Dimensions and Orientation of Sharia Banking Corporate Social Responsibility In the Society 5.0

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ABSTRACT

Objective: This article aims to examine the scope of the implementation of Corporate Social Responsibility in Sharia banking as well as the orientation that sharia banking should do in the 5.0 Society era.

Design/Method/approach: This research is a research library research with a qualitative descriptive approach.

Findings: In general, this article succeeded in formulating the form or orientation of Corporate Social Responsibility that should be implemented by sharia banking, more promoting community service that is minimal covering 6 dimensions, namely community settlements, energy, prevention/disaster mitigation, health, food, and logistics.

Originality/value: This paper is believed to be important and significant especially in an increasingly advanced age. With the emergence of the Society, 5.0 is expected to synergize with the Sharia banking CSR program to accelerate and provide effectiveness on the social responsibility of sharia banking that is perceived by the community, as well as the input for Sharia banking institutions so that the CSR program should be oriented to the acceleration of social welfare, to provide facilities to the community as capital to face the global challenge, so as not to

INTRODUCTION

Bank Syariah is a financial institution that is oriented towards stakeholders and shareholders together, thus it becomes the foundation of philosophy for the company to apply environmental ethics by principle not only want to be served in the form of obtaining profit (profit margin) from business activities with the consumer but also serve the needs of the environment (society, stakeholders) and responsibility to the Government in the form of implementing legislation on the corporate.[1] As the Government of Indonesia through its policy of issuing law No. 40 the year 2007 concerning the obligation of the company to carry out social responsibility in article 74, paragraph 3 stated that the limited liability of the company carries on its social responsibility and environment. If the social responsibility program is not implemented then the government may impose sanctions following the provisions of the applicable law.[2]

Sharia bank's social responsibility towards the public is related to its business operations covering economic (profit), social (people), an environment that is embodied in the form of Corporate Social Responsibility (CSR). In Islamic banks, the implementation of CSR is still a gap between aspirations and reality.[3] As sharia entities should sharia banks have a wider spiritual dimension, not only want a non-ribawi business but also participate in achieving the objectives and objectives of the Islamic economy oriented towards the social welfare,[4] Tackling poverty,[5] So the realization of *Maslahah*,[6] All this is the responsibility of the bank that rests on social and environmental issues. Because financial conditions alone do not adequately guarantee the value of the company grows sustainably.[7] Corporate sustainability will only be assured when the company pays attention to the social and environmental dimensions.

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[1] Nofrianto Suardi, "Bank Syariah dan Pemberdayaan Coorporate Social Responsibility," *AKADEMIKA: Jurnal Pemikiran Islam* 20, no. 2 (October 21, 2015): p. 269.

[2] "5. UU-40-2007 Perseroan Terbatas," 19, accessed September 6, 2020, https://www.ojk.go.id/sustainable-finance/id/peraturan/undang-undang/Documents/5.%20UU-40-2007%20PERSEROAN%20TERBATAS.pdf.

[3] Shifa Mohd Nor, "Integrating Moral in a Dynamic Model of Corporate Social Responsibility in Islamic Economics and Finance," *Durham University* 11, no. 2 (2012): 139, https://doi.org/10.14956/asafas.11.p.137.

[4] Veithzal Rivai, *Bank and Financial Institution Management Conventional and Sharia System* (Jakarta: PT. Raja Grafindo Persada, 2007), p.759.

[5] Heri Sudarsono, *Bank dan Lembaga Keuangan Syariah Deskripsi dan Ilustrasi* (Yogyakarta: Ekonisia, 2004), p.40.

[6] Manan M Abdul, *Teori dan Praktek Ekonomi Islam* (Yogyakarta: PT. Dana Bhakti Prima Yasa, 1997), p.44.

[7] Ali Syukron, "CSR dalam Perspektif Islam dan Perbankan Syariah", Economic: *Jurnal Ekonomi dan Hukum Islam* 5, no. 1 (2015): p.1.

CSR in the concept of Islam is a good human life, which requires a balance of life materially and spiritual needs in its emphasis on brotherhood, social, and economic justice. [8] CSR reflects how Islam emphasizes the importance of considering that public interest takes precedence over personal interest.[9] In the holistic approach, CSR in Islam using offering a spiritual view integralist based on al-Quran and as-Sunnah.[10] One of the words of Allah SWT which states the importance of carrying out social responsibility in the Qur'an Surah Al-A'raf: 56:

> *"And do not make any harm on the face of the earth, after God has repaired it and pray to him with fear (will not be received) and hope (shall be granted). Indeed, God's mercy is very close to those who do good". (QS. Al-A'raf :56).*

In the verse, it is explained that Allah SWT, advocated us as mankind and as the caliph on the Earth to always maintain the sustainability of nature and environment wherever we are. The main part that must also be considered about CSR is the company's concern on social and environmental issues, but it can also be a supporter of the realization of sustainable development by balancing economic, social, educational aspects with supported environmental protection.

