

KONFERENSI ANTARABANGSA ISLAM BORNEO VI

PROSIDING KONFERENSI ANTARABANGSA ISLAM BORNEO VI

TEMA :
**MEMARTABATKAN HALAL DAN MEMPERGIATKAN
WAQAF MELALUI PENDIDIKAN ISLAM DI BORNEO**

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KONFERENSI ANTARABANGSA ISLAM BORNEO VI.

*"Memartabatkan Halal dan Mempergiatkan Waqaf Melalui
Pendidikan Islam di Borneo"*

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Isi Kandungan

<i>Prakata</i>	iv
<i>Senarai Prosiding</i>	v
<i>Abstrak & Prosiding</i>	11
<i>Ruang Iklan</i>	655



Tan Sri Dato' Sri Prof Ir Dr Sahol Hamid Abu Bakar FASc Naib Canselor

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Sesungguhnya saya amat mengharapkan agar konferensi ini berupaya memberikan kefahaman dan sekaligus dapat mengetuk pintu hati masyarakat Islam untuk terus memberi sumbangan masing-masing dalam menjayakan pengembangan Islam di Borneo sebagai kesinambungan usaha dan jasa ulama dan cendekiawan terdahulu yang telah menjadikan Islam sebagai agama anutan masyarakat di kepulauan Borneo.

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Tan Sri Dato' Sri Prof Ir Dr Sahol Hamid Abu Bakar FASc

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SENARAI PROSIDING

EKP : EKONOMI KEWANGAN DAN PENGURUSAN

BIL	KOD	TAJUK	Nama & Jabatan/Institusi	Muka Surat
1	EKP007	The Criteria Of Islamic Corporate Social Responsibility In Islamic Banking	Zakaria Bin Bahari Muhammad Yasir Yusuf	11
2	EKP015	Islamic Tourism : New Destination Image For Sarawak	R. Atlas	20
3	EKP018	Optimalisasi Sistem Zakat Dalam Upaya Pemerataan Ekonomi Dan Peningkatan Infrastruktur Di Pulau Kalimantan	Azizon	25
4	EKP033	The Study On Purchased Intention Of Halal Products Among Non-Muslim	Douglas Chupong Anak Jefferson Jamit	31
5	EKP039	Kepenggunaan Halal Dalam Kehidupan Umat Islam : Suatu Kewajipan Syarie	Mohd. Hapiz Bin Mahaiyadin	38
6	EKP040	Analysis Of Relationship Between Organizational Culture And Organizational Performance In Forum Studi Islam (Fsi) Faculty Of Economy University Of Indonesia	Atina Hasanah	45
7	EKP042	Customer Acceptance Of Islamic Pawn Broking Service In Sarawak	Norzaihan Hashim	50
8	EKP054	Penyelesaian Islam Terhadap Masalah Kemiskinan Dan Ketidakseimbangan Ekonomi	Ahmad Fauzee Abdullah	57
9	EKP059	Penang Waqaf Management: A Galbraith Approaches	Muhammad Yusri Yusof	63
10	EKP065	Islamic Tourism In Sarawak	Muhd Ilyas Muhd Saleh	70
11	EKP066	Challenges In Implementing Of Halal Logistics Towards Industry Player	Shahrinizam Mansor	74
12	EKP072	Prospek Penjanaan Ekonomi Berteraskan Aset Wakaf	Prof. Madya Dr. Che Zuina Ismail	79
13	EKP073	Isu Perundangan Wakaf: Kajian Penambahbaikan Dalam Pengurusan	Prof. Madya Dr. Che Zuina Binti Ismail	85
14	EKP074	A Study On The Characteristics Of Islamic Microfinance: A Panacea To Alleviate Poverty Rate In Kelantan	Norhidayah Harun	94
15	EKP101	Kaedah Pentafsiran Asnaf Zakat <i>Fi Sabilillah</i> Di Malaysia.	Hafizah Alaidin	102
16	EKP106	Pelaburan Emas Patuh Syariah Di Institusi Kewangan Malaysia	Siti Noorbiah Md Rejab	108
17	EKP108	Aplikasi "Keadilan Sosial" Meningkatkan Kestabilan Negara	Prof. Madya Shukeri Mohamad	115
18	EKP112	Pelancongan Patuh Syariah	Prof. Madya Asmak Hj. Ali	123

SENARAI PROSIDING

EKP : EKONOMI KEWANGAN DAN PENGURUSAN

19	EKP113	The Potential Of Borneo Honey In The Global Halal Hub Market	Prof. Madya Dr. Margaret Chan Kit Yok	128
20	EKP120	Wakaf dalam Perkhidmatan Perubatan	Farahdina Abd. Manaf	134
21	EKP128	Globalisasi Daya Saing Negara-negara Islam: Tinjauan Awal	Dr.Abdul Jabbar Abdullah	141
22	EKP129	Pemasaran tempat Menurut Islam	Saimi Bujang	148
23	EKP130	Institusi Fatwa dan Peranannya dalam menangani Isu Halal Kontemporari	Huzaimah Ismail	157
24	EKP137	Does Islamic Unit Trust Perform better than Conventional Unit Trust?	Nuraamalina Yusuf	164
25	EKP139	PELAKSANAAN BAI' AL-'INAH DALAM SISTEM PERBANKAN ISLAM DI MALAYSIA: SATU ANALISA PANDANGAN PAKAR	Mohd Daud Awang	170

