is a process of displaying data simply in the form of words, narrative sentences, tables, matrices and graphics with the intention that the data has been collected mastered by researchers as the basis for taking the right conclusions. After managing the results of the interviews with the addition of the primary and secondary data obtained, the researcher applied and translated the results of interviews in the form of writing on the implementation of CSR and how the CSR accountability form.
3. Verification and Conclusion. Since the beginning of the data collection the researcher has to make concrete temporary conclusions. In the final stages, the conclusions must be checked again (verified) on the record that has been made by the researcher and then towards a solid conclusion. Drawing conclusions may start with tentative conclusions that still need to be refined. Once the incoming data is continuously analyzed and verified about the truth, finally the final conclusion is more meaningful and clearer.

3.7 Data Validity Checking

In order for us to know what has been found and interpreted in the field, we need to know its credibility by using extension technique in field, deep observation, triangulation (source, method, research and theory) and conformity tracking Results. Furthermore, checking may or may not be transferred to another background (transferability), dependability and can be confirmed to the source (confirmability).

1. The Credibility Test, conducted by testing whether the research is actually conducted on the appropriate research object, and whether the researcher really has confidence that the research is done correctly. Test kredibilitas researchers do with extension of time research on the object of research.

2. Dependability test, conducted by researchers by collecting photos, voice recording interview (if requested) as well as interview results that have been signed by resource persons.

3. Test Confirmabilty, done with secondary data collection which is then confirmed to the informant in the form of signature or validation that the researcher has done the research and validated by the resource person.

4. Transverability test, conducted by testing whether the results and conclusions of the research can be applied to other places (sharia branch other than Darmo)

Finding and Discussion

4.1 Characteristics of informants

The respondents who interview researchers are 6 (six) people and have different functions to run the program of social responsibility in PT Bank Pembangunan Daerah JawaTimur (Bank Jatim)

Table 4.1

Characteristics of Informants At PT Bank Pembangunan Daerah JawaTimur

NO	Informants	Age	Graduates	Years	Position
1	Informan 1	47 thn	Master of degree	19 thn	Leader of Corsec
2	Informan 2	35 thn	Master of degree	15 thn	Leader of external communication
3	Informan 3	27 Thn	Bachelor	9 Thn	Staff
4	Informan 4	52 Thn	Master of degree	23 Thn	Sharia Head of Branch Officer
5	Informan 5	39 thn	Bachelor	19 Thn	Supervisor
6	Informan 6	33 Thn	Bachelor	7 Thn	Staff

4.2 Test results of data validity

A. Test Of Credibility

This research was conducted with 3 (three) days of extension done in Jatim Sharia Darmo Bank and Corporate Secretary Division. The research in Corporate Secretary coincides with the preparation of renbis for the budget of 2017 which includes the budget for CSR. Researchers conducted interviews with staff specifically handling CSR from branch offices, at the request of the community, as well as the initiative itself. From the interview result, the researcher get the data in the form of guidance book of CSR implementation implementation which contains the process of preparing, realizing and reporting CSR itself.

The preparation of CSR's budget for renbis is attended by the board of directors, and all the commissioners who will then be followed up by a follow-up meeting with all branch leaders and staff from the planning department. The CSR budget included in the nominal renewal is determined from the level of DPK of the Regional Government owned by each branch as well as the annual profit earned by each branch.

The researcher also conducted interviews with branch leaders of Bank Jatim Sharia, where for the preparation of CSR budget for Bank Jatim Sharia which do not have DPK Pemda determined based on budget agreed by board of directors, commissariat and Sharia Board of Bank Jatim. Bank Jatim sharia can not apply for additional budget, except by the approval of the board of directors through the division of corporate secretary. Approved budgets can be reoriented when a request for approval is approved.

Researchers conducted interviews with Supervisors and Personnel Bank Jatim Sharia, on the determination of CSR objectives after the budget is approved and contained in the business plan of Bank Jatim Sharia. Determination of CSR targets conducted by holding discussions with the branch leaders of Bank Jatim Sharia and all branch supervisors. Basically most institutions are applying to Bank Jatim Sharia. However, the Bank Jatim Sharia also considered several aspects before determining the target of CSR.