Recently, a new term that is the vision of the Government of Japan, the Society 5.0 (Community 5.0), an idea that describes the revolution of the people's lives with the development of the Industrial Revolution of 4.0. The concept to be presented is how the revolution in the society that utilizes the technology also considers the aspects of humans and humanities. This community called Super Smart Society utilizes technology to facilitate life, so there comes a variety of future services to accommodate the needs. Several sectors of work and need began to enter digitalization that leverages Artificial Intelligence, Big Data, and the Internet of Things. This is a challenge for information technology services so that these needs can be fulfilled immediately with the utilization of high-level technology.[11] In this concept of Society 5.0, man will play a larger role by transforming big data into new wisdom that

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[8] Umer Chapra, *Islam and The Economic Challenge* (UK: Publisher hlmd Jointly with the Islamic Foundation, 1992), p.448.

[9] Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah et al., *Maqasid Al-Shari`ah, Maslahah, and Corporate Social Responsibility* (International Institute of Islamic Thought (IIIT), 2007), p.24.

[10] Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah, "Maqasid Al-Shari`ah, Maslahah, and Corporate Social Responsibility," *American Journal of Islamic Social Sciences* 24, no. 1 (January 1, 2007): 25, https://doi.org/10.35632/ajiss.v24i1.415.

[11] Umar Al Faruqi, "Future Service in Industry 5.0:," *Jurnal Sistem Cerdas* 2, no. 1 (April 30, 2019): p. 67, https://doi.org/10.37396/jsc.v2i1.21.

ultimately increases human capacity to open opportunities for humanity to achieve a meaningful life.

Today's global competition demands that there is a CSR program that is oriented towards the acceleration of social welfare, to provide facilities to the community as capital to face the global challenges, so as not to lag far with other nations. The emergence of Society 5.0 is expected to synergize with the Sharia banking CSR program to accelerate and provide effectiveness on sharia social banking responsibilities that the community will feel in the future.

Based on the above exposure, the important question arises that should be answered is how is the dimension and orientation of Sharia Banking CSR Society ERA 5.0? Is the social aspect of 5.0 able to contribute to the acceleration of CSR Sharia banking to the community or surrounding environment? The objective of the research to be achieved is to evaluate the implementation, dimension, and orientation of the CSR program in Sharia banking with the suitability of the environment that needs to enter the era of 5.0.

STUDY LITERATURE

CSR is one of the responsibilities of Islamic banking in overcoming/repairing social disparities and environmental damage that occurs as a result of bank operational activities. The image of the company becomes good if the CSR program or form of accountability carried out by the company for its environment is also good. Investors are more interested in companies that have a good image in society because the better the company's image, the higher the consumer loyalty so that in a long time the company's sales will improve and the company's profitability will also increase. If the company runs smoothly, the value of the company's shares will increase. In general, CSR activities carried out by Islamic banks in Indonesia lead to social activities. These activities include providing social assistance to orphans, distributing zakat funds, assistance to disaster victims, planting tree seedlings, assistance for education, health assistance to the community. In line with the increasing increase in CSR in the context of Islam, there is an increasing desire to create a social CSR program that is sharia in nature.

The most appropriate theory to express corporate social responsibility, in this case, Islamic banks, is the Shariah Enterprise Theory. This is because, in Shariah Enterprise Theory (SET), Allah is the source of the main mandate. Meanwhile, the resources owned by the stakeholders are a mandate from Allah in which the responsibility is attached to use it in the manner and purpose set by the Most Giver of the Trust. Syariah Enterprise Theory (SET) is an Enterprise Theory (ET) that has been internalized with Islamic values. The concept of enterprise theory recognizes that there is accountability not only to company

owners but to a wider group of stakeholders. In contrast, entity theory only focuses on the owner group so that the company's activities are aimed at the welfare of the owner.

Placement of God as the highest stakeholder, then the liaison so that banking activities by sharia still aim at raising awareness of accountability to God. The point is that with this *sunnatullah*, Islamic banking activities are only built based on Allah's rules or laws.