SENARAI PROSIDING

PSS : PENDIDIKAN DAN SAINS SOSIAL

BIL	KOD	TAJUK	Nama & Jabatan/Institusi	Muka Surat
1	PSS005	Pengaruh Sijil Halal Dan Tahap Keprihatinan Hidangan Halal Terhadap Sikap Kepada Kopitiam Dalam Kalangan Generasi Muda Islam	Mohd Nizho Abdul Rahman	176
2	PSS008	Masjid Sebagai Pusat Pendidikan Berterusan Bagi Kanak-Kanak Dan Remaja: Satu Cadangan	Prof. Madya Shukeri Mohamad	183
3	PSS013	Institusi Masjid Sebagai Pusat Sosial Dan Kemasyarakatan	Che Bakar Che Mat	191
4	PSS014	Memartabatkan Halal Di Dalam Seni Visual	Wan Samiati Andriana W Mohamad Daud	196
5	PSS016	Development Of Instructional Materials Using Songs And Website In Second Language Teaching	Maria Ainyle Ephraim M. Orara	200
6	PSS017	Malaysia As International Halal Hub: Malaysian Food Manufacturers Perspective	Rozailin Abdul Rahman	205
7	PSS019	Pengambilan Makanan Berisiko Penyakit: Satu Analisis Hukum	Musfirah Syahida Mohamad	211
8	PSS020	Peranan Institusi Latihan Halal Dalam Pembangunan Pendidikan Halal Di Malaysia	Mohammad Aizat Jamaludin	217
9	PSS023	Kaedah Menghafal Al-Quran yang Efektif dan Implementasinya Di Universiti Sains Islam Malaysia (USIM)	Dr Hj Abdul Qadir Umar Usman Al-Hamidy	220
10	PSS025	Analisa Ketentuan Halal Dalam Perlembagaan Indonesia dan Malaysia	Dr. Bharuddin Che Pa	225
11	PSS026	Analisis Kesilapan Ejaan Bahasa Melayu Murid-Murid Sekolah Rendah Tahap Dua Berketurunan Siam Daerah Kubang Pasu, Kedah	Puan Bainah Binti Mustafa	231
12	PSS027	Taksiran Zakat Pertanian Dalam Kitab Sabil Al-Muhtadin	Dr. Zahri Hamat	237
13	PSS029	Pemilihan Makanan Halal Dalam Kehidupan Sehari-hari : Kajian Kes Berkaitan Sensitiviti Masyarakat Islam Bagan Bintulu Sarawak	Dr. Hj. Ahmad Nasir Mohd Yusoff	243
14	PSS032	Pembangunan Spiritual Dalam Agihan Dana Zakat Di Malaysia	Dr. Hasan Bahrom	250
15	PSS043	Awareness On The Implications Of Educational Loans Among Malaysian Students	Rohani Jangga	259
16	PSS047	Logo Halal Di Premis Makanan Dan Kesannya Terhadap Aspek Pemilihan Makanan Dalam Kalangan Masyarakat Islam Di Sekitar Kuching Sarawak	Suraya Jamil	265

SENARAI PROSIDING

PSS : PENDIDIKAN DAN SAINS SOSIAL

17	PSS053	Memartabatkan Seni Islam: Proses Penghayataan Seni	Wan Samiati Andriana W Mohamad Daud	269	33
18	PSS057	Peranan Wanita Dalam Pengimarahen Masjid Sebagai Platform Dakwah Dan Tarbiyah: Realiti Dan Cabaran	Mohamad Zaki Razaly	274	34
19	PSS060	Pendigitalan Sebagai Langkah Pemeliharaan Dan Pemuliharaan Manuskrip Melayu : Kajian Di Beberapa Institusi Di Malaysia	Mohd Zahirwan Halim Bin Zainal Abidin	282	35
20	PSS062	Pendekatan Wasatiyyah: Analisis Pelaksanaan Dan Pencapaian Pasca Pru 2013	Prof Madya Dr Shukri Ahmad	290	36
21	PSS063	Perbezaan Pandangan Untuk Mengunjungi Kopitiam Dalam Kalangan Generasi Muda Islam Dari Aspek Jantina, Lokasi Tempat Tinggal Dan Kekerapan Berkunjung	Mohamad Khadafi Rofie	294	37
22	PSS067	Perkembangan Undang-Undang Islam Di Sabah: 50 Tahun Selepas Gagasan Malaysia	Norintan Wahab	299	38
23	PSS071	Ma'had Attarbiyah Al-Islamiah (Matri): Peranan Dan Sumbangannya Terhadap Pembangunan Generasi Berilmu	Dr. Mohd Akram Bin Dato' Dahaman@Dahlan	302	39
24	PSS075	Keberkesanan Komunikasi Dakwah: Kajian Analisis Kandungan Terhadap Teks Khutbah Jumaat Jabatan Kemajuan Islam Malaysia (Jakim)	Rosdi Safian	308	40
25	PSS076	Pengaruh Pendidikan Islam Terhadap Perbuatan Halal	Zaenab Hanim	312	41
26	PSS077	Pengelolaan Bahasa Indonesia Lisan Dan Tulis Dalam Kegiatan Dakwah	H.Mursalim	315	42
27	PSS084	Khutbah Jumaat Di Negara Brunei Darussalam Dari Aspek Komunikasi Awam	Zulkifli Haji Zakaria	318	4
28	PSS085	Model Pendidikan Karakter Berbasis Delapan Cinta Di Institusi Pendidikan Islam Malang	Triyo Supriyatno	323	4
29	PSS087	Kesedaran Pengguna Terhadap Penggunaan Logo Halal Jakim	Nor Suhaiza Md Khalid	329	
30	PSS088	Peranan Pembantu Rumah Dan Isu Kebergantungan Ibu Bapa Terhadap Golongan Ini Dalam Abad Ke-21	Nurul Huda Izzati Bt Jamil	334	
31	PSS089	Salahguna Internet Dan Media Elektronik : Sekadar Isu Etika Atau Halal Dan Haram?	Nurul Huda Izzati Bt Jamil	339	
32	PSS091	Pengajaran Pendidikan Hak-Hak Wanita Muslim: Pengalaman Institut Pendidikan Guru Malaysia Di Sarawak	Sharifah Nooraida	345	

