

# MUSLIM SOCIETY PERSPECTIVE ON ISLAMIC BANKING CORPORATE SOCIAL RESPONSIBILITY IN INDONESIA (BASED ON QUR'AN AND HADITS ECONOMIC THEMES)

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**ABSTRACT:** This paper aims to shine a light on how Islamic banks implement their corporate social responsibility from the perspective of Islam. This study employed a qualitative case study qualitative. The data were gathered through direct observation and in-depth interviews with the bank staff and societies who received CSR initiatives. The data were analyzed based on the grounded theory approach involving three iterations; open, axial, and theoretical codings. Our study found that Islamic banks have implemented their CSR initiatives based on government regulation and Islamic law and teachings. CSR includes the realization of Islamic economy responsibility, the compliance of the banks to government regulation and Islamic law, and practicing Islamic philanthropy.

**KEYWORDS:** Corporate social responsibility, Islamic banks, Muslim, society perception

## INTRODUCTION

Banking is a financial institution that influences the community's economy, and it drives economic development, increases job opportunities, and supports the business world (Filho, Carvalho, Silva, & Scalfoni, 2012). Islamic banks are also one of the banks that have played an essential role in the economic development of the Muslim community (Wajdi Dusuki, 2008). According to Indonesia government Law No. 10 of 1998 concerning Indonesian banking, it is stated that a bank is a business entity that collects funds from the public in the form of credit or other conditions to improve the standard of living of many people.

One of the roles of Islamic banking in the development of community welfare is through the implementation of corporate social responsibility programs, which is an effort to support the country's sustainable development (Dorasamy, 2013). The implementation of corporate social responsibility provides long-term benefits for increasing company value (shares), maintaining company legitimacy, increasing sales, and making people participate in maintaining the company's existence (Gyves & O'Higgins, 2008; Panwar, Rinne, Hansen, & Juslin, 20006). With the policy of implementing corporate social responsibility, a modern company plays an important role and contributes to society and the environment because corporations are entities with economic, legal, ethical obligations, and philanthropy (Ihlen, 2008; Searcy, Dixon, & Neumann, 2016).

In business ethics, the important role of Islamic-based companies is not only oriented to corporate benefits but also social benefits so that the presence of Islamic principles in Islamic

business ethics is compulsory (Basheer, Hameed, Sabir, & Jehangir, 2019). Moreover, in running their business, Islamic-based companies, such as Islamic banking, are concerned with the reality of everyday life with Islamic values. In this regard, managers of Islamic banks must comply with Islamic ethical principles and traditions by developing and applying a balanced business philosophy.

Likewise, Islamic banking is a business entity that focuses on Syariah provisions and achieving sharia-based profits. However, the banks are also required to provide social responsibility to the community as a form of good practice, as stated in the Qur'an. Islamic corporate social responsibility (ICSR) is derived from the principles of the Qur'an and hadith with three major dimensions, namely the representatives of humankind on the earth, accountability to God, and the obligation of humankind to do good and stay away from bad deeds (Adnan Khurshid, Al-Aali, Ali Soliman, & Mohamad Amin, 2014; Elasrag, 2015).

Most people in Indonesia are Muslims who have the right to know various information on the activities of organizations and companies that are carried out to see whether they are in accordance with Syariah rules and achieve the goals set in Islamic teachings. The level of disclosure of Islamic banking social performance in Southeast Asia is still in a less informative position, with a score of 55.35% (Abdullah, Percy, & Stewart, 2015). In addition, various corporate social responsibility programs have not been felt concretely by the community (Ismail, Alias, & Mohd Rasdi, 2015). In fact, many Muslim communities do not understand the purpose and benefits of various social responsibility programs carried out by various Islamic banks.