The second stakeholder of SET is human, which is divided into direct-stakeholders and indirect-stakeholders. Direct-stakeholders, parties that directly contribute to the company (financial contribution and non-financial contribution). Because they have contributed to the company, they have the right to get welfare from the company. Meanwhile, indirect-stakeholders are parties who do not contribute to the company at all, but in shari'ah, they still have the right to get welfare from the company.

Society 5.0 is defined as an A human-centered society that balances economic advancement with the resolution of social problems by a system that highly integrated cyberspace and physical space. The concept of society 5.0 is an answer to social problems that occur as a result of technological developments, especially technology activists because they often fail to consider human aspects. For example, with the rise of e-commerce, financial technology, online transportation, and various other technologies, there are side effects that are often overlooked in the development of this technology.

The concept of society 5.0 is a continuation of Society 1.0 with the main characteristic of being a hunting society; Society 2.0 is characterized by an agricultural society; Society 3.0 is industrial (industrial society), and Society 4.0 is characterized by the information society. In other words, there are parallels between technological developments and the development of society (Website Centipedia, 2019).
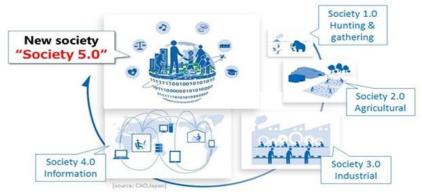

Figure 1. Community Revolution Illustration

Based on the above, the main objective of the Society 5.0 is to apply digital technology to human life, the utilization of technology is centered on the human aspect and humanities for economic advancement and solve social problems through cyberspace system and very integrated physical space.

The human life of the 5.0 society is not separated from the five factors that affect it, namely:

1. *Artificial Intelligence*
    Andreas Kaplan and Michael Haenlein defined artificial intelligence as the "system's ability to properly interpret external data, to learn from the data, and use that learning to accomplish certain objectives and tasks through flexible adaptation.

2. *Robotics*
    Robotics is a set of mechanical tools that can perform physical tasks, both with supervision and human control, or using programs that have been defined in the first (artificial intelligence).

3. *Automation*
    Automation is the transfer of human energy with machine power to perform and regulate work so it does not require any more direct human supervision.

4. Big Data
    Big Data is a very large, complex, unstructured set of data that has high complexity and requires technology to parse it and make it information.

5. *Internet Of Things*

    Internet of Things (IoT) is an object that can transfer data over a network without the help of human-to-human or human-to-computer interaction. IoT has evolved from the convergence of internet, wireless, and micro-electromechanical systems (MEMS) technologies.

LITERATURE REVIEW

Many scholars and world economists have discussed CSR issues, particularly social observers. However, the discussions carried out by them only focused on CSR studies or managed by stakeholders and companies in books written by Abagil Mc William,[12] Matthew J. Hirschland,[13] Philip L. Cochran,[14]

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[12] Abagail McWilliams, Donald S. Siegel, and Patrick M. Wright, "Corporate Social Responsibility: Strategic Implications*," *Journal of Management Studies* 43, no. 1 (2006): 2, https://doi.org/10.1111/j.1467-6486.2006.00580.x.

[13] M. Hirschland, *Corporate Social Responsibility and the Shaping of Global Public Policy* (Springer, 2006).

[14] Philip L. Cochran and Robert A. Wood, "Corporate Social Responsibility and Financial Performance1," *Academy of Management Journal*, November 30, 2017, https://doi.org/10.5465/255956.

and studies thematic from other scholars who reviewed the concepts and implications of the application of CSR to corporations.

In the west (especially Europe and America), CSR has developed influenced by western beliefs, culture, and ethics in the west. This can be seen from several studies that have been conducted, such as Bowen (1953); Carroll (1979, 1991, 1993, 2004); Darwis (1960, 1973); Drucker (1984); Freeman (1984); Wartrick and Cochran (1985); Wood (1991); Donaldson and Dunfee (1994); Regelbund (1999); Smith (2000); Post, Lawrence, and Weber (2002); Moon (2002); Birch (2003); and Sing-Sengupta (2003), in their study it was found that the ethical and cultural values that developed in western society were used as a standard for the pattern of relationships between companies and communities.[15]

Meanwhile, the author has not met the discussion regarding the CSR of Islamic banking which is associated with society 5.0 of Islamic banking. However, since Sharia-based financial institutions became a business trend in the late 20th century and early 21st century, many Muslim scholars and Muslim economists have focused on the field of humanity and society.