SENARAI PROSIDING

PSS : PENDIDIKAN DAN SAINS SOSIAL

33	PSS092	Konflik Politik Dan Penyelesaiannya Menurut Perspektif Islam	<i>Dr Bharuddin Che Pa</i>	349
34	PSS093	Pengajaran Dan Pembelajaran Al-Quran Sekolah Rendah : Pendekatan Cikgu Bil-Hikmah (بالحكمة)	<i>Salehudin Sabar</i>	353
35	PSS094	Faktor-Faktor Pengabaian Solat Fardhu: Cadangan Penambahbaikan Modul Solat	<i>Rohaya Sulaiman</i>	357
36	PSS095	Sunnah Yang Kian Terpinggir: Budaya Salam Dikalangan Remaja	<i>Sabariah Abd Samad</i>	360
37	PSS096	Meneladani Pembangunan Keusahawanan Zaman Rasulullah S.A.W. : Teori Dan Aplikasi	<i>Solahuddin Abdul Hamid</i>	363
38	PSS098	Masalah-Masalah Dan Cabaran-Cabaran Yang Dihadapi Dakwah Islamiah Di Kalangan Bumiputera Sarawak Sehingga Tahun 80an	<i>Prof. Madya Dr. Md. Amin Haji Abdul Rahman Al-Jarumi</i>	370
39	PSS100	Manuskrip <i>Al-Jawharah Al-Munifah</i> Sebagai Syarahan Kepada <i>Wasiyyah Abi Hanifah</i> : Sudut Pemikiran Akidah Daripada Jalur <i>Al-Maturidiyyah</i>	<i>Mohd Anuar Mamat</i>	377
40	PSS102	Kes Tak Boleh Tangkap Bagi Kesalahan Matrimoni Dalam Enakmen Undang-Undang Keluarga Islam Sarawak 2001.	<i>Shadli B. Sabarudin</i>	381
41	PSS103	Amalan Wakaf di Sabah: Satu Tinjauan	<i>Siti Halimah Putung</i>	389
42	PSS111	Masjid Mesra Wanita : Satu Keperluan	<i>Fatimah Hj.Salleh</i>	395
43	PSS114	Keprihatinan Masyarakat Islam Terhadap Makanan Halal Di Negara Brunei Darussalam	<i>Mohammad Muslihuddin Syah Hj Mustafa</i>	400
44	PSS115	Analisis Hadis-Hadis Pemakanan Dalam Kitab <i>Al-Shama'il Al-Muhammadiyah</i>	<i>Zanirah Mustafa @ Busu</i>	406
45	PSS116	Saudara Baru di IPTA: Kajian di UiTM	<i>Nazrudin bin Hashim</i>	410
46	PSS117	Memantapkan kualiti pelajar Islam di Universiti: Teori kecerdasan pelbagai (Multiple Intelligence Theory Howard Gaedner)	<i>Aiza Johari</i>	419
47	PSS118	Prinsip Al-Wakalah Menurut Perspektif Hadith	<i>Mohd Shukri Mohd Noor PM Dr Ishak</i>	424
48	PSS119	Keperluan Bengkel dalam Penguasaan Jawi dan Al-Quran	<i>Siti Fatimah Sudin</i>	431
49	PSS122	Pengajaran Bahasa Arab: Penambahbaikan kaedah serta Silibus	<i>Siti Aisyah Mazlan</i>	435
50	PSS123	Persepsi Pelajar Sekolah Brunei Darussalam terhadap Pengajaran Guru Pelatih UPSI	<i>Misnan Jamali</i>	440

SENARAI PROSIDING

PSS : PENDIDIKAN DAN SAINS SOSIAL

51	PSS124	Pendidikan Kepenggunaan Barangan Halal dalam Kurikulum Bersepadu Sekolah Menengah: Suatu Analisis dan Cadangan Penambahbaikan	<i>Dr. Mohd Sabri Abd Ghafar</i>	448
52	PSS125	Kefahaman Jemaah Haji Malaysia terhadap Perlaksanaan Ibadat Haji: ke Arah Pendekatan Visual	<i>Syed Abd Aziz</i>	457
53	PSS126	Zakat Majlis Islam Sarawak dalam Pembangunan Pendidikan Islam Negeri Sarawak 1955-1990	<i>Dr Abd Razak Abd Kadir</i>	465
54	PSS127	Kepentingan Kefahaman dan Kerjasama Masyarakat Bukan Islam terhadap Perlaksanaan Halal di Malaysia	<i>Nurul Khairiah</i>	476
55	PSS131	Peranan Surau dan Masjid di SIPITANG dalam Memurnikan Adat Tradidi Masyarakat Kedayan	<i>Ros Aiza Mohd Mokhtar</i>	481
56	PSS132	A Pilot Study on the Awareness of Muslims Community in Choosing Halal Cosmetics and Personal Care Products	<i>Sti Hajar Anaziah</i>	490
57	PSS133	Cabaran-cabaran yang dihadapi Dakwah Islamiah di kalangan Bumiputera Sarawak sehingga Tahun 80-an	<i>PM Dr. Md Amin Haji Abdul Rahman Al-Jarumi</i>	496
58	PSS135	Wakaf Tunai dan Aplikasi Perlaksanaan Projek Wkaf Tunai Masjid Kg. Belukar Machang, Kelantan	<i>Che Bakar Che Mat</i>	505
59	PSS136	Peranan Bahagian Penyelidikan Jabatan Agama Johor dalam Menangani Kes-kes Ajaran Sesat di Johor	<i>Zanirah Mustafa</i>	509
60	PSS109	Tahap Kefahaman dan Praktik Solat dikalangan Orang Asli Kuala Boh Selangor	<i>Habibah Ayop</i>	525
61	PSS140	Penerimaan Masyarakat Terhadap Sistem Perbankan Islam Di Bahagian Samarahan	<i>Saimi Bujang</i>	514
62	PSS138	Pertapakan Islam di Kelantan dan Kaitannya dengan Keislaman Asia Tenggara	<i>Dr.Yaacob Yusuff</i>	547
63	PSS141	Perkembangan Zakat di Sarawak: Tinjauan Terhadap Sistem Agihan Kepada Asnaf Fakir Dan Miskin	<i>Mohd Syahiran Abdul Latif</i>	553

ST : SAINS DAN TEKNOLOGI

BIL	KOD	TAJUK	Nama & Jabatan/Institusi	Muka Surat
1	ST010	Isu Halal Dalam Produk Seramik	<i>Dr. Hazman Seli</i>	533
2	ST058	Aditif Dalam Pemakanan Masyarakat Islam Moden	<i>Dafizal Derawi</i>	538

EKP007

THE CRITERIA OF ISLAMIC CORPORATE SOCIAL RESPONSIBILITY IN ISLAMIC BANKING

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ABSTRACT

This study aims to examine the criteria and Islamic instrument of corporate social responsibility towards the creation of a sustainable economic development. Specifically, the study analyses the criteria and instruments of corporate social responsibility in Islamic banking. Based on the review of literature and findings resulted from in depth interview with the expertises of Islamic banking in Indonesia, the study reveals that there are six (6) fundamental criteria and 35 items considered as critical for corporate social responsibility to make an impact on the society. These criteria are; shari'ah compliance, equality, responsibility in work, the guarantee of welfare, the guarantee environmental sustainability and charity for preservation of virtue. The corporate social responsibility practices in Islamic banking should not only be based on responsibility al kifayah (obligatory upon community) and get a positive corporate image but can also be deemed as a method to alleviate poverty and achieve the true economic goals of Islam.