Regarding the objectives and real benefits of Islamic banking corporate social responsibility programs in Indonesia from the perspective of the Muslim community, there is a lack of studies. Few studies on Muslim perception of Islamic bank corporate social responsibility implementation might cause a lack of understanding of academia and practitioners. The view of the benefits of Islamic banking corporate social responsibility programs is always associated with Islamic teachings, especially the legal sources, namely the Al-Quran and hadith from the Prophet Muhammad. This study, therefore, examines the perspective of the Muslim community on the benefits of corporate social responsibility programs based on Islamic values derived from the hadith of the Prophet Muhammad related to the economy.

The purpose of this study is to provide a new understanding of the views of the Muslim community on the benefits of Islamic banking corporate social responsibility programs. Thus, in the future, the implementation of Islamic banking corporate social responsibility is in accordance with the expectations of the Muslim community and the environment.

## RELEVANCE STUDIES

There are several previous studies that discuss the corporate social responsibility (CSR) of Islamic banking (Gunardi, Herwany, Febrian, & Anwar, 2021; Nurdin Nurdin & Mir'atun, 2018; Zafar & Sulaiman, 2019). Zafar and Sulaiman (2019) discuss CSR in the context of the Islamic paradigm and CSR disclosures by various Islamic banks. Meanwhile, Gunardi, et al., (2021) analyze the determinants of Islamic CSR disclosure based on previous findings, then

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categorizes them into: (1) board structure, (2) ownership structure, (3) CEO power, and (4) sharia governance.

Cornish, Wade, & Post (2014) state that religion can play a significant role in building social justice within the community through its emphasis on morality and spiritual visions necessary for attaining social justice. Many religions such as Christianity and Islam make claims that the main purpose of their message and teaching is to advance social justice in societies. Thus religion is well poised to challenge the view that getting rich and more prosperous is in itself a virtue as no religion has ever taken this position (Kamla & G. Rammal, 2013)

One notable theoretical foundation of socio-economic development based on Islamic teaching argues that Qor'an emphasizes the word justice to address wealth distribution to build humans welfare and other creation in the world (Mirakhor & Askari, 2010). In other words, the action of Allah is to put everything in the right places and benefit all human kinds. As a result, Islam considers the importance of balancing between humans and the relation with the creator to build social solidarity, unity, and mutual understanding between society. Mirakhor and Askari (2010) argue that studies that looked at the development of the Medina society under the leadership of the Prophet Muhammad provide evidence that the rules of governance, accountability, property ownership, distribution, and redistribution of wealth indicate the importance of encouraging and enhancing justice in societies. Kamali (2002, p.xi) also maintains that examining the Qur'an's evidence on justice 'leaves one in no doubt that justice is integral to the basic outlook and philosophy of Islam, within or beyond the Sharia itself' (Kamla & G. Rammal, 2013). This understanding is so dominant in Islamic thought that the interpretation of what constitutes sharia has focused largely on its role in achieving social justice. As social justice is perceived as a fundamental core aspect of the Islamic faith, gross inequalities of income and wealth are, therefore, in contrast to Islam's spirit (Bhopal, 2012).

Among the conditions exacerbating poverty is the lack of access to finance (Karlan & Morduch, 2010). A Centre for Strategic and International Studies report that 90 percent of the world's self-employed poor –more than a billion people –lack access to basic financial services (Saghir & Santoro, 2018). The European Union's (EU) Charter of Fundamental Rights has also classified basic financial services as the basis for sustainable socio-economic development and social welfare (Sallyanne Decker, 2004). By redistributing finances from those who have it to those who need it, banking can change community lives. Samson & Wilson (2007) argue that the source of poverty lies in a situation where systematically disorganized by economic, social, and political relationships within the community. The only long-term solution to the problem of poverty, therefore, lies in assisting the poor by increasing their awareness so that they can collectively demand escape from exploitation, and challenge the relationships that impoverish them (Kamla & G. Rammal, 2013)

## CSR IN ISLAMIC PERSPECTIVE

Corporate social responsibility from an Islamic perspective is a concept born from the Islamic worldview (Zinkin, 2007). Muslims must make Islam a living system that regulates all aspects of human life that promises in this world and the hereafter. Therefore, a company that collects property rights, a collection of rights of human individuals, and is managed professionally, has a moral and sharia obligation to realize the welfare and safety of the world and the hereafter.