METHODOLOGY

This research was conducted by conducting a library study of several literature books, journals, and proceedings, using the keywords Corporate Social Responsibility and society 5.0. According to Hart (1998), library studies are the selection of available documents (both published and unpublished) on topics, containing information, ideas, data, and evidence written from a particular point of view to meet a particular purpose. A systematic method of conducting a review of library studies was adopted from levy and ellis 's work (2006), known as the "input-processing-output" approach. It begins by collecting, filtering literature including methods of identifying the source of literature, reading research literature, and knowing how previous research was conducted with the literature search. Furthermore, the process of analyzing, synthesizing, and evaluating the research literature. The output is the process of writing library reviews, synthetic library studies, and following argument theory.

THE RESULT AND DISCUSSION

Society 5.0 has to create a society that can enjoy life in prosperity. Economic growth and technological development exist for that purpose, and not for the welfare of the group. Through this concept created by the

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[15] Muhammad Yasir Yusuf, "Model Pelaksanaan CSR Bank Syariah: Kajian Empiris Pembiayaan Mikro Baitul Mal Aceh," *La_Riba* 4, no. 2 (December 31, 2010): 201, https://doi.org/10.20885/lariba.vol4.iss2.art4.

government, various activities have been initiated in Japanese academia and industry. Even though Society 5.0 originates from Japan, its goal is not just for the prosperity of one country. The framework and technology developed aim to solve the world's social challenges.

If examined further, the responsibility of a company (corporation) with the community is rooted in three concepts, namely: (1) whether or not there is a principle of justice; (2) whether there is real welfare equality between corporate citizens and local community members; and (3) whether or not a social contract or new agreement has been formed between the local community and the corporation. In this context, the concept of justice becomes one of the cores of social relations. Kant emphasized the principle of respect for persons, that any stakeholder must be treated equally as humans, not as factors of production or commodities. The same principle was emphasized by Rousseau regarding social justice in inter-institutional relations. However, he stressed that building justice must be through a "social contract" based on a collective agreement not one-sided.[16]

Based on the blueprint made by the Japanese government in Implementation of the 5.0 society to solve the world's problems on17 the world's goals in the Sustainable Development Goals, there are at least six services Expected to be used by the public,[17] Namely: Community settlements, energy, prevention/disaster mitigation, health, food, and logistics. Therefore, it is not wrong if this is an orientation for Sharia banking in implementing CSR in the community environment. Because this is understood that the Sharia Bank has a binding obligation to realize social security in its business environment. Therefore, there are several orientations of Sharia Bank's CSR implementation in its efforts to realize the social security of society in the era of 5.0, including:

a. *Settlements and urban*

Settlements and urban areas are the first aspects to review problems in the 5.0 society are Cities and Regions. In this sector, several concerns need to be resolved when it is reviewed by community issues. In an age of information, technological advances support people in the cities by encouraging increased productivity through the use of information technology services. However, the rural area becomes an escape from this usefulness, which raises a gap in science and technology that results in the welfare gap as well.

Society 5.0 utilizes Big Data technology and the Internet of Things, every sector and place in a city will be laid out IoT sensors to collect the

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[16] Dody Prayogo, *Socially Responsible Corporation, Peta Masalah, Tanggung Jawab Sosial dan Pembangunan Komunitas pada Industri Tambang dan Migas di Indonesia* (Jakarta: UI Press, 2011), p. 82.

[17] Umar Al Faruqi, "Future Service in Industry 5.0:," *Jurnal Sistem Cerdas* 2, no. 1 (April 30, 2019): p. 68-69, https://doi.org/10.37396/jsc.v2i1.21.

required data. These data will be shared publicly (of course also consider the security of information and data that is privacy) to facilitate the emergence of smarter solutions again for community problem-solving. Also, the communities have been decentralized in rural and slums in the suburbs. Therefore, the equalization of technological advances will be felt by everyone so that no more undesirable gaps. The development of technology that considers the aspect of the social gap will make diverse lifestyles inclusive by creating a system of people where mutual respect for differences arises.

b. *Energy*

So that all the utilization of technology can run smoothly, certainly need sufficient energy to be raised and distributed according to the appropriate energy needs in each sector and region. Today's technological developments are also supported by research and development to review new and renewable energy empowerment to implement. Also, clean and sustainable energy will be raised basically so that energy generation becomes environmentally friendly, by reducing carbon gas emissions and other pollution causes. Besides, this resurrected energy can also be made sustainably. However, there is a problem that continues to be a consideration in the field of high voltage engineering or strong current (Electrical Power Engineering). Energy generation is easier than energy distribution, so the problem is how to distribute energy that has been raised efficiently to every community in need. Therefore, the idea to be applied is the creation of decentralized microgrids that will be made throughout the region (including remote areas) so that a region or region can generate electrical energy for the area itself. This technology can be adjusted to the local conditions so that the adjustment will implement the technology more precisely target. Utilization of the technology that is being developed is how to utilize clean energy (especially by utilizing solar power by using photovoltaic or solar cell).