Keywords: *Criteria, Islamic Corporate Social Responsibility and Islamic Banking*

Background

The concept of corporate social responsibility (CSR) is corporate responsibility for sustainable economic development in the effort to improve the quality of life and environment (Obaloha, 2008: 538, Hay and Gray, 1974: 9, Dusuki and Dar, 2005: 390). In the last thirty years, the concept of CSR has become an issue of discussion related to the relationship between business and society. One of issues discussed was the importance of harmonious relationship between the stakeholders and the corporate institutions. The concept of CSR began in the West in the 1970s and the discussions on the concept often focused on the view founded on norms, cultures and beliefs of the West, especially Europe and America. Western perspective of CSR has become the common practice for a corporate to run CSR its programs. Nevertheless, the concept of CSR can be studied and explored critically from a different source other than those developed in the West. The concept of CSR can be studied from the culture and norms of society such as Middle East, Southeast Asia and China or in any religion and beliefs, like Islam, Buddhism and Hinduism. Every culture, norms and beliefs of certain communities have different philosophies and epistemologies on the form and practice of CSR.

CSR for the community and increasing corporate participation in society must be interpreted as an effort to create a common good for the corporate and the society. As a result, the awareness about the importance of CSR becomes a collective responsibility to create harmony and alignment with the existing range of *stakeholders*. Therefore, the position of Islamic Banking Institution (IBI) as a corporation of the area of finance that has been operating internationally is obliged to be the pioneer of finance institution in carrying out CSR programs based on Islamic values. It is differ with what CSR developed in the West. It is not only to fulfil the law and order or at good corporate governance. But far beyond that the implementation of CSR on IBI is based on strong foundation and philosophy of Islam to be one of the financial institutions that can bring prosperity for the community. CSR in IBI should be a form of accountability to Allah, humans and the environment.

In addition, the implementation of CSR in IBI must be understood as a share to fulfill the commitment of Shari'ah compliance in the operations of IBI. CSR is not just making fame or merely to obey the obligations of law. IBI's CSR program must appropriately touch the fundamental purposes of the rights of society towards a better economy and alleviation of poverty. CSR programs should not be a mask for the pursuit of more profits (The Economist, 2005) or not the desire to get a legitimatization for operation the corporate (Rizk, et al., 2008: 306).

EKP007

This study aims to examine the criteria and Islamic instrument of CSR towards creation of a sustainable economic development. These criteria and instruments of CSR will become a standard for the implementation of CSR in the IBI. This is because the presence of IBI is to meet social responsibility; this is the differentiating favour between IBI and conventional banking institution (Sudin Haron, 2005: 107). It must be admitted that the existence of Islamic banking is to fulfil social responsibility. The purpose of this paper is to produce a form of implementation of CSR in Islamic world view implementing on IBIs.

The Emergence of CSR in Islamic Banking Institutions

Researchers vary in defining CSR (Obaloha, 2008: 539; Votaw and Launche, 1973; Preston and Post, 1975; Makower, 1994). For example, Bowen (1953) defines CSR as a corporate decision to give the benevolence to the community. Fredrick (1960) defines CSR use community resource, economic and human beings as a whole to maximize the benefits to society in addition to corporate profits and corporate owners. Based on the theory of Elkington (1997), CSR is a concept for the business obligation to consider the interests of customers, employees, shareholders, communities and the environment in all aspect of their operations. This obligation applies broadly beyond the obligations as stipulated by law. Carroll (1999) mentions that CSR takes the form of economic responsibility, law, ethics and charity. According to Carroll (1999) CSR is described to be pyramid like, where the economic responsibility is the key to corporate responsibility, followed by a responsibility to the laws, ethics and the last is charity (Carroll, 1999: 264). Dashrud (2004) has reviewed 37 definitions that are often used by investigators in defining CSR; he concludes that there are five dimensions that are often used in CSR definition; environmental dimension, social dimension, economic dimension, stakeholder dimension and charity dimension.

From these variants of existing definitions, it can be concluded that CSR is a form of corporate commitment to continue economic development in an effort to improve the quality of life in society and the environment. In other words, CSR is a form of corporate social responsibility towards local society with active series of corporate activities in the midst of the economic welfare of the community for distribution to all parties. Most studies on CSR a few decades ago have focused on the form of CSR in Western societies. CSR developments in the west are certainly influenced by ethical values, culture and beliefs of western society, particularly Europe and America. This may be found in several studies that have been done, like Bowen, 1953; Carroll, 1976, 1991, 1993, 2004; Davis, 1960, 1973; Freeman, 1984; Watrick and Cochran, 1985; Wood, 1991; Donaldson and Dunfee, 1994; Donaldson and Preston, 1995; Smith, 2000; Post, Lawrence and Weber, 2002; Birch and Moon, 2004. These studies found that the values and culture that flourish in Western became the standard pattern of relationship between the corporate and the community.

The concept of developed CSR in Western is not the same with the concept of CSR in Islam. First, informs of flourished values and culture. Second, is the foundation or the principles of values and culture. CSR in Islam built on the basis of *tasawur* (world view) and Islamic epistemology, which is different from the CSR developed in the West. And the principles of Islamic CSR are based on corporate philosophy according to Al-Qur'an and Sunnah. While CSR in the West is based on the view of Western culture and is highly different from Islamic CSR. Hence, the implementation of Islamic CSR needs to study of CSR's principles based on the Islamic values. It becomes a liability related to Islamic corporate that were born from the womb of Islam when it applies CSR developed in the West. Social responsibility in Islam is a familiar object. Social responsibility has begun to exist and been practiced for the past 14 centuries. The discussion of social responsibility is frequently mentioned in the Qur'an. Al Qur'an always links business success and economic growths which are highly influenced by ethical entrepreneurs in their business.

Although the verses of Qur'an and the *hadith* do not directly refer to CSR but there are many verses in the Qur'an and *hadith* which explain the obligations of individuals to bear the needs of others. Therefore for individuals who come together to create a corporation do have the obligations to help the public and give benefits to others. The existence of corporations were viewed by jurists such as Shafi'i, Ahmad bin Hambal, Ibn Hamid al-Ghazali, Ibn al-Faraj, Ibn Al Jawzi as *fard kifaya*. Corporate can do what individual find hard to do. Corporate can bear and also to take care the interests of the larger community, such as foundation (Ibn Taymiyya, 1314H). In fact CSR not only bears and cares for living creatures around them, but more than that, CSR is the obligation of humans to comply with Allah's laws. Allah has commanded humans to obey Him, and a form of obedience to Allah is to ensure the survival of human kind and the natural surroundings. Allah says in the Qur'an: *I have only created Jinns and men, that they may serve Me.* (Chapter al Dzaariyat, 51; 56). The existence of Muslims in the earth has two tasks; obedient servant to Allah and the fair caliph. The relationships between the two main tasks are in line and should not be separated from one another. As a servant who worships Allah, each individual has an obligation to make all events of his life as a form of perfect devotion to Allah. In this case, the concept of worship is necessary to be understood in a broader sense.

