



**IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY ISLAMIC
ECONOMIC PERSPECTIVE AT PT. BANK SUMUT SYARIAH BRANCH
PADANGSIDIMPUAN**

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ABSTRACT

This research is based on corporate social responsibility which is a program of activities of a company that must be carried out in accordance with the mandate of Law no. 40 of 2007 concerning PT. the purpose of this study is to determine the implementation of corporate social responsibility in the perspective of Islamic Economics at PT. Bank Sumut Padangsidimpuan Sharia Branch. The study used a descriptive qualitative approach with interview, observation, and documentation study data collection techniques to the employees of Bank Sumut Syariah Branch Padangsidimpuan which was then analyzed using data reduction, data presentation, and verification. The results showed that the implementation of corporate social responsibility at PT. Bank Sumut Padangsidimpuan Sharia Branch by implementing the Community Development Program (PBL), the first; aspects of the development of public infrastructure facilities such as the construction of shelters and monuments, the second; educational aspects such as providing scholarships and purchasing research tools for related universities. Islamic Economics Review on the implementation of corporate social responsibility at PT. Bank Sumut Padangsidimpuan Sharia Branch has complied with the basic principles of Islamic Economics, namely *maslahah* (public interest)

Keywords: Social Responsibility, Islamic Economy

INTRODUCTION

Banks as financial institutions are not only required to seek financial benefits but are also required to provide social or environmental benefits. This is a form of positive response to the surrounding environment and stakeholders *as well as* a form of indication of the company in sustainable *development* . Sustainable development is an activity that is carried out in a systematic and planned manner to improve the welfare, quality of life of the community and the surrounding environment.

The most important part of the sustainable development of a bank is the implementation of corporate social responsibility to provide benefits in the long or short term, both for the company itself and its social environment (Harahap, 2019, p.56.) . Therefore, the management run by the bank must be able to use all its operational tools to maintain public trust (Ilyas, 2017 p.324) . Corporate social responsibility or what is known as *corporate social responsibility* (CSR) gives importance to the role and contribution of a company to others and the environment (Darmawati 2014, pp. hlm. 125) . The principles of Islamic Economics invites to see the reality of everyday life so that a manager must be able to develop and apply a



balanced business philosophy and combine the aspects of the company with the social aspects. The implementation of corporate social responsibility must be based on social and environmental aspects, because only focusing on the company's financial condition will not be sufficient to ensure the company's sustainable growth. Such sustainable growth will only be guaranteed if the social and environmental aspects are considered. (Fauzi, 2020, p.2.)

The Indonesian government encourages every company to carry out corporate social responsibility in accordance with Article 74 of Law no. 40 of 2007 concerning Limited Liability Companies that every company is obliged to carry out social and environmental responsibility with due regard to fairness and propriety. Then continued with article 15 (b) of Law no. 25 of 2007 concerning Investment that every company is required to carry out corporate social responsibility and make an annual report as proof of accountability in its implementation. The implementation of corporate social responsibility is an *inherent consequence* (related) to the values of Islamic teachings themselves. The purpose of the values of Islamic teachings is *maslahah* (public interest), so that business activities must be able to create goodness and benefits for the surroundings, not just looking for profit (Darmawati 2014, p.32.) .

In surah At-Taghabun verse 16, Allah SWT says which reads as follows:

فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَسْمِعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ وَمَنْ يُوقِ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ^{١١}

Meaning: So fear Allah according to your ability and listen and obey and spend good sustenance for yourself (sustenance that is beneficial for this world and the hereafter). And whoever is protected from his stinginess, then they are the lucky ones (QS. At-Taghabun/64: 16).

Corporate social responsibility programs are aligned with the basic laws of Islamic economics, namely unity (tawhid), balance (*equilibrium*), *free will* and *responsibility* . Because Islamic law has regulated ethics in every business activity that requires every business actor to do justice by guaranteeing the rights of others, the environment and the natural surroundings. The success of a company is not only determined by the success of its business, also the ability to succeed in community empowerment programs plays a role because corporate concern for the surrounding environment is able to produce good business performance. Balance must be maintained along with business operations carried out for the achievement of company goals and the happiness of the hereafter. Business in Islam has a noble position because apart from being recommended, it is actually part of what Allah has commanded in the Qur'an and the hadith of his prophet (Muslihati 2018, p.31) .

