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IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY IN KSPPS BMT BAHTERA

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ABSTRACT

This research discusses the implementation of Corporate Social Responsibility (CSR) at the BMT Bahtera Sharia Savings and Loans and Financing Cooperative (KSPPS). CSR is an important aspect in building harmonious relationships between companies and the community and surrounding environment. This research aims to understand how KSPPS BMT Bahtera implements CSR based on the Triple Bottom Line (TBL) concept, which includes the aspects of Profit, People and Planet. The research method used is qualitative, with data collection techniques through interviews with related parties, including members, employees and the surrounding community. The results of the research show that KSPPS BMT Bahtera implements CSR through several programs, including: economic programs (entrepreneurial development, janitorial community, and oyster mushroom cultivation), educational and da'wah programs (scholarships and tahfidz houses), health programs (care cars, service health, and blood donation), as well as social and disaster programs (compensation for orphans and assistance to disaster victims). BMT Bahtera formed the Baitul Maal institution as a means to manage CSR funds sourced from customers, employees and donors. The implementation of this CSR has been proven to provide significant benefits in both economic, social and environmental aspects for the communities around BMT Bahtera's operations. This research concludes that a Triple Bottom Line-based CSR approach can help create a balance between economic, social and environmental aspects, while supporting the long-term sustainability of BMT Bahtera's business.

Keywords: Corporate Social Responsibility (CSR), Triple Bottom Line (TBL), KSPPS BMT Bahtera, CSR implementation.

INTRODUCTION

Corporate Sosial Responsibility (CSR), which is understood as company policies and practices that go beyond legal requirements and impact various stakeholder groups, has developed into a business imperative throughout the world, including in Indonesia (Schaefer et al., 2020). The development of the implementation of social responsibility or Corporate Social Responsibility (CSR) in accordance with Republic of Indonesia Government Regulation No. 47 of 2012 on Social and Environmental Responsibility, which reads: "Social and environmental responsibility is a company's obligation to carry out business activities in this field and/or related to natural resources. natural power according to law" (Presiden_RI, 2012). With the existence of government regulation No. 47 of 2012, it increasingly supports the development of Corporate Social Responsibility reporting in Indonesia. In this case, the company must provide activities related to society and the environment that provide a form of responsibility and provide reports on its activities. (Syaifudin & Silvia, 2023). However, in several developing countries, CSR is still often viewed as a mere act of philanthropy, not as a tool to encourage sustainable development and create fair economic growth. This view is exacerbated by the lack of transparency in the implementation of CSR by various governments and authorized elites, so that the potential of CSR as a strategic development tool has not been fully realized. (Wirba, 2024).

As a concept that has become popular, Corporate Social Responsibility (CSR) does not yet have commensurate boundaries. Many expert practitioners and researchers do not yet have a common definition in providing a definition. In his book Cannibals with Forks: The Triple Bottom Line of 21th Century Business, John Eklington stated that companies that show social responsibility will pay attention to the progress of society, especially the surrounding community (people), as well as the environment/earth (planet), and improving the quality of the company (profit) (Masrunik et al., 2021).

Social responsibility is seen as a program to empower people to be more economically independent. CSR is also a company's concern for the environment and surrounding communities. With the hope that this concern will be able to improve the company's image so that the public or consumers will pay more attention to the products produced by the company. Indirectly, this increased public attention will later have a loyalty effect on product use. From this company, the company's profits also increase (Iskandar, 2016).

The Triple Bottom Line concept offers a holistic perspective in understanding CSR. Companies that carry out CSR with this approach not only focus on financial results, but also how they can contribute to the welfare of society and environmental preservation (Adrai & Perkasa, 2024). In the long term, this approach can create harmony between economic, social and environmental interests, which is the foundation for company sustainability amidst global dynamics..

Thus, implementing CSR based on the Triple Bottom Line is not only a legal obligation, but also a company strategy to achieve balanced sustainability. This approach ensures that the company plays an active role in creating added value for society and the environment, while ensuring the continuity of a healthy and competitive business.