EKP007

This means that apart from the specific worship of ritual piety, each individual is required to perform other common rituals of all the activities that bring about the welfare of man and nature in compliance with certain conditions, with right intentions and have to ensure that those actions allowed in the *shari'ah* (Suhaila binti Abdullah, 2008: 64-68, Zahari bin Mahad Moses, 2008: 77-78, Abdullah al Mushlih and Shalah al Shawiy, 1998: 161). It also gives the meaning that human being in carrying out his duties as a vicegerent on earth cannot arbitrarily act, but must do so based on the *shari'ah* rules as evidence of slavery to Allah as the Creator. As a vicegerent, humans are entrusted to manage this environment involving human relationship with other human beings and human relationships with Allah's creation, including animals, plants and the environment. Al-Mawdudi interpreted meaning of the word "vicegerent" as "representative of Allah on earth" (Abu al-A'la al Maududi, n.d:16-23). As a representative, humans must be and act like nature, will and actions of the substitute. As the vicegerent of Allah on earth humans do not have absolute freedom to do whatever impunity. Mankind must act within the authority delegated to him by Allah. This is as described in the Qur'an chapter Shaad, 28: 26.

Ibn Kathir explains humans purpose of ruling the earth (*khalaif al Ard*) in chapter al An'am, 6: 165; is as executors for the prosperity of the earth from time to time to be utilized by future generations (Ibn Kathir, 1996: 185). This means the continuity and sustainability of the vicegerent task is not just limited to one generation, but are responsible to the next generation. Both interpretations quoted by al Maududi and Ibn Kathir regarding the meaning of vicegerent, gives a clear picture of the duty of every human being to be responsible to Allah as the Giver and the representative of the human and natural on the earth to create harmony life. Accountability requires that people take care of nature and all its contents for the salvation of man himself and the continuity of other creatures of Allah. Human being is also a form of trust to be guarded and escorted from the various forms of fraud. All this is proof of gratitude to Allah the Creator of His servant, so that they are not classified into categories of heathen of mercy. Allah says: *He it is that has made you inheritors in the earth: if, then, any do reject (Allah), their rejection (works) against themselves: their rejection but adds to the odium for the Unbelievers in the sight of their Lord: their rejection but adds to (their own) undoing.* (Chapter Fathir, 35; 39).

Precisely the position of CSR in Islam is one of the essential human tasks which is a mandate from Allah. On one hand CSR is the obedience to Allah, on the other hand it serves as a human responsibility as the vicegerent of Allah on earth. Therefore, those who were bestowed by advantages and higher position by Allah is obliged to help other humans in order to ease the burden on those who are not affluent and face weaknesses. Therefore, Islamic CSR obligations are the responsibility of individuals who come together in one corporation to give a positive impression for the environment in order to empower the weak and to preserve natural surroundings. Leaving CSR activity causes the wrath of Allah and brings punishment. In contrast implementing CSR will give birth to pleasure and comfort in building cooperative relationships between the corporate and community and creating intimacy with society. Islamic CSR has a philosophy from al Qur'an and al Sunnah as the guidance in the various activities of life, including CSR practices in Islamic corporates like Islamic banking. Islamic CSR must be understood as part of *shari'ah* compliance. Islamic CSR is to be practiced in line with the principles of al Qur'an and al Sunnah and not just merely fulfil *al kifayah* (obligatory upon community) and giving a positive image to the corporation, but also as method to reduce poverty and achieve the true economic goals in Islam.

Consequently, the position of the implementation of Islamic CSR can be categorized into three dimensions of relationship responsibilities. Firstly, it is the relationship of responsibility to Allah. Secondly, the relationship of responsibility to human being. And the last is the relationship of responsibility towards the environment. The implementation of Islamic CSR principles in the IBI and responsibilities of the manifestation of three strong relationships and intertwined among each other; relationship with Allah, human relationships and relationship with nature. To optimize these three relations in the implementation of CSR, it must be guided by the principles of unity of Allah, caliph, justice, solidarity. The four principles are aimed at realizing the end of the fifth principle which the creation of *maslahah* (public benefit) for humans and the nature. Creating *maslahah* on IBI is a key goal in implementing all the functions of Islamic banking transactions included in the implementation of Islamic CSR. Implementation of Islamic CSR principles in IBI based on Qur'an and Sunnah in the whole Islamic banking activities will be a vein that drives the economy of the people, not just profits for shareholders alone, but affect the larger environment for economic empowerment of society through all CSR practices.

Criteria and Instrument of CSR in Islamic Banking Institutions (IBI)

The criteria which have been studied by researchers are assembled in a conceptual framework. This conceptual framework can be used as the standard in the implementation of CSR in IBI. In general, social responsibility in Islam can be categorized into three forms of relationship responsibilities. Firstly, it is the relationship of responsibility to Allah.

EKP007

Secondly, the relationship of responsibility to human being. And the last is the relationship of responsibility towards the environment. To realize the three links at Islamic CSR practice on IBI, require the five principles that are inter-related to each other, that is; the principle of unity of Allah, caliph, justice, brotherhood, and creation *maslahah* (public benefit). From the five principles, six criteria are produced and 35 items for instrument to measure corporate social responsibility in the IBI. Six criteria of CSR in IBI come out from deep reading of many literatures and understanding from Qur'an and *hadith*. Six criteria's of CSR in IBI, namely, (1) *Shari'ah* compliance; (2) equality, (3) responsible in work; (4) guarantee of welfare; (5) guarantee of environmental sustainability and (6) charity for preservation of virtue. The five principles, six criteria and 35 items for instrument to measure corporate social responsibility in the IBI also was discussed with research participants' authority to give and confirm to the criteria of CSR in Islamic banking. Every feedback from the respondents is directed to the removal, addition and modification of each banking CSR criteria established by researcher. To ensure that the admissions made was to coincide with the actual purpose of the study, each respondent are selected with two conditions; first, they have experiences in the field of *Shari'ah*, Islamic banking and finance and second, respondent are directly involved as policy makers in the Islamic financial institutions or have been appointed to be *shari'ah* advisory board of Islamic banking. The sampling method used purposive sampling, by selecting all the experts interviewed as participants representing four categories; academics, members of the *shari'ah* advisory board of Islamic banking, director of Islamic banking and regulator of Islamic banking. The selection method is used to obtain information, views and in depth opinions from authority in Islamic banking on the phenomenon being studied. Combinations of respondent in four categories were found to obtain more comprehensive view of CSR criteria in Islamic banking. It does not just examine purely from the theoretical aspects but also the practical aspects of the parallel existence of Islamic banking. The prophet Muhammad PBUH said in *hadith* "Searching for halal is an obligation for every Muslim." (Narrated by Ibnu Mas'ud). In banking and finance, all forms of transactions are possible, unless there is any clear evidence or injunction banning a transaction. Therefore each transaction in IBI must be based on *shari'ah* in instruments, financing schemes, investment and customer selection. Fifth, the criteria of guarantee of environmental sustainability has four items: (1) To ensure that investment does not harm the environment, (2) Involve in protecting the environment, (3) Educating employees to care for and treat the environment and (4) The use of recycled materials to fulfill needs of the IBIs. The relationship between humans with nature is very close and cannot be separated. Interaction with nature is part of evidence of the greatness of Allah for making the universe to support human being. Allah describes this at the Qur'an in chapter Rum, 30: 41. al Baqarah, 2: 204-206 and al-A'raf 7: 56. Islam has clearly prohibited anything that is harmful to individual or hazardous environmentally. Thus, IBI do not deal with or finance tobacco related businesses, as it is harmful. Similarly, some IBI do not finance logging companies because the simply log and do not replant, causing harm to the ecological environment. IBI also required compliance to the pollution affect from businesses that are hazardous to the environment.