PT. Bank Sumut as one of the financial institutions in Indonesia that has Sharia branch offices in various regions has implemented corporate social responsibility programs in *its* operational system. As an institution that is guided by the provisions of Islamic law in its business activities, PT. Bank Sumut is required to provide great social care for the surrounding community and must be able and aware that fostering good relations between institutions and their environment built with the community is one of the factors in achieving more effective and efficient business.



Based on the background described above, researchers are interested in conducting further research on the implementation of corporate social responsibility or what is known as Corporate Social Responsibility (CSR) from the perspective of Islamic Economics, it is in accordance with Islamic Economic Law or not in practice. So it is deemed necessary to conduct a research related to this problem, especially at PT. Bank Sumut Syariah Branch located in Padangsidempuan City. Therefore, the researcher formulated a study with the title "Implementation of Responsibilities ". Corporate Social Responsibility Islamic Economic Perspective at PT. Bank Sumut Syariah Branch Padangsidempuan" .

LITERATURE REVIEW :

Corporate social responsibility

Corporate social responsibility or what is known as *corporate social responsibility* (CSR) is a company's obligations and responsibilities that are carried out to the community and the surrounding environment (tt, hlm. p.117.) . The word *responsibility* consists of two basic words, namely *response* and *ability* . Corporate social responsibility is a moral commitment to specific principles or to redistribute part of the company's assets to other parties. In other words, corporate social responsibility as the obligation of business people to maximize positive impacts and minimize negative impacts on the community environment (Scott A. Snell, 2008, p.205) .

Corporate social responsibility can be seen based on four levels, namely legal, economic, ethical and philanthropic which is a complementary unit. Economically social responsibility is the desire of the company as a business organization to fulfill profits or profits (Siregar, 2016 p.29.) . Social responsibility carried out by a company can be identified in six main things, namely *community support* (access to education), *diversity* (not discriminating) , *employet support* (protection) , *environment* (creating a healthy and safe environment) , and non - us *operations* (providing equal rights) , and product (producing healthy and non-deceptive products (Hadi, 2011 p.24) . ndang U ndang No. 40 of 2007 concerning Limited Liability Companies, and Law No. 25 of 2007 concerning Investment and Law no. 21 of 2008 concerning Islamic Banking .

Corporate social responsibility in the perspective of Islamic Economics according to AAOIFI is all activities carried out by Islamic financial institutions to fulfill *religious* , economic, legal and *discretionary interests*. *responsibilities as an intermediary* financial institution for both institutions and individuals. Social responsibility refers to the obligations of a company to protect and contribute to the society in which the company is located. A company carries out social responsibility in three respects, namely the first is organizational actors covering the company's relationship with workers, employee relations with the company and the company's relationship with other business actors (Trisnawati 2016 p.75) . Allah SWT says which reads as follows:

إِنْ تُبْدُوا خَيْرًا أَوْ تُخْفُوهُ أَوْ تَعْفُوا عَنْ سُوءٍ فَإِنَّ اللَّهَ كَانَ عَفُورًا قَدِيرًا

Meaning: If you give birth to something good or hide or forgive something wrong (others), then verily Allah is Forgiving, All-Powerful (Surah An-Nisa ' /4: 149).



The second is responsibility for the natural environment and the third is the social welfare of the community (Trisnawati 2016, p.76.) . So it can be understood that the company does not only focus on revenue (profit), but acts as a business that provides benefits to the surrounding area.

Types of Corporate Social Responsibility

The implementation of social responsibility carried out by the company when viewed from the type, the company's social responsibility is divided into several aspects (syahrullah et al, 2021, p. 4) , namely as follows:

1. Education

Education is the most important aspect for the development of a nation and state. The social responsibility program implemented by a company is expected to improve the quality of education in the area around the company that is its partner. Applications that can be carried out by companies such as funding for education, school construction and so on.

2. Health

Companies that have long goals should look at the health aspect in order to achieve the company's long goals and can provide good benefits for the surrounding community.