RESEARCH METHODS

The research method used in this research is a qualitative research method, where researchers explore information through interviews (Rukin, 2022). The reason researchers use qualitative research methods is to more easily describe research results in narrative text form so that they are easier to understand. In this research, the author will collect data to be analyzed again for development.

The data sources in this research are divided into two, namely primary and secondary data. Primary data is collected by researchers directly from the location where the research object is being conducted. Data was obtained by conducting direct interviews with informants, namely interviews conducted with KSPPS BMT Bahtera employees and the surrounding community and matching them with existing theories related to the implementation of social responsibility by KSPPS BMT Bahtera. So that data or findings on the implementation of social responsibility from BMT Bahtera are produced. Secondary data in this research was obtained from internal and external data. Internal data includes the results of observations at the research object location. Meanwhile, external data is obtained through internet searches such as accessing certain sites, e-journals, e-books and so on.

THEORY

1. Theory Triple Bottom Line (TBL)

The Triple Bottom Line (TBL) theory has the concept of Profit, People and Planet development. The TBL concept is a way of thinking or philosophy regarding the mechanism by which a company's sustainable social responsibility is carried out (Winarno & Sawarjuwono, 2021). Profit means the profits that the company will gain, People means social responsibility, and Planet means responsibility towards the environment, so that fulfilling social and environmental responsibilities will make it easier to achieve sustainable development. (Michael et al., 2019). With the concept of sustainable development, companies are no longer faced with responsibilities based on the single bottom line (SBL), namely corporate value which is reflected in economic conditions (financial) only, but are more based on the triple bottom line (TBL).) namely economic, social and environmental (Aulia & Kartawijaya, 2011).

The implementation of Corporate Social Responsibility (CSR) at BMT Bahtera can be explained through the Triple Bottom Line (TBL) approach which includes three main elements: profit, people and planet. In the profit aspect, BMT Bahtera not only focuses on achieving financial profits but also strives to improve the economic welfare of its members and the surrounding community. This is realized through affordable micro financing for small and medium enterprises (SMEs), strengthening the community economy through entrepreneurship training, as well as distributing part of business results to support social activities such as zakat, infaq and alms. In this way, BMT Bahtera ensures that the profits obtained do not only benefit the institution but also provide economic benefits to the community.

2. 2. IMPLEMENTATION

Implementation is an activity or action from a detailed plan to achieve a goal. According to Nurdin Usman in his book, he explains that "implementation is activity, action, action or the existence of a system mechanism. Implementation is not just an activity, but an activity that is planned and to achieve activity goals" (Syaifudin & Silvia, 2023).

3. CSR

The definition of corporate social responsibility, often referred to as corporate social responsibility, has been widely conveyed by experts and in journals. According to

Hansen, & Mowen (2013), the key to CSR activities is corporate commitment and responsibility for the impacts caused by corporations, both social and environmental, as well as corporate efforts to adapt to the social environment of society. According to (Lako, 2018, hal. 7) CSR is a corporation's ongoing commitment to care and be responsible for society and the surrounding environment in order to create synergy and sustainability between the company, society and the environment. According to The World Business Council Sustainable Development (WBCSD), corporate social responsibility is a form of action that departs from ethical considerations of the company which are directed at improving the economy, which is accompanied by improving the quality of life for employees and their families, as well as improving the quality of life of the surrounding community and the wider community. wide.

CSR is a form of corporate social responsibility, which is a company's commitment to creating prosperity in the work area the company operates (Syaifudin & Silvia, 2023). However, this theory and style is still debated regarding corporate responsibility and CSR implementation. Implementing CSR only increases the value of the owner's welfare, or implementing CSR will also cover the interests of the state city. CSR can be seen as an ongoing commitment to the business community, behaving well and contributing to economic development. Where it improves the quality of workers and their families, as well as the community in general. In relationships with stakeholders and the principles of volunteerism and cooperation (Shofia & Anisah, 2020). The process of distributing CSR funds involves first knowing the source of the CSR funds, then the funds are given to the person who is entitled to receive the CSR funds. (Kurniati, 2019).