The Qur'an always connects business success and economic growth, which is influenced by the morale of entrepreneurs in carrying out according to the word of Allah SWT in QS. Al-Isra (17): 35 as follows:

*“And give full measure when you measure, and weigh with an even [i.e., honest] balance. That is the best [way] and best in the result.”*

The verse explains the correlation, and the link between carrying out responsibilities and perfecting the measurements and scales is obvious. Perfecting the measure and being honest in the scales is a mandate in association and proof of purity in conscience. Greedy nature in reducing the scales is evidence of a dirty and despicable morality. This condition occurs because it comes from individual behavior because they think that they can benefit by reducing the dose. However, these advantages are only outwardly visible and temporary.

As for the responsibility for the environment, Allah SWT says in the surah QS. Al-Baqarah, (2) : 205 as follows:

*“And when he goes away, he strives throughout the land to cause corruption therein and destroy crops and animals. And Allah does not like corruption.”*

If someone acts like that, then his direction is towards evil and corruption. With a hard, harsh, and defiant heart, he destroys all living things such as plants, herbs, and fruits. It also destroys the offspring, which is the preservation of human life. Ruining and destroying human life like this is a metaphor for what is stored in the heart of this unlucky man in the form of revenge, crime, deception, and corruption. Words daubed with pretense and showing kindness, wisdom, spaciousness, and piety, *“And Allah does not like corruption”* and does not like people who like to cause mischief on earth. This verse clearly illustrates how Islam gives more attention to preserving the natural surroundings both in business interests and outside business interests.

The Prophet Muhammad also said, *“If a Muslim walks around to fulfill the needs of a fellow Muslim, it is better for him than performing seventy Tawaf in the Temple.”* Thus, the goal of CSR is community empowerment. In this case, the above hadith also shows the primacy of togetherness in achieving the goals of fellow Muslims in terms of goodness rather than for their own interests. If we read again *“the needs of fellow Muslims,”* it is the same as the purpose of establishing CSR, namely a form of corporate social responsibility to the surrounding community. The purpose of CSR, other than to empower the community, is to achieve collective prosperity.

CSR is the realization of the concept of *Ihsan*<sup>1</sup> teaching as the culmination of a very noble ethical teaching. *Ihsan* is carrying out good deeds that can benefit others to get the pleasure of Allah SWT. In addition, CSR is an implication of the teachings of ownership in Islam. Allah is the absolute owner, while humans are only limited to temporary owners who function as recipients of the mandate. Therefore, in carrying out the mandate, both individuals and groups must be able to do justice, be responsible and perform useful actions.

Islam has forbidden any business that contains injustice and requires the fulfillment of justice that is applied in business relationships and business agreements. The nature of balance or justice in business is when the corporation is able to put everything in its place. In activities in

<sup>1</sup> Doing good deeds to others

4 the business world, Islam requires doing justice which is directed to the rights of others, the rights of the social environment, the rights of the universe. So, the balance of nature and the social balance must be maintained along with business operations. In Qur'an verse Hud (11): 85, Allah says as follows:

*"And Syu'aib says: "O my people, suffice the measure and the scales with justice, and do not harm people against their rights and do not do evil in the earth by making mischief."*

The verse says that Syu'aib explained to his people what they should do to measure and weigh after first forbidding them to reduce their measurements and scales. His people's obligation is to perfect the measure and the scales fairly without less or more than what it should be. For sellers, what is prohibited is reducing the dose and scale from what it should be, and there is nothing wrong with increasing it accordingly, to believe that the dose is really enough. This method is commendable, but Syu'aib obliges them to do justice without less or more. This means that in carrying out the measurements and scales, you are really careful. Islam also prohibits all forms of fraud, gharar (speculation), najis (false advertising), ihtikar (hoarding goods) that will harm other parties.