3. Environment

Corporate social responsibility related to the environment is not only in the form of maintaining the stabilization of the surrounding environment so that it is not polluted by the presence of the company. However, it is also in the form of providing public facilities that can be used by the community for various activities and it can also provide other buildings that have benefits for the community or the area.

4. Economy

Increasing the company's income from the economic aspect is not only expected to be able to achieve profits for the company, but also with these advantages it can increase micro and small businesses or small entrepreneurs and empower the community within the company's environment with various activities that can be felt by the surrounding community (Sari dkk., 2020)

Forms of Corporate Social Responsibility

Corporate social responsibility, seen from the form of implementation, can be divided into two forms, namely:

1. Partnership Program

The form of a program with a partnership is a form of social responsibility that can be carried out by the company by fostering relationships with several institutions, foundations or others who have the same goal by working together. This form of cooperation can be carried out with educational or social institutions or foundations or with micro and small business actors in order to increase their business (Azherly, 2012, p. 30).

2. Community Development Program



The environmental development program is a program that aims to empower the environment or maintain the stabilization of the environment in which the company is located. This program aims to provide direct assistance to related parties with the aim of empowering the environment or related parties. The scope of this program is aid for health and education, assistance for the development of public infrastructure and assistance for natural disasters and nature conservation (Azherly, 2012, p. 35) .

The model or pattern of social responsibility that is commonly applied by companies in Indonesia is divided into four parts, namely direct involvement, through foundations or corporate social organizations, partnerships, and supporting or joining a consortium.

1. Live Engagement

The company carries out its social responsibility program directly by organizing its own social activities or handing over donations to the community without intermediaries. To do this, a company assigns one of its senior officials such as the *corporate secretary* or *public affairs manager* or becomes part of the *public relations task* .

2. Through a Foundation or Corporate Social Organization

The company establishes its own foundation under the auspices of a company or group. This model is the adoption of a model commonly implemented by developed country companies. Companies usually provide initial funds , regular funds, or endowments that can be used regularly for company activities.

3. Partnering with Others

The company carries out social responsibility through collaboration with social institutions or non-governmental organizations, government agencies, universities or the mass media, both in managing aid funds and carrying out social activities.

4. Support or Join a Consortium

The company co-founds, becomes a member or supports a social institution established for a particular social purpose. This pattern is more oriented towards providing corporate grants that are “development grants”. The consortium or such institution that is trusted by the company that supports it proactively seeks partners to work with from the operational institutions and then develops programs that are mutually agreed upon.

Islamic Economics

Islamic economics is a scientific system that focuses on economic problems, just like other conventional economic concepts. However, in this case, the concept of the economic system is studied in accordance with the values of Islamic teachings which are the foundation and basis in every activity of human life. Islamic economics is a field of science that studies human behavior in business (business) to meet the needs of life with limited means of fulfilling needs within the framework of sharia. This definition is still considered weak because it produces concepts that are not compatible and not universal (overall) because it has pushed a person to be trapped in an *a priori judgment (a priori judgment)* that right or wrong must still be accepted.(D. Harahap dkk., t.t.)



Islamic economics is built on the principles of Islamic teachings, because Islam cannot be separated from various aspects of human life itself. Islam has become a *way of life*, where Islam has fully regulated the activities of human life, including the economic system. As a banking system, Islamic Economics has the following objectives:

1. The essence of the Islamic economic process is the fulfillment of human needs based on the values of Islamic teachings in order to achieve the religious goal of *falah* (victory and happiness).
2. The value of Islam is not only for Muslim life but can benefit all living things on earth.
3. Provide harmony for life in this world and in the hereafter.

The Concept of *Maslahah* in Islamic Economics

Maslahah in language has the meaning of something that brings good. The notion of *maslahah* in general is anything that is beneficial to human beings, either in the sense of attracting or producing such as producing profit or tranquility or in the sense of rejecting or avoiding such as rejecting harm or damage. *Maslahah* in its essential sense (*aslan*) *maslahah* is an expression to seek something useful (benefit) or get rid of something vile (harm).