RESULTS AND DISCUSSION

KSPPS BMT BAHTERA profile

The Baitul Maal Wat Tamwil BAHTERA Pekalongan Sharia Savings and Loans and Financing Cooperative was founded on October 1 1995, its establishment was initiated by intellectuals, entrepreneurs, ulama and community leaders in Pekalongan City who saw that in reality the lower class and small entrepreneurs were unable to develop their businesses, because

there are limited institutions that facilitate them both in the field of capital and in the field of improving the quality of human resources.

The establishment of KSPPS BMT BAHTERA was also motivated by efforts to introduce a people's economy based on sharia economics and provide a means of financial mediation between Muslim citizens who have excess liquidity and other Muslim citizens who lack liquidity, and to solve the problem of the need for capital for weak groups of Muslims and provide a safe means of storing funds with a profit sharing system.

In its development, KSPPS BMT BAHTERA Pekalongan can accommodate all levels of society, from small, medium entrepreneurs to even upper class economic society, especially in the field of capital/fund generation. Apart from that, the operational work area of KSPPS BMT Bahtera is not only in the Pekalongan area but can reach the entire Central Java Province area. In December 2015 there were 7,995 members. Currently, KSPPS BMT Bahtera has one head office, five branch offices and one cash office spread across Pekalongan, Batang and Tegal. This is an effort by KSPPS BMT Bahtera to get closer to its members.

As modernization progresses in the financial world, KSPPS BMT Bahtera also does not turn a blind eye to digitalization both within the company and the services provided to its members. Coinciding with the 22nd anniversary on October 1 2017, KSPSS BMT Bahtera launched the Bahtera Digital product as an effort to digitalize this sharia-based cooperative. There were three digital products launched at that time, including Bahtera Mobile, Bahtera Corner, and Bahtera Community. These three are concrete steps for KSPPS BMT Bahtera in digitalizing cooperatives. Currently, most members use the Bahtera Mobile service for easy transactions. Agency services (Bahtera Corner) have also begun to spread to various areas in Pekalongan. Meanwhile, Bahtera Community, one of which is a School Financial Services product, has also been widely used by various schools, Islamic boarding schools and universities in the Pekalongan area to Tegal, Central Java. It doesn't stop here, in the future KSPPS BMT Bahtera will also continue to develop in all aspects to achieve the vision and mission that has been set. (KSPPS BMT Bahtera, 2024).