## METHODOLOGY

9 This study employed a qualitative case study (Yin, 2003). We studied an Islamic bank practice of corporate social responsibility and the customers perception. Data were gathered through direct observation, in-depth interviews, and written document analysis. In-depth interviews involved the Islamic bank staff and its customers. The interviews were between 30 to 45 minutes, and they were tape-recorded. After that, the interviews were transcribed and then returned to the interviewees for confirmation.

14 The data analysis follows Strauss and Corbin's (1998) grounded theory approach. The data were analysed through three iterations; open, axial, and theoretical coding. Next, the results of the analysis were presented in a matrix (Miles & Huberman, 1994) according to themes found in the data. Finally, the themes that emerged from the data were presented and discussed in each section of the results of this paper.

## RESULTS AND DISCUSSION

### The Realization of Islamic Banks' Economics Responsibility

Economically, the existence of a company is expected to provide economic benefits for the surrounding community, such as the creation of employment opportunities for the community within the company or the implementation of social activities initiated and facilitated by the company that provides positive value to the community, especially the community around the company.

The impact of CSR on the community, among others, can alleviate poverty because companies use workers around their companies. In addition, companies involved in CSR also provide

training and help sell products produced by small and medium enterprises to directly impact small entrepreneurs and the community. The CSR program also improves people's education standards because providing scholarships to poor people and companies also assists in constructing educational facilities and infrastructure, especially for basic education. Furthermore, the CSR program can also improve health standards by providing facilities that support health, especially for the community around the company. For example, the company provides clean water facilities and opens a health clinic to serve its employees and the surrounding community.

One of the recipients of the CSR program claimed to have received financial assistance and used it to develop their stall business, as stated by the following participant:

*"I got financial aid from Bank Syariah Indonesia and used the money to add stock in my grocery store in the market. After a few months, my sales are increased because I sell more goods. Then, I can afford to buy more goods on my own because I can save the profit."*

Distribution of financial assistance by CSR providers is also often done in the form of giving zakat, which specifically targets the poor. The provision of financial assistance in the form of zakat is carried out to provide business capital to those entitled to receive it according to Islamic law. The management of financial assistance in the form of zakat is carried out jointly between the company and the recipient. Companies usually assist recipients of capital by providing information on starting a business and running a business. For example, a recipient of zakat from the following CSR said:

*"I am a poor person and have no business. After Syariah bank gave me productive zakat, which I used to start a fried onion business, I have understood how to be an entrepreneur, and the family economy has also improved. When I started the fried onion business, I accompanied companies such as purchasing tools and materials to wrap fried onions".*

Islam also guides distributing zakat and sadaqah to guarantee equal wealth distribution among the Muslim community. For example, a hadith number 225 from Imam Bukhari said:

*Every Muslim must give charity. The companions asked, "If you do not have (wealth)?" The Prophet replied, "He should work with both hands so that he can benefit himself and give charity." The companions asked, "If you are unable or not doing (with both hands)?" The Messenger of Allah replied, "He should help people who need help and are persecuted." The companions asked, "If you can't do anything?" The Messenger of Allah replied, "You should command goodness." The companions asked, "What if he did not do?" The Messenger of Allah replied, "Should refrain from doing bad things, then indeed this is charity."*

Zakat has been found significantly play important roled in poverty reduction in developing countries (Raimi, Patel, & Adelopo, 2014). Zakat tersebut dapat menjadi bentuk perwujudan dari tanggung jawab ekonomi dalam setiap program CSR. Dengan demikian CSR merupakan program yang sangat penting karena peran bantuan keuangan berdampak secara nyata dalam pengembangan ekonomni masyarakat (Lindgreen & Swaen, 2010).