Maslahah according to al Ghazali is an effort to maintain the purpose of Islamic law (*maqasyid asy syari'ah*) itself, which is to maintain the religion (*hifdz al diin*), soul (*hifdz al nafs*), intellect (*hifdz al 'aql*), descendants (*hifdz an nashb*), and property (*hifdz al maal*). Anything that is intended to maintain the purpose of the five Islamic laws above is called *maslahah*. On the contrary, anything that destroys or denies the purpose of the five Islamic laws above is called *mafsadat*, which is why the effort to reject or avoid it is called *maslahah*. In conclusion, *maslahah* is something that is considered good by common sense because it brings good and avoids harm to human beings, in line with the purpose of sharia 'in establishing the law.

The implementation of corporate social responsibility in the view of Islamic Economics must refer to several elements as the spirit in its implementation so that it can be distinguished from the form of implementation of corporate social responsibility in an Islamic view with a universal view, namely referring to the elements of *al-'adl*, *al-ihsan*, and benefit. These three elements become references in the implementation of Islamic-based corporate social responsibility (Darmawati 2014, pp. 134–135). These three elements can be simply understood as follows:

1. *Al-'Adl*, namely the implementation of social responsibility is carried out in a fair and balanced manner in business activities so that it can provide general good for both *stakeholders* and other communities.
2. *Al-Ihsan*, namely the implementation of corporate social responsibility is expected to provide good things and help the community and can generate mutual benefits not unilaterally for both the company itself and the community.
3. Benefits, that is, it is hoped that the implementation of corporate social responsibility that has been carried out in a fair, balanced and filled with goodness can provide clear benefits to *stakeholders* as well as the community and the surrounding environment.



METHODS

This research is a qualitative research research, which is a research procedure that produces descriptive data in the form of written or spoken words and observed behavior. In another sense, qualitative research is a type of research whose findings are not obtained through statistical procedures, or other forms of calculation, but in the form of words. In this case, the researcher tries to collect and analyze research data on the implementation of corporate social responsibility in the perspective of Islamic economists. The subjects in this study were Miss Soraya Pasaribu, Implementing IT Accounting and Branch Reports and Zulfikar Syaputra Lubis, Implementing Intermediate PP PT. Bank Sumut Syariah Branch Padangsidimpuan .

Data collection techniques are the most important step in research because the main purpose of research is to obtain data. The data collection techniques in this study were interviews, observation and documentation studies. Interview is an activity carried out to obtain information directly by revealing questions to respondents. Observation is the basis of all science. Scientists can only work based on data, namely facts about the real world obtained through observation. Documentation is a data collection technique used to collect data in the form of written data sources containing information and explanations as well as thoughts about phenomena that are still actual and in accordance with the research problem.

RESULTS AND DISCUSSION

Implementation of Corporate Social Responsibility at PT. Bank Sumut Syariah Branch Padangsidimpuan

The implementation of corporate social responsibility is an activity that aims to empower the community and the surrounding environment as a form of responsibility to the environment in which the company is located. The implementation of corporate social responsibility is related to various social and environmental activities that aim to empower or improve the welfare of the community's environment. This program is related to several aspects such as health, education, environment and also related to the provision of public facilities that are social in nature.

The social responsibility of Bank Sumut Syariah Padangsidimpuan Branch has been implemented properly , paying attention to the needs of the surrounding community, the purpose and use of the facility or program to be implemented (Miss Soraya, 2021, *Interview*) . Then, the implementation of corporate social responsibility is carried out on the basis of concern for the surrounding environment, increasing the level of public education, and so that the existence of the bank can be beneficial both directly and indirectly for the surrounding community (Zulfikar S Lubis, 2021, *Interview*). In general, PT. Bank Sumut Syariah Branch Padangsidimpuan is committed that the implementation of corporate social responsibility can have a sustainable positive impact on the community, both directly and indirectly (Bank Sumut Annual Report, 2021: 40). Corporate social responsibility implemented by PT. Bank Sumut Syariah Branch Padangsidimpuan pays attention to several things so that the program implemented is said to be good



or not, such as the form implemented, the form of processing carried out, program objectives and the basis for implementing the program. Based on the results of the interview with Mrs. Nona, the form of program implemented by Bank Sumut Syariah Branch Padangsidimpuan since 2015 is the Community Development Program (PBL) which covers two aspects, namely education and development of public infrastructure around the city of Padangsidimpuan (Miss Soraya, 2021, *Interview*).