VISION AND MISSION

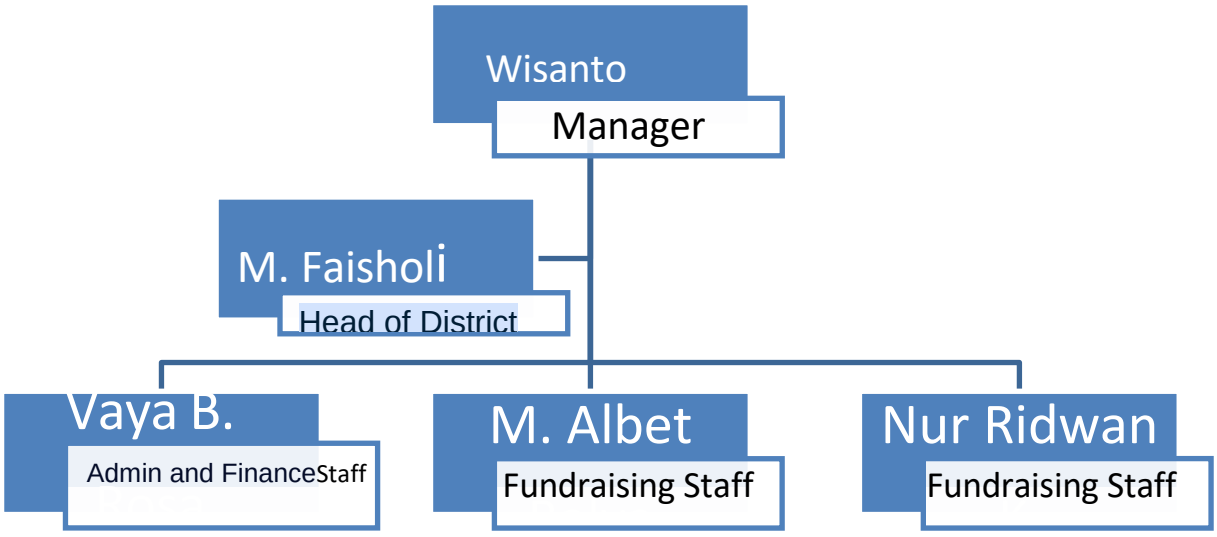
VISION

"Becoming a Sharia Savings and Loans and Financing Cooperative (KSPPS) which is managed professionally and trustfully, is beneficial for the people towards a more prosperous, just and blessed society."

MISSION

1. Realizing KSPPS BMT BAHTERA which is managed according to sharia in a pure and consistent manner.
2. Realizing KSPPS BMT BAHTERA as a media for da'wah in strengthening the economy of the people.
3. Become a strong, healthy and independent KSPPS BMT BAHTERA by optimally prioritizing your strengths and potential.
4. Develop a work culture that has the principles of honesty, trust, fairness, professionalism, creativity, innovation and ability to face existing challenges.
5. Become a KSPPS BMT BAHTERA that is relied on by the Muslim community at regional and national levels.
6. Become a KSPPS BMT BAHTERA that prioritizes long-term beneficial aspects.

BMT Bahera has a special institution for managing CSR called Baitul Mal. This institution has an organizational structure that is professionally designed to ensure the implementation of CSR programs that are effective and on target. The organizational structure includes:



Implementation of CSR at BMT Bahtera

CSR implementation is characterized by complexity, where organizations have to deal with different stakeholders, internally and externally (Fatima & Elbanna, 2023). BMT Bahtera has a special institution to manage CSR funds. This institution, called Baitul Maal, was founded in 2016. This institution functions as a forum for collecting, managing and distributing social funds, including zakat, infaq, alms and other grant funds. In accordance with sharia principles, Baitul Maal focuses its activities on community empowerment and improving social welfare, targeting real benefits for the surrounding community. The CSR funds come from customers, employees and munfiq (people who donate). The collection system from customers is in the form of an offer, not a provision/obligation. For employees, it is mandatory, through a monthly salary, and the nominal amount is determined by HRD. To collect funds from Munfiq, come directly to the Baitul Maal office.Program CSR oleh BMT Bahtera ada 4 yaitu:

1. Economics Program

   BMT Bahtera is a sharia microfinance institution that not only focuses on financial services, but also on community economic empowerment. One of the strategic efforts is the development of a creative economy program to support economic independence and improve the quality of life of the community. The following is a complete explanation of the three superior creative economy programs that are still actively run by BMT Bahtera.

   a. New Entrepreneur Growth Program

      This program aims to create new entrepreneurs who are able to create jobs and increase the competitiveness of the local economy. Through this program, CSR distribution is realized in the form of productive funding assistance in the form of business capital with a loan system without being subject to profit sharing. The nominal amount of assistance provided is a maximum of IDR 2 million with a repayment period of one year. Currently, the program has helped 13 beneficiaries, although 2 of them are no longer actively running their businesses. The aid recipients run various types of businesses, such as culinary, fashion and service businesses.