Many factors determine who is eligible for CSR assistance. In addition to the factors of cooperation that has been going on proximity factors also become one of the aspects considered. Sometimes, CSR goals are determined by the supervisors of customer service and public supervisors who

are heavily involved in contracts and cooperation with customers for later recommendations to branch managers. CSR At Bank Jatim sharia is also not driven on the budget from the head office, but there are some CSR activities conducted branches with different cost and way post. This is in accordance with a statement from Winarko, General Staff of Bank JatimSyariah

"If the target is usually we consider many aspects, including in accordance with our business pattern, and what impact or reciprocal for the company, will also be surveyed by the head office, not suddenly determined, we only recommend the member according to business patterns We are also not rigid to join the head office , usually if there is another request if we click yes we help according tactical funds Branch is not Head office. "

Once the CSR target has been completed, the submission to the corporate secretary can be sent immediately, to be submitted to the board of directors. The submission to the corporate secretary contains the following matters:

1. Identity of CSR target
2. Recommendations
3. CSR Assistance Budget
4. Worksheet survey and identification of CSR objectives

Once completed, it will be attached to the submission of the corporate secretary division to be reapplied to the board of directors. If approved, CSR can be channeled to beneficiaries. After the funds are down and can be spent, the Bank Jatim sharia directly handed over the assistance to the recipient, which is marked by the signing of the receipt of CSR donation and documentation in the form of pictures. The process is then submitted by creating a CSR realization report (attached) containing details of budgets, expenditure details, and residuals when there is any remaining spending. The report is then submitted to the corporate secretary division to be processed into the company's profit and loss.

The implementation of Islamic CSR is applied to CSR activities held by Branch Offices using Branch tactical funds. The process is in accordance with the considerations of Islamic teachings such as expecting Allah SWT, Amanah to the community, and beneficial to others, and not so consider the contribution to the company. Examples of such CSR activities are activities undertaken at the request of a social institution wishing to establish a circumcision missal, or for social service. .

Thus, it can be concluded that the process of implementing CSR in Bank Jatim Sharia has been in accordance with the Book of CSR Implementation Manual published by PT Bank Pembangunan Daerah JawaTimur, but the process of implementing CSR at Bank Jatim Sharia more adheres to PSAK 101 No 13 Year 2011 on Presentation Report Sharia finance is channeled directly. In addition, there are Islamic-based CSR has been done by Bank Jatim Sharia through activities that are separate from the business process of Bank JatimKonvensional and has contained Islamic teachings in it.

Researchers conducted interviews with the leadership of Bank Jatim Sharia on non-financial aspects in Islamic-based CSR. In the interview results, informants said that these aspects were excluded, except when CSR was conducted internally through branches. Non-financial aspects of the CSR application at the Head Office are only contained in the worksheet at the time of the survey or identification of the CSR objectives. The CSR realization report only contains the financial aspect of the details of the initial budget, details of expenditure or realisation and the remaining funds, This is in accordance with the statement of MohamadSholikudin as the Sharia Branch Manager of Surabaya.

"Non-financial aspect is not meant in official report, let alone we still have not spin off, but we have aspects that are not assessed with the material we include for consideration in determining CSR and how these aspects affect the surrounding community and of course In accordance with the principles of sharia. "

Researchers dig deeper, about the position of the type of business that is being run is 'sharia' which should all the context of the activities undertaken must be guided by the teachings and norms - the norms of Islam. The informant said that in 2017, the Jatim Sharia Bank is no longer a Sharia Business Unit, but has spin off and stands alone to become more flexible to run a sharia business. The informant also confirmed and provided a sample report from Bank X Sharia, and explained that the core is the same but uses a more Islamic language.From the interview result, the researcher concludes that the non-financial

aspects of Islamic CSR can be done if the institution performs the activity purely without any interference from the conventional party and does not pursue the rules.

B. Dependability and Confirmability test

Researchers conducted interviews on confirmation of the overall results that researchers do in Bank Jatim Sharia. The limited time to interview subdivision leaders made the researchers only create discussion groups attended by branch leaders, public supervisors, and auditors at Bank Jatim Sharia. This discussion group researchers do to prove the realitas of research results with data field. Interviewees including auditors also stated that the process of implementing sharia-based CSR is done in accordance with the CSR Implementation Handbook published by Bank Jatim and reports are posted in accordance with the provisions applicable in the CSR Implementation Handbook.

Regarding the unacceptable accounting rules in the preparation of the CSR Implementation Manual described by the informants that the rules used are the technical basic rules regarding the policies of the directors and there is no standard treatment of accounting procedures. This is as stated by the auditor of Bank Jatim Syariah

"If the rules we use, as mentioned, we never notice, the BPP that yesterday as a reference that we use as a reference to implement the CSR tersebut. BPP was compiled by the division of ALCO based on regulations set out in the manual."

The non-financial aspect, which researchers ask in the process of Islamic CSR in Jatim Sharia bank is answered simultaneously by the branch manager and the general supervisor, that in CSR which is still mixed and using the fund of Head Office can not be said there is non financial aspect, but for CSR done by private Branch offices of many non-financial aspects that can be explored.

The test results dependability and confirmability there are different answers that influenced things as follows:

1. Characteristics of different personnel
2. Long work so as to relate to work experience
3. The duties and functions of the respective office holders.

With the answers from these interviews it can be concluded that the research is reliable with informant answers and can be used for further research.