## Islamic Banks Compliance to Regulation

The practice in various countries of CSR is a voluntary action of the company as an effort of the company in fostering good relations with stakeholders. Although CSR adopted by many countries in principle is only a moral or ethical movement in business, the commitment of various groups to encourage CSR implementation by the business community continues to strengthen. As evidence, CSR issues were discussed at the United Nations Global Compact meeting in Geneva in 2007 to ask corporations to demonstrate responsibility and good business behavior by setting global corporate standards of conduct.

Syariah banking compliance in implementing CSR programs is also due to government regulations that require them to implement CSR programs. The government that involves the implementation of CSR programs is the Limited Liability Company Law number 40 of 2007 article 74, which states that every company that carries out its business activities in the fields of finance and natural resources is obliged to carry out social and environmental responsibilities. As referred to in the law, social and environmental responsibility is the company's obligation which is budgeted and calculated as the company's expense. A participant from a Syariah bank said as follows:

*Our policy to implement corporate social responsibility is based on government regulation number 40-year 2007. The regulation imposes us, and if we do not obey the regulation, we will be sanctioned by the government. For example, the government may sanction us, or our business operations can be terminated.*

However, the compliance of Syariah banks to corporate social responsibility is caused by the government regulation, but the most crucial issue is that Syariah banks must comply with Islamic regulation. For example, a Hadith from Imam Muslim Vol. 3 No. 6246 said

*“Help your brother, whether they are the oppressor or the oppressed, they should be prevented from doing that, for them the help and if they are oppressed, then they should be helped.”*

The hadith suggests that some unfortunate citizens who live under the poverty level should help wealthy citizens. In this study, the bank Syariah in Indonesia is considered a fortunes company that makes significant profits every year. The bank's compliance with CSR implementation is in accordance with Islamic regulation. The concept of Corporate Social Responsibility (CSR) shows that Islamic banks are oriented to profit-seeking and must maintain harmony with stakeholders, the environment, and society. Islamic banks run their business through Islamic law, their CSR policies and practices must achieve the Qur'an and Sunnah (Devirahtiasari, Fitrahmasari, & Fadah, 2018)

In distributing CSR, the company obeys the laws and regulations that have been regulated, so the distribution of CSR will not be against the law. The word of Allah SWT in QS. An-Nisa (4): 59 states:

*“O you who believe! Obey Allah and obey the Messenger (Muhammad), and Ulil Amri (the holder of power) among you. Then, if you disagree about something, then return it to Allah (the Qur'an) and the Messenger (his Sunnah) if you believe in Allah and the Last Day. That is more important (for you) and better as a result.”*



To determine the law to be carried out fairly, it is necessary to obey who the legislator is. This verse instructs Muslims to obey legal decisions, which are hierarchically starting from the determination of Allah's law. O you who believe. Obey Allah's commands in the Qur'an, and obey the commands of the Prophet Muhammad, as well as the decrees issued by the Ulil Amri who hold power among you as long as these statutes do not violate the provisions of Allah and the Messenger. Then, if you have a difference of opinion if there is a problem that cannot be reconciled, then return it to the values and soul of the word of Allah, namely the Qur'an, as well as the values and soul of the Prophet's guidance in the form of his Sunnah, as proof that you are right. Truly believe in Allah and the afterlife. That is more important to you and better as a result, both for your worldly life and for the afterlife.

### Islamic Banks' Filantropi

Philanthropic activities carried out by Islamic banks actually imitate the philanthropic activities carried out by large companies in the world. For example, Microsoft works closely with the Bill and Melinda Gates Foundation to carry out philanthropic activities to bring technology to communities around the world. However, Islamic banking carrying out philanthropic activities must be in line with Islamic values and Islamic teachings. In other words, Islamic banking philanthropy is to fulfill its obligations to the commands of Allah and Allah SWT Messengers.