      This program targets youth, housewives and underprivileged community groups who have high enthusiasm for starting a business. The hope of this program is that

recipients of business capital assistance will one day become munfiq (people who are able to donate), although there is no specific nominal requirement that must be donated. In this way, this program not only helps move the wheels of the community's economy, but also instills a spirit of independence and social benefit.

b. Community Janitor

This program is designed to empower cleaning workers as an economically and socially productive community. Apart from carrying out their main job as cleaners, this community is encouraged to participate in various creative business activities that can improve their standard of living. As part of the program, the community gets access to microfinance services through savings and loan facilities. This facility includes sharia savings and financing designed to support the creative business activities of community members.

Apart from that, this program also provides economic assistance in the form of consumer funds for cleaning workers. This assistance was given to 20 cleaning staff with a maximum nominal value of IDR 1 million per person, which must be returned within one year.

Apart from providing a direct economic impact, this program also provides significant social benefits. By increasing the income of cleaning staff, this program also strengthens public awareness about the importance of good and sustainable environmental management. This initiative reflects CSR's commitment to supporting social welfare while preserving the environment.

c. Oyster Mushroom Cultivation

As part of the BMT Bahtera CSR program, oyster mushroom cultivation is one of the strategic creative economy initiatives because of its large economic potential. This program is implemented in housing owned by BMT Bahtera which is located in Lebo Village, Warungasem District, Batang Regency. To support operations, BMT Bahtera employs two managers with a monthly payroll system. This cultivation produces raw oyster mushrooms, which are then processed into value-added products such as

mushroom chips. The harvest is marketed through the BMT Bahtera network to local markets and business partners outside the region, thereby expanding marketing reach.

The advantages of this program include the ease of cultivation which can be carried out on limited land, relatively low initial costs, and stable market demand, especially for culinary raw material needs. This program also has a positive impact on workers who previously did not have permanent employment, providing them with a sustainable source of income while improving their standard of living. Thus, oyster mushroom cultivation not only provides economic benefits but also reflects BMT Bahtera's CSR commitment in creating sustainable empowerment solutions.

2. Education and Da'wah Program

As a sharia microfinance institution, BMT Bahtera not only plays a role in providing financial services, but also has a social responsibility to improve the quality of life of the community. One concrete manifestation of this commitment is through education and da'wah programs which are part of the distribution of CSR (Corporate Social Responsibility) funds. This program is designed to support increasing access to education for children from underprivileged families while encouraging the development of religious values through Al-Qur'an tahfidz education, among the programs are:

a. Scholarship Bahtera

The Bahtera Scholarship Program is a form of CSR fund distribution which aims to support students from underprivileged families so they can continue their education without being constrained by tuition fees. This scholarship covers educational levels from elementary to high school and is ongoing until the student completes their education at the high school level. The selection process for scholarship recipients is carried out through submitting proposals to Baitul Maal, which are then reviewed based on two main criteria, namely the family's economic condition and the student's academic achievement. Currently, this program has supported 50 beneficiary students, with assistance provided regularly every month. The amount of assistance varies

according to education level, namely IDR 50,000 per month for elementary school students, IDR 100,000 per month for middle school students, and IDR 150,000 per month for high school students. This program not only aims to increase access to education for children from underprivileged families, but also to form a young generation who is educated, accomplished, and has the potential to become a pillar of community development in the future.

b. Tahfidz Bahtera As Salam House

Rumah Tahfidz Bahtera As-Salam is one of the programs funded through BMT Bahtera's CSR distribution. This program aims to support the development of the younger generation through religious education, especially memorizing the Koran. Currently, the Tahfidz house is fostering 12 children who are selected based on certain criteria, namely through submitting proposals and direct inspection of their families' economic conditions. Fostered children receive complete facilities, including an intensive learning program to memorize the Al-Qur'an, provision of three meals a day, and comfortable beds to support their daily lives during the learning process. With the existence of this tahfidz house, BMT Bahtera is committed to contributing to producing a Qur'ani generation who not only excels spiritually, but can also provide great benefits to society.