C. Transverability Test

Researchers conducted interviews with supervisors from the corsec division and staff who handle CSR. In the results of interviews, researchers asked for data - CSR data that has been done on the Bank of East Java Sharia other than Bank Jatim sharia center, namely darmo branch. The data are as follows:

1. Bank Jatim sharia cab Kediri, memebrikan assistance of building materials to build the school MTSN Puncu Kediri
2. Bank Jatim sharia cab Malang, providing assistance to the construction of the House Not suitable for habitation

CSR conducted in these two places have the same processes and procedures, automatically report realization also use all the procedures contained in the Manual of CSR implementation. Thus, the researchers can conclude that the results of research in sharia Darmojatim bank as a main branch can be applied and have the same tendency with Bank Jatim sharia in other districts.

Conclusion

CSR implementation in Indonesia is generally more applied by mining or manufacturing companies. But in its development, along with the global trend of CSR implementation, currently the company in the field of services such as banking has also presented aspects of social responsibility in the annual report. This is done not only by conventional banks but also by sharia banks.

CSR turns out to be in harmony with the Islamic view of man in regard to himself and the social environment, can be presented with four axioms namely unity (tauhid), equilibrium, free will and responsibility. But in reality when we compare the concept of CSR in general, in addition to functioning as a value added for corporate image, CSR is budgeted and even become an annual program for the company.

Companies operating under Islamic principles, such as syariah banks, sharia insurance, and sharia financing should add to their CSR initiatives and disclose the CSR activities in their Annual Report. Islamic banking must operate ideally in compliance with the principles within which there is Islamic law (Sharia).

Muslim societies in various countries place high expectations on syariah-based enterprises in disclosure practices in company reports and expect the disclosure to be more comprehensive about their CSR activities. These companies should provide information about their CSR activities viewed from an Islamic perspective as measured by Islamic Social Reporting (ISR) or Islamic Corporate Social Responsibility (CSR) to meet demands that affect economic decision-making based on Islamic ethical values.

Corporate social responsibility at Bank Jatim commonly referred to as Bank Jatim Peduli is one of the important elements that can not be separated from the company routine. This is what will be made a priority program by Bank Jatim in an effort to create a good synergy between the business that is run with responsibility to the surrounding environment. By taking part in building this society is expected to create a positive image for Bank Jatim as a company that has social awareness to the community, building public awareness on the programs of Bank Jatim care to increase brand awareness of Bank Jatim products in the public eye. The total cost of Bank Jatim Peduli that has been distributed to the community in 2015 amounted to Rp 10,810,664,391 (ten billion eight hundred and ten million six hundred sixty four three hundred and ninety one rupiah).

The preparation of CSR's budget for renbis is attended by the board of directors, and all the commissioners who will then be followed up by a follow-up meeting with all branch leaders and staff from the planning department. The CSR budget included in the nominal renewal is determined from the level of DPK of the Regional Government owned by each branch as well as the annual profit earned by each branch.

Once the CSR target has been completed, the submission to the corporate secretary can be sent immediately, to be submitted to the board of directors. The submission to the corporate secretary contains the following matters:

1. Identity of CSR target
2. Recommendations
3. CSR Assistance Budget
4. Worksheet survey and identification of CSR objectives

Once completed, it will be attached to the submission of the corporate secretary division to be reapplied to the board of directors. If approved, CSR can be channeled to beneficiaries. After the funds are down and can be spent, the Bank Jatim sharia directly handed over the assistance to the recipient, which is marked by the signing of the receipt of CSR donation and documentation in the form of pictures. The process is then submitted by making a CSR realization report (attached) containing details of budget, expenditure details, and residuals if there is any remaining expenditure. The report is then submitted to the corporate secretary division to be processed into the company's profit and loss.

Implementation of CSRI at Bank Jatim Sharia has been in accordance with special sharia maqashid only on CSR which dilakuakn by internal branch, but for CSR conducted by Head Office still not fully appropriate because constrained not spin offnya Bank JAtim Sharia. The implementation of CSRI in Islamic Bank Jatim sharia is only applied to some special things such as, the targeting must be appropriate and contain Islamic value. Aspects of priority scale and requirement (non financial) in targeting become one of the evidence that maqashid sharia is applied, but for material aspects still follow reference from Bank of conventional Jatim.

Non-financial aspects are taken and considered by Bank Jatim Sharia when performing CSR internally. However, for CSR conducted at the Head Office only complained on the determination of priority scale and background of CSR. Activities undertaken by Bank Sharia Jatim sharia 'sharia' then should all the context of the activities undertaken must be guided by the teachings and norms - Islamic religious norms. In 2017, Bank Jatim Sharia is no longer a Sharia Business Unit, but has spin off and stands alone, making it more flexible to run sharia business.

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