Thus, it is one of obligation for IBI to care for the well being of society to guarantee environmental sustainability for the next generation. Sixth, the criteria of charity for preservation of virtue has five items; (1) The selection of investors to support the activities for social welfare, (2) Alleviate social problems (such as opening the welfare funds and donations) (3) Support and help fund welfare (such as helping to fund education, social donations, and ease the life of orphan) (4) Playing the role of welfare without looking solely for profit, and (5) The empowerment of communities through IBIs products (such as Qard hasan, financing micro-economics to poor families and small businesses). Selection of customer means, every IBI have to ensure any customer come to IBI do not involved in money laundering or affected as a corruptor by law. IBI should ensure that the money put in bank from a third party are lawful with *shari'ah* and government even though it had no obligation to bank to ask where the money come from. In other hand, IBI cannot invest or finance customer who have business propositions that violate Islamic tenets of business transaction. For instance, Casino or Karaoke bars that serve alcohol, due to prohibition (haram) of gambling and alcohol in Islamic jurisprudence. Second, the criteria of equality has four items; (1) The existence values of brotherhood; (2) Services excellent; (3) Avoid discrimination and (4) Have the same opportunity Equality in life has been described in the Qur'an, in chapter Ali 'Imran, 3: 103, al-Anfal: 62-63, al Mukminun; 23:8, al Hujurat; 49:13. The verses explain that the people living in various communities have the duty to respect and cultivate the values of brotherhood with human being in various activities. The prophet Muhammad (PBUH) said in various *hadith*: "The glory of a believer is because religion, dignity is at the intellect and position is dependent on ethic" (Narrated Baihaqi) and "Allah loves when you do a job to work correctly and properly" (Narrated by Baihaqi). The criteria of equality denotes a sense of balance among various aspects of a man's life to produce the best social order. Allah has created everything with balance to maintain equality and equilibrium. As chaliphate of Allah on earth, mankind is expected to maintain equity in society through social responsibility and justice. A middle part must be maintained in all social economic affairs of muslim society. Adherence to this criteria, in Islamic society or organization will ensure a harmonious society through aggregation of nature and social forces. IBI's as an Islamic organization are expected to facilitate the criteria of equality through their practices of maintaining balance in social-economics sphere. Equitable distribution of work/job, services and no discrimination is an important aspect of this criteria.

Third, the responsibility adverse impact Education. But more than in their jobs 237. Al Baqarah and true and true Abdullah saying or reckless and safe and co time; (6) People who regulation in the Qur'an to at least, is not a Muslim achieve its for financial wayfarers, stakeholder worker have customer contribute give welfare Among the (PBUH) said Rasulullah and fasting,

Essentially economic system Naqvi (2000) stated that much more Islamic financial creation outlined in a social distinction, the taken by evaluating would social goal neglected." obligation However concern for the for the regulations (banks if At the same neglecting 7).

EKP007

Third, the criteria of responsible in work has ten items; (1) Trust, (2) Working accordance with the limitations and responsibilities, (3) Fulfill every contract demand; (4) Transparency; (5) Optimal use of time and expertise; (6) Reducing the adverse impact of the investment; (7) Integrity at the work; (8) Fair competition, (9) Accountability and (10) Training and Education. Responsibility in work is very important in muslim life. Every employee must be responsible not only to his employer but more than that to Allah also. He will be asked in the Hereafter of what he had done in the world. Obligation to be responsible in their jobs have described at numerous verses in the Holy Qur'an in chapter al Maidah, 5:2, al Munafikun, 63:9, Al Baqarah, 2: 237, Al Baqarah, 2: 195, al Qashash: 77, al Nahl, 16:97. While in sunnah, Muhammad (PBUH) said "*Muslim traders who are true and trusted in trading are with the martyrs on the Day of Judgment*" (Narrated by Ibnu Majah dan Tirmizi) and "*Jabir bin Abdullah said that the Rasulullah PBUH said; Allah loves to his servants who acts politely and considerately when selling, buying or reclaiming debts.*" (Narrated by Ibnu Majah) Fourth, the criteria of guarantee of welfare has six items; (1) place of work safe and comfortable, (2) Free will, (3) Eligible of Wages ; (4) Work does not exceed the limit; (5) Work does not exceed the time; (6) Profit and loss sharing ; (7) Insurance for employee. Islam is very concerned to giving guarantee of welfare for the people who are involved in the every jobs. The relationship between employers and workers, staff and manager must have regulation with the norms of compulsory specific guidelines for creating both sides fairly and qualified. This is the order of Allah in the Qur'an, as mentioned in Surah al-Nahl 16: 90. The Prophet Muhammad (PBUH) also said "*A worker/employee is entitled to at least get food, proper clothes and not be burdened with the job beyond his ability*" (Narrated by Malik, n.d: 2:980) and "*It is not a Muslim who was sleeping in a gorged while his neighbour is in conditions of hunger*" (Narrated by Bukhari). In order to achieve its ideal of socio-economic justice, Islam imposes social rights over individual wealth such as rights of the poor relatives for financial support, rights of the needy neighbors for assistance, rights of the slaves and servants for help, rights of the wayfarers, friends and general Muslims who need financial aid. IBIs as Islamic organization have to make sure every stakeholder guarantee to get welfare. The stakeholder of IBI's have freedom to choose or reject their services. Likewise the IBI's worker have work place safety and comfortable, convenient of wages and workload not exceed the limit and time. And for customer or shareholder, Islamic bank have to make sure every profit and every loss are shared together among them. IBI's contribute welfare to well being of society through various avenues including the stakeholder. Islam highly asks human being to give welfare assistance to anyone in need and who does not have ability to work. The Qur'an explains a lot about this matter. Among them are found in chapter al Nahl, 16:71 and 75, al Maidah, 5; 2, Al Taubah, 9; 71. In addition, Prophet Muhammad (PBUH) said "*Anyone who doesn't love mankind, it's not loved by Allah*" (Narrated by Bukhari, Muslim) and "*Abu Huraira said, Rasulullah has said: Those who seek to help widows and the poor are similar in rank to those who fight in Allah, pray at night and fasting during the day*" (Narrated by Bukhari).