3. Health Program

In this program there is a public care car (ambulance), anyone who needs it can get this service by coming directly to the office or contacting the CP listed. Then in this health program there is a posyandu house for the elderly which is held regularly once a month. Then, there is assistance with equipment or health costs through submitting a proposal.

Blood donation is a social activity that is held regularly every 3 months by Baitul Maal Bahtera and in collaboration with the PMII Pekalongan Branch Blood Transfusion Unit. Through this activity we intend to invite the outside community and KSPPS BMT BAHTERA employees in particular to always build a caring attitude towards others through blood donation activities.

KSPPS BMT BAHTERA employees and the surrounding community always welcome this blood donation activity which is always held regularly. Apart from being a place to collect blood stock for PMI, it certainly also provides benefits that can be obtained for body health such as reducing the risk of heart disease, stroke, hypertension and stroke. It is no less important that donating blood can make the body healthier and fitter because it can reduce excess iron in the body which is dangerous for health.

This activity was also held as an effort to foster a sense of social solidarity. This activity is a concrete form of our solidarity in the field of social health. Hopefully this blood donation social activity organized by Baitul Maal Bahtera can be a forum for them to build awareness of the situation around them.

4. Social and Disaster Programs (Humanitarian)

In social programs, BMT Bahtera routinely distributes CSR through donations for orphans which is held every Kliwon Friday. Currently, there are 70 orphans receiving compensation, with the amount ranging from IDR 10,000 to IDR 50,000 per child. This activity was held in one of the public places in Denasri Wetan Village, precisely in Gang Anggrek.

Apart from the orphan compensation program, BMT Bahtera also runs various other conditional social programs, such as house renovations, distribution of sacrificial animals, free meals and disaster response. Through these various initiatives, BMT Bahtera is committed to providing real benefits to the community, especially those who need assistance.

The Relationship between the Triple Bottom Line (TBL) Theory and Corporate Social Responsibility (CSR)

Triple Bottom Line (TBL) is a sustainability concept that emphasizes the importance of achieving a balance between three main elements: People, Planet (Environment), and Profit (Economic Profit). This approach measures the success of an organization or program not only based on financial returns, but also its impact on society and the environment. TBL is the basis for many CSR (Corporate Social Responsibility) initiatives to ensure that the programs implemented provide holistic and sustainable benefits.

The People aspect highlights the importance of the social impact of a program or activity. The focus is on community empowerment, reducing inequality, increasing access to education, health and welfare. Programs that pay attention to this aspect aim to create positive changes in the lives of individuals and communities, such as economic empowerment, education for vulnerable groups, or public health initiatives.

Planetary aspects relate to environmental protection and preservation. In this context, TBL encourages organizations to minimize negative impacts on the environment, such as reducing waste, sustainable management of natural resources and efficient use of energy. Initiatives that take this aspect into account contribute to the sustainability of the ecosystem and maintain environmental quality for future generations.

The Profit aspect not only refers to the financial gain of the organization, but also to the positive economic impact created for society. TBL encourages the creation of sustainable economic value through small business empowerment, community development, and increasing local productivity. The focus is on inclusive and fair economic growth, which can provide benefits for all stakeholders.

By integrating these three aspects, the Triple Bottom Line becomes a holistic approach to achieving sustainability. This approach helps organizations not only pursue financial profits, but also make a real contribution to community welfare and environmental sustainability, thereby creating a sustainable positive impact.

CONCLUSION

The implementation of CSR by KSPPS BMT Bahtera shows their commitment to supporting community welfare through various CSR programs that focus on the economy, education, health and social welfare. Through the Triple Bottom Line (TBL) approach, BMT Bahtera creates a balance between economic, social and environmental aspects in the various programs it carries out.

This CSR is carried out through funds collected from customers, employees and donors through the Baitul Maal institution as manager. This effort not only has an impact on the welfare of members but also provides significant benefits to communities in need. Through various CSR

programs, KSPPS BMT Bahtera is able to contribute to sustainable development based on sharia principles and social care.

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