c. *Disaster prevention and mitigation*

Disasters (whether natural disasters or man-made disasters) become incidents that cannot be tolerated in Society 5.0 given the approach of technology that is done is very concerned about the human aspect. The main point in Disaster Prevention that will be done is the dissemination of disaster information through various organizations and media to reap the right response to overcome the disaster. The use of digital technology, especially digital media, has an important role in the Disaster Mitigation process so that information can be known precisely by the whole community. In case of emergency, it certainly needs help to certain points, such as physical aid, medical service, first aid, food supply, etc. This will be

addressed by the implementation of the logistics technology (such as using a drone or unmanned aerial vehicle) that will deliver direct supply to each point around quickly so that people will be able to get the necessary help.

d. *Healthcare*

One of the most important points of future services which are also crucial in human life is health services. The newest approach taken in the realm of Healthcare is how every individual in society will get health monitoring services for every case of health and disease. This allows monitoring of health status not only to be carried out by elderly people but from birth to death everyone gets services that inform health status and get health-related recommendations, including types of food should be eaten, types and portions of regular exercise, rest sufficient, as well as drugs and vitamins that need to be consumed.

The new concept of Telemedicine that currently exists is how a patient can communicate directly with a professional doctor through an online platform so that he does not need to come to a doctor physically. This also allows for simultaneous integration in various medical sectors (general practitioners, ophthalmologists, dentists, and various other doctors) all of which can be accessed only through a one-step platform.

e. *Agriculture and Food*

The agriculture and food sector is certainly a domain that is always paid attention to, because in simple terms, of course, if there is no food, there is no way to live. Large food needs need to be met by the provision of appropriate food. The implementation of the technological revolution that is applied to this field is the use of agricultural robots to assist farmers in carrying out agricultural activities which are quite troublesome because of the many repetitions. Then, there is also a monitoring system that provides agricultural information (including soil conditions, crop status, adequacy of irrigation, fertilizer conditions, pest threats, temperature, humidity, and various other agricultural parameters) as well as providing advice on the agricultural process. This will form a smart agricultural system while simultaneously increasing agricultural productivity and food production. Technology and data are also used in the optimization of food status. In this case, the increase in FVC (Food Value Chain) will be related to the flow of food products which is an important process in providing this food availability

f. *Logistic*

Every businessman will also take advantage of technological developments to optimize its business processes. Crucial things in business systems, especially services related to goods instead of services require a

neat and integrated logistics system. In this case, the optimization is done by reviewing the entire supply chain by sharing data about sales, customers, logistics transportation, production, and distribution of goods and warehouse systems. With each business actor sharing this data, a database will be formed which contains business data to enable data analysis for businesses so that the right insight is obtained in inappropriate decision making as well. On the production side, the system automatically uses robotics technology to increase production productivity to obtain maximum results. On distribution lines, logistics using intelligent vehicles that have been automated deliver goods according to the path that has been defined in a data-driven for the most effective distribution.

CONCLUSION

CSR reflects how Islam emphasizes the importance of considering that public interest takes precedence over personal interests. In the holistic approach, CSR in Islam using offering a spiritual view integralists based on al-Quran and as-Sunnah. While the main goal of the Society 5.0 is to apply digital technology to human life, the utilization of technology is centered on the human aspect and humanities for economic progress and solve social problems through cyberspace system and very integrated physical space.

Society 5.0 has to create a society that can enjoy life in prosperity. Economic growth and technological development exist for that purpose, and not for the welfare of the group. Through this concept created by the government, various activities have been initiated in Japanese academia and industry. Even though Society 5.0 originates from Japan, its goal is not just for the prosperity of one country. The framework and technology developed aim to solve the world's social challenges.

The emergence of Society 5.0 is expected to synergize with the Sharia banking CSR program to accelerate and provide effectiveness on the social responsibility of sharia banking that is perceived by the people in the future. In this case, CSR Sharia banking can play a role in implementing CSR programs that promote community services with at least 6 dimensions, namely community settlements, energy, prevention/disaster mitigation, health, food, and logistics.

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