The program implemented as a social responsibility of Bank Sumut Syariah Padangsidimpuan Branch to the community and the surrounding environment is by establishing several shelters such as the Pijorkoling bus stop and Batunadua bus stop, the construction of the Page Bolak monument, the Losung Batu monument. Then, the purchase of agricultural research equipment at UGN which was carried out in 2015. Furthermore, there is also a form of scholarship for students from North Tapanuli which is given to several students with a nominal value of Rp. 560,000,-/person who has a GPA of 3.00 and the award is carried out once for the student concerned. The form of the program that has been implemented is the Community Development Program (PBL) (Zulfikar S. Lubis, 2021, *Interview II*).

The implementation of the social responsibility program of Bank Sumut Syariah Branch Padangsidimpuan is carried out with a model or form of implementation with direct involvement, namely the company distributes the program without going through intermediary agencies or other institutions. This is related to the direct role of banks in the community environment so that the existence of banks is visible to the public (Miss Soraya, 2021, *Interview*). The distribution of social responsibility at the Padangsidimpuan Sharia Bank Sumut Branch is carried out by going directly to the field where the aid funds or corporate social responsibility program will be distributed (Zulfikar S. Lubis, 2021, *Interview*)

The corporate social responsibility program implemented by Bank Sumut Syariah Branch Padangsidimpuan is implemented with a direct involvement model to the community in its distribution. That way, the role of the bank and the achievement of company goals can be achieved properly because it has a good image that is directly felt and seen by the community. Thus, from the description and information described above that the implementation of corporate social responsibility carried out by PT. Bank Sumut Syariah Branch Padangsidimpuan towards the environment and the surrounding community is in the form of the Community Development Program (PBL) with the implementation model of Direct Involvement (KL) to the related community environment. Furthermore, the programs implemented are divided into two general aspects, namely; *First* , the education aspect, namely distributing scholarship funds for people who continue their education to the undergraduate level and providing research tools for certain universities. *Second* , the aspect of building public infrastructure which includes the construction of shelters such as the Palopat Pijorkoling bus stop and the Batunadua bus stop, as well as the construction of monuments such as the Page Bolak monument, the Losung Batu monument.

Islamic Economics Review on the Implementation of Corporate Social Responsibility of PT. Bank Sumut Syariah Branch Padangsidimpuan



The corporate social responsibility that has been implemented by Bank Sumut Syariah Branch Padangsidempuan is in the form of the Community Development Program (PBL) with a direct involvement model. This aims to implement the program on target and can be adjusted to the profit (profit) obtained by the bank in the yearly period. Islamic Economics Review on the implementation of social responsibility of Bank Sumut Syariah Padangsidempuan Branch, based on the results of interviews and observations of researchers in the field.

1. Principle of justice

In general, fair means putting something in its place, which means that you don't take actions that result in useless actions. Before implementing corporate social responsibility, a field survey is conducted to ensure that the program to be implemented is really needed. This is so that the program implemented can be carried out fairly to the community and the surrounding environment (Miss Soraya, 2021, *Interview*). This concept of justice means putting the program not because of favoritism but because of the need to be useful for the community so that the social responsibility program implemented by the bank has the value of justice in it.

Regarding this concept of justice in Surah Al-Hadid: 25, Allah SWT says as follows:

قَدْ أَرْسَلْنَا رُسُلَنَا بِالْبَيِّنَاتِ وَأَنْزَلْنَا مَعَهُمُ الْكِتَابَ وَالْمِيزَانَ لِيَقُومَ النَّاسُ بِالْقِسْطِ وَأَنْزَلْنَا الْحَدِيدَ فِيهِ بَأْسٌ شَدِيدٌ وَمَنْفِعٌ
لِلنَّاسِ وَلِيَعْلَمَ اللَّهُ مَنْ يَنْصُرُهُ وَرُسُلَهُ بِالْغَيْبِ إِنَّ اللَّهَ قَوِيٌّ عَزِيزٌ،

Meaning: Verily, We have sent Our messengers with clear proofs and We have sent down with them the Book and the Balance (justice) so that people may do justice. And We have created iron in which there is great power and various benefits for mankind, and that Allah may know who helps Him and His messengers when Allah sees not. Indeed, Allah is Strong and Mighty (QS Al-Hadid/57: 25).