Essentially, the philosophy of Islamic banking can be fully understood in the context of the overall objectives of Islamic economic system. Many prominent Islamic economists, like Chapra (1985, 2000a, 2000b), Ahmad (2000), Siddiqui (2001) and Naqvi (2003) assert that Islamic banking is a subset of the overall Islamic economic system that strives for a just, fair and balanced society as envisioned and deeply inscribed in the objectives of *Shariah* (Dusuki, 2008: 6). Therefore, Islamic banking is much more than just refraining from charging interest and conforming to the legal technicalities and requirements on offering Islamic financial products. It is a system which aims at contributing to the fulfilment of the socio-economic objectives and the creation of a just society. The duty of Islamic banks towards the society in which they operate by providing a clear expression outlined in the public statement of the International Association of Islamic Banks (IAIB): "*The Islamic Banking system involves a social implication which is necessarily connected with the Islamic order itself, and represents a special characteristic that distinguishes Islamic banks from other banks based on other philosophies. In exercising all its banking or development activities, the Islamic bank takes into prime consideration the social implications that may be brought about any decision or action taken by the bank. Profitability – despite its importance and priority – is not therefore the sole criterion or the prime element in evaluating the performance of Islamic banks, since they have to match both between the material and the social objectives that would serve the interests of the community as a whole and help achieve their role in the sphere of social mutual guarantee. Social goals are understood to form an inseparable element of the Islamic banking system that cannot be dispensed with or neglected.*" (p.27). This statement represents the core of what the advocates of Islamic banking expect to do in terms of social obligations. The form of social obligation or social objectives from IBI to community can be charity for preservation of virtue. However it is ill-conceived for anyone to believe that Islamic banks are charitable or welfare organisations which only have concern for the unprivileged or to provide monetary assistance as requested (Rosly and Bakar, 2003). Similarly, it is inappropriate for the management of Islamic banks to emphasise on the profit maximisation policies alone, while neglecting other social obligations (Haron, 1995). Instead, Islam strives for a balance between profit and social objectives. It is considered unjust for Islamic banks if they are unable to provide sufficient returns to depositors and shareholders who have entrusted them with their money. At the same time, Islamic banks are not supposed to make excessive profits at the expense of their customers or undermining and neglecting their social responsibility and commitments to their various stakeholders (Chapra, 1985; Ahmad, 2000; Dusuki, 2008; 7).

EKP007

The empirical survey result reveals that the criteria of Islamic CSR is to measure CSR in IBI has a systematic framework which came out from Islamic paradigm from the Qur'an and Sunnah. IBI quite extensively are implemented principles and criteria's Islamic CSR when practicing in IBI. One of the goals of Islamic banking operations is to increase the economic growth towards a better and a just society. Hopefully, the criteria and Islamic instrument of CSR in IBI can create a sustainable economic development. Specifically, improve the quality of life, putting ethics into business and alleviate poverty. Islamic criteria of CSR in IBI can be related to stakeholders and CSR principles of Islam can be shown in table 1 below:

Table 1:

Criteria, Item and Relationship with Stakeholder And Principle Of Islamic CSR

Criteria	Item	Islamic Banking Stakeholders	Islamic CSR Principle
<i>Shari'ah</i> compliance	Instruments of IBI compliance with <i>shari'ah</i>	Worker and shareholder	Unity
	Financing IBI compliance with <i>shari'ah</i>	Shareholder, worker and customer	Unity, caliphate and justice
	IBI's investment in <i>halal</i> products	Shareholder, worker and customer	Unity, caliphate and justice
	Avoiding profit from non- <i>halal</i>	Worker and Shareholder	Unity and caliphate
	Selection of customer according to Islamic banking regulation	Shareholder, worker and customer	Unity, caliphate and justice
Equality	The existence of values of brotherhood	Shareholder, worker, community, customer	Brotherhood, justice
	Services excellent	Shareholder, worker, community, customer	Brotherhood, justice
	Avoid discrimination	Shareholder, worker, community, customer	Justice
	Have the same opportunity	Shareholder, worker, community, customer	Justice, brotherhood and creation of <i>maslahah</i>
Responsible in work	Trust	Worker, customer	Unity
	Working accordance with the limitations and responsibilities	Worker	Justice
	Fulfill every contract demand	Worker and customer	Justice
	Transparency	Worker, customer and shareholder	Unity
	Optimal for using time and expertise	Worker	Justice
	Reducing the adverse impact of the investment	Worker and customer	Unity, creation of <i>maslahah</i>
	Integrity in the work	Worker, customer, and community	Unity and justice
	Fair competition	Worker, customer and shareholder	Justice, creation of <i>maslahah</i> and brotherhood.
	Accountability	Worker, customer, shareholder and community	Justice, creation of <i>maslahah</i> and brotherhood.
	Training and Education	Worker	Justice, creation of <i>maslahah</i> and brotherhood

EKP007

Criteria	Item	Islamic Banking Stakeholders	Islamic CSR Principle
Guarantee of welfare	Place of work safe and comfortable	Shareholder and worker	Unity, caliphate and brotherhood
	Free will	Worker, shareholder and customer	Caliphate
	Eligible of Wages	Worker	Justice and brotherhood
	Work does not exceed the limits	Worker, customer and community	Caliphate
	Work does not exceed the time	Worker	Justice and creation of <i>maslahah</i> .
	Profit and loss sharing	Shareholder, customer and community	Justice and brotherhood
	Insurance for employee	Shareholder and worker	Justice, Caliphate and brotherhood
Guarantee of environmental sustainability	To ensure that investment does not harm the environment	Worker, customer and nature	Unity and caliphate
	Involve an active in protecting the environment	Worker, Shareholder and community	Unity and caliphate
	Educating employees to care for and treat the environment	Shareholder, worker	Unity and caliphate
	The used of recycled materials to fulfill needs of the IBIs	Worker, Shareholder	Unity, caliphate and creation of <i>maslahah</i>
Charity for preservation of virtue	The selection of investors to support the activities for social welfare	Worker, Shareholder	Unity, caliphate and creation of <i>maslahah</i>
	Alleviate social problems (such as opening the welfare funds and donations)	Shareholder, worker and community	Brotherhood, creation of <i>maslahah</i>
	Support and help fund welfare (such as helping to fund education, social donations, and ease the life of orphan)	Shareholder, worker and community	Brotherhood, creation of <i>maslahah</i>
	Playing the role of welfare without looking profitability	Shareholder, worker and community	Brotherhood, creation of <i>maslahah</i>
	The empowerment of communities through IBIs products	Worker and community	Brotherhood, creation of <i>maslahah</i>