Philanthropic activities carried out by conventional companies are usually in the form of donations. However, Syariah banking carries out donation activities in the form of zakat allocation from the profits obtained. From the social perspective, the obligation of zakat is considered an important tool to abolish poverty by making the rich alive to the social responsibilities they have (Olanipekun, Rimah, & Sanusi, 2015). The obligatory pay zakat is regulated in the Qur'an and the Sunnah (for example, see Qur'an, 9:60, 9:34-35). The rich are imposed to pay zakat to the poor and the needy as a basis for social justice. Zakat obligations together with guidance on commercial ethics laid down in shari'ah are intended to reduce poverty in Muslim society. A participant from an Islamic bank said that:

*We are also involved in philanthropy activities, but we call it Islamic philanthropy because we concern more of allocating zakat from our annual profit and alleviating Muslim society's economic quality of life. In our perspective, Islamic philanthropy is a compulsory activity because it is imposed by Islamic teaching such as Qur'an and Sunnah of the Prophet*

Islam teaches its believers to practice full social justice and forbids the exploitation of human rights (Grant & Gibson, 2013). According to Al-Aali & Al-Qwaihan (2013) and Nordin, Pettalongi, & Yusuf (2018), Islamic banking in making a profit must comply with the ethical outcome of trade in Islam. Allah (SWT) has mentioned that wealth is a very attractive issue in this world, but good deeds are the best in the sight of God (Qur'an 18:46). However, profit maximization is not forbidden in Islamic law if reasonable efforts and assumptions of liability have occurred. According to Muslim scholars Hanafis and Hanbalis, there are at least three reasons for profit entitlement, namely wealth, work, and the liability for bearing losses (Muhamad, Abd, & Sukor, 2008).

According to Islam, CSR that is being carried out must aim to create virtue that is carried out not through activities that contain elements of usury but through practices that Allah commands in zakat, infaq, alms, and alms waqf. CSR must also prioritize the value of generosity and sincerity (Hassan & Salma Binti Abdul Latiff, 2009). This is more beloved to Allah than mahdhah prayer. The Messenger of Allah (SAW) said, "Fulfilling the needs of a believer is more beloved to Allah than performing twenty pilgrimages, and for each Hajj that spends hundreds of thousands of dirhams and dinars." In another hadith, Rasulullah SAW also said, "If a Muslim walks to meet the needs of fellow Muslims, it is better for him than doing seventy times Tawaf in the Baitullah." (Gustani, 2012).

In addition, the implementation of CSR in Islam is also an effort to reduce social problems that occur in society by encouraging community productivity and maintaining a balanced distribution of wealth in society. Islam requires the circulation of wealth to occur in all members of society and prevents the circulation of wealth to only a few people (Alserhan, 2011). Allah states: "... so that the treasure does not circulate among the rich among you..." (Surat al-Hasyr: 7).

Previous studies have also found that awqaf/charitable foundations would increase the flow of corporate resources into the social sector (Hassan & Salma Binti Abdul Latiff, 2009). Even small companies benefit from alignment with philanthropic goals. For example, Islamic banks may be able to offer laundering training aimed at raising funds at religious events. In philanthropic CSR programs, companies feel they have an obligation to encourage good things by sponsoring activities organized by institutions, schools, museums, and others. There are programs that are carried out purely for social purposes, and there are also those that aim to gain a good reputation.

In Islam, philanthropic responsibility is responsibility towards others, including the company's active role in advancing the welfare of society. Allah SWT says in QS. Al- Baqarah (2) :195 as follows:

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

Translation :

"And spend (your possessions) in the way of Allah, and do not throw yourself into destruction, and do good, for Allah loves those who do good."

## CONCLUSION

Our study shows that Islamic banks have implemented corporate social responsibility initiatives in accordance with Islamic teaching. Islamic banks implemented CSR based on government regulation and ethics and based on Islamic law and values. Societies or the customers of the bank got benefits from Islamic banks CSR program. The benefits include economic empowerment, business capital support, and zakat distribution. Future research should focus on how SCR initiatives are maintained to sustain society's economic development.

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