2. The principle of balance

Balanced means not looking at the implementation of corporate social responsibility in terms of race, religion, and ethnicity in the implementation of social responsibility. In other words, the corporate social responsibility program implemented by Bank Sumut Syariah Branch Padangsidempuan views fellow human beings as having a relationship or a brotherhood unit so that they are seen as equal in the implementation of corporate social responsibility. The implementation of social responsibility carried out by Bank Sumut Syariah Branch Padangsidempuan to date has been carried out in a balanced manner without discriminating in its implementation. Because the most important thing in implementing corporate social responsibility is to prioritize the empowerment of the community and the surrounding environment (Zulfikar S. Lubis, 2021, *Interview*).

This balance principle in the implementation of corporate social responsibility at Bank Sumut Syariah Padangsidempuan Branch is implemented to empower the community and the environment around the company. Regarding balance (*al-Ihsan*) in Islamic Economics, the implementation of corporate social



responsibility is carried out by taking into account the benefits or results obtained from its implementation so that it creates benefits between the two parties, namely the company and the community and the environment.

3. The principle of benefit

The principle of providing benefit is a principle in seeing the objectives and benefits resulting from the implementation of social responsibility at Bank Sumut Syariah Branch Padangsidempuan. So that the program implemented has a meaningful meaning for the community and the environment. Related to this, Allah SWT has said in Surah Al-Isra' verse 7 which reads as follows:

إِنْ أَحْسَنْتُمْ أَحْسَنْتُمْ لِأَنْفُسِكُمْ وَإِنْ أَسَأْتُمْ فَلَهَا فَإِذَا جَاءَ وَعْدُ الْآخِرَةِ لَيْسَ وَ أَوْجُوهَكُمْ وَلِيَدْخُلُوا الْمَسْجِدَ كَمَا دَخَلُوهُ أَوَّلَ مَرَّةٍ
وَلِيُتَبَّرُوا مَا عَلَوْا تَتَّبِعُوا ۝

Meaning: If you do good (meaning) you do good for yourself and if you do evil, then (evil) it is for yourself, and when the time comes for the second (evil), (We bring others) to darken your faces and they enter the mosque, as your enemies entered it the first time and to completely destroy whatever they control (QS Al-Isra' /17: 7).

From the verse above, it is understood that by providing benefits to others it will return to him, that is, every good he does will produce good for himself. Regarding the implementation of corporate social responsibility carried out by Bank Sumut Syariah Padangsidempuan Branch, the program is implemented to provide benefits to the general public, and specifically this benefit is aimed at increasing the profitability of the company in the community (Miss Soraya, 2021, *Interview*). This is also supported by a statement from Mr. Zulfikar who said that "every implementation of corporate social responsibility carried out by Bank Sumut Syariah Padangsidempuan Branch always pays attention to the benefits of the program implemented, so that the program has goals and benefits for the community and the environment, especially for the company itself (Zulfikar S. Lubis, 2021, *Interview*).

CONCLUSION

Based on the description and explanation above, the results of this study can be concluded as follows:

1. Implementation of corporate social responsibility that has been implemented at PT. Bank Sumut Syariah Branch Padangsidempuan is in the form of the Community Development Program (PBL) which covers two aspects, namely education and the development of public infrastructure suggestions with a direct involvement model, namely distributing assistance directly to related parties in the form of building construction such as shelter buildings, monument construction, giving scholarships for students, and the purchase of research tools for certain universities.
2. Islamic Economics Review on the implementation of corporate social responsibility of PT. Bank Sumut Syariah Branch Padangsidempuan has complied with the basic principles of Islamic Economics, namely *maslahah* (public interest) which refers to the principle of justice, namely not discriminating in the distribution of



programs, the principle of balance, namely the program is carried out between needs and uses and the principle of expediency, namely the program carried out has benefits. both for *stakeholders* , the general public, and the surrounding environment.

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