Table 2 above, reflects the relationship between the criteria of CSR, stakeholders IBIs with Islamic principles of CSR. It is a network that can not be separated from one another. Each criteria has an impact on the stakeholders; and each criteria is based on the principles derived from al Qur'an and al Sunnah. The description on the criteria and items to be included as Islamic CSR instruments can be used as the conceptual framework for the implementation of CSR in IBI (Figure 1). It can be described as series of IBI activities in performing all banking transactions with appropriate responsibility to Allah, human being and in ensuring environment sustainability. Three dimensions of responsibility is to be implemented with the fourth principles which are unity, caliphate, justice and brotherhood. And fourth principle is intended to create the fifth principle which is the creation of *maslahah* to human and the environment. Creation of *maslahah* is the main purpose of the IBI in performing all the functions of banking transactions. Six criteria for CSR at IBI is to ensure that operational IBI occupies the terms and implement *syariah* correctly. Thus, the objective of IBI to provide for greater social impact within the environment can be achieved (IAIB 1990, Wahbah Zuhaili, 2003, Sudin Haron, 2005).

EKP007

The conceptual framework in the implementation of Islamic CSR in IBI as described above can be seen in figure 1.

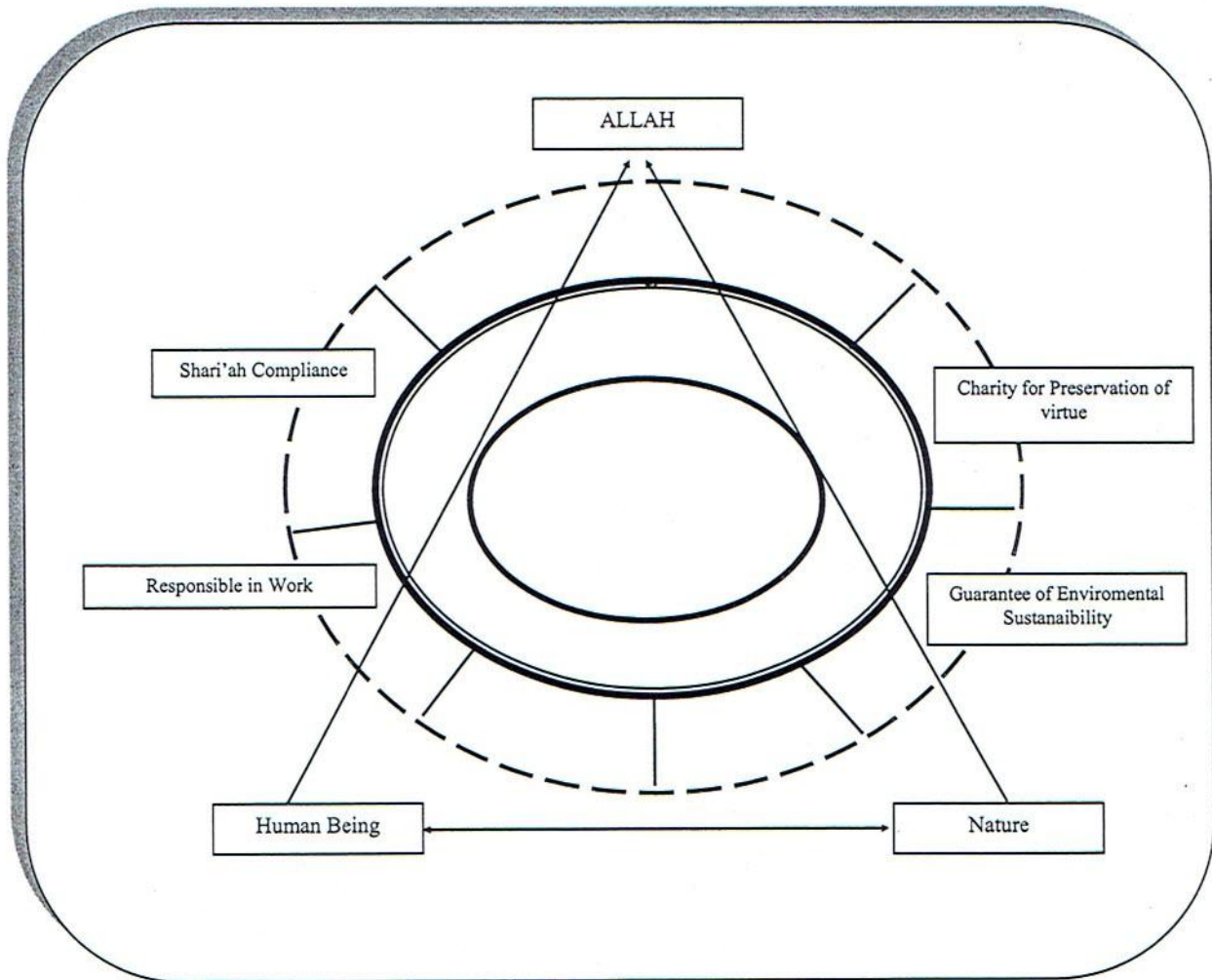


Figure 1: The conceptual framework in the implementation of Islamic CSR in IBI

Conclusion

The aim of this study was to examine the criteria and Islamic instrument of CSR towards the creation of a sustainable economic development. Based on the review of literature and findings resulted from in depth interview with the expertises of Islamic banking in Indonesian, the study reveals that there are six (6) fundamental criteria and 35 items considered as critical for CSR to make an impact on the society. Implementation of Islamic CSR principles in IBI based on Qur'an and Sunnah in the whole Islamic banking activities will be a vein that drives the economy of the people, not just profits for shareholders alone, but affect the larger environment for economic empowerment of society through all CSR practices.

EKP007

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