

Implementation of Corporate Social Responsibility Programs in Supporting the Achievement of Sustainable Development Goals (Case Study of BMI and BSI)

Habibi Sakhirul Alam¹, Nurma Liani², Rahma Yuliani³, Siti Mahbubah⁴

Universitas Diponegoro¹, Universitas Lambung Mangkurat^{2,3,4}

habibisakhirulalam@students.undip.ac.id¹, 2210313120003@mhs.ulm.ac.id², rahma.yuliani@ulm.ac.id³,
mahbubahsiti40@gmail.com⁴

Abstract

Islamic banking in Indonesia has grown rapidly, driven by a strong commitment to sustainable finance, yet this progress still demands stronger social responsibility to ensure the achievement of social and environmental sustainability goals. This study aims to examine the implementation of corporate social responsibility (CSR) programs within the sustainability reports of Islamic banks and to evaluate how these initiatives contribute to the realization of the SDGs. Specifically, the research investigates the sustainability programs of PT Bank Muamalat Indonesia Tbk and PT Bank Syariah Indonesia Tbk in the year 2024, assessing their alignment with Indonesia's 2030 SDG targets in accordance with the United Nations' 17 global goals. The study employs a qualitative descriptive approach, utilizing relevant academic literature and the 2024 sustainability reports published by PT Bank Muamalat Indonesia Tbk and PT Bank Syariah Indonesia. The findings show that PT Bank Muamalat Indonesia supports the SDGs through one-year social programs and longer five-year initiatives, whereas PT Bank Syariah Indonesia contributes through an integrated reporting framework that clearly connects its 2024 sustainability programs to specific SDG targets, strengthening its role in advancing sustainable development in Indonesia.

Keywords – Corporate Social Responsibility, Sustainable Development Goals, Islamic banking, CSR, SDGs.

INTRODUCTION

The banking sector is crucial to Indonesia's economy because it functions as an intermediary that collects and distributes public funds, thereby requiring every financial institution to assume social responsibility (Dewi & Fitriani, 2024). In the context of a country with a Muslim-majority population, Islamic banking emerges as a system that operates based on Islamic principles and without interest, with PT Bank Muamalat Indonesia Tbk and PT Bank Syariah Indonesia as its two main entities (Mujib, 2025). Based on Law No. 21 of 2008, the Islamic banking industry has experienced rapid growth, with average asset increases of 65% over the last five years, thereby heightening demands for the disclosure of social responsibility through Corporate Social Responsibility (CSR) practices (Silvia & Wijaya, 2025).

CSR is the concept that companies have responsibilities toward stakeholders and the environment for all operational activities that affect society (Iqbal et al., 2023). Social reporting is carried out as a form of the company's commitment to protecting the environment and providing benefits for surrounding communities (Fitri & Dewi, 2022). CSR has become an important issue because it reflects the demands of modern business and its social and environmental impacts, while also serving as a means of accountability and a driver of long-term financial performance. In addition, CSR disclosure also demonstrates the contribution of Islamic banking to achieving Indonesia's 2030 Sustainable Development Goals (SDGs) (Silvia & Wijaya, 2025). The SDGs are a global action plan agreed upon by world leaders, including Indonesia. Broadly speaking, the SDGs are a global agenda to end poverty, reduce inequality, and protect the environment (Sari et al., 2025).

Islamic banking plays a direct role in supporting the SDGs through CSR programs, which reflect how CSR serves as a key instrument for realizing sustainable development objectives that are aligned with Islamic principles (Fadhillah & Shauki, 2025). CSR reporting based on sustainability and SDG frameworks strengthens transparency and shows the extent to which Islamic banks act as agents of sustainable development (Abdulghani, 2024). CSR has also been proven to contribute directly to local social development outcomes, as demonstrated by a quantitative study conducted by Hasanah et al. (2025) on

Bank Syariah Indonesia. Furthermore, evaluations of CSR frameworks in Islamic banks show that CSR implementation is indeed designed to support global sustainability goals (Farhan et al., 2024).

The United Nations (UN) initiated the SDGs as a global agenda and provided a universal framework for all countries and sectors to contribute to sustainable development (Aqila & Sisdianto, 2025). The SDGs are grouped into four main pillars with 17 goals and 169 targets that are expected to be achieved by 2030. The SDGs focus on three main goals, namely ending poverty, achieving equality, and tackling climate change. The Indonesian government has integrated sustainable development goals into the National Medium-Term Development Plan (RPJMN). The financial sector, particularly Islamic banking, plays an important role in sustainable financing, economic empowerment, and strengthening financial inclusion (Sari et al., 2025).

There are a number of studies that have discussed CSR in Islamic banking, such as those by Annisa et al. (2024); Kamaluddin & Khusnia (2025); Silvia & Wijaya (2025). Although there are studies that have discussed CSR in Islamic banking, most of them focus on the aspect of compliance with social responsibility in general. There has not been much research that specifically explores how CSR programs in Islamic banks contribute directly to the achievement of SDGs. This study aims to examine the implementation of CSR programs at Bank Muamalat Indonesia and Bank Syariah Indonesia and their contribution to the achievement of SDGs.

The scope of this study includes the identification of CSR programs at PT Bank Muamalat Indonesia Tbk and PT Bank Syariah Indonesia Tbk, covering social, economic, educational, and environmental aspects. After identifying CSR programs at both banks, this study aims to examine how the programs that have been implemented contribute to the achievement of the Sustainable Development Goals (SDGs). The scope of this study includes the identification of CSR programs at PT Bank Muamalat Indonesia Tbk and PT Bank Syariah Indonesia Tbk, covering social, economic, educational, and environmental aspects. After identifying the CSR programs at both banks, this study aims to examine how the programs that have been implemented contribute to the achievement of the SDGs. This study is expected to provide academic contributions to the development of a CSR

integration model for SDGs and provide practical recommendations for the Islamic banking sector in Indonesia.

Stakeholder theory

Businesses operate under the influence of stakeholders. Stakeholder theory is studied in management science as a discipline that discusses the concept of stakeholders (Manullang, 2017). Freeman (1984) defines stakeholder theory as a theory that describes how organizations contain groups or individuals who can influence and be influenced by the achievement of organizational goals. The emergence of stakeholder theory changed the traditional view of companies, which were originally considered to be owned by investors, managers, employees, suppliers, and customers. The stakeholder view argues that there are other parties involved with the company that are related to business continuity. Stakeholder theory reflects the obligation of companies to fulfill their social and moral responsibilities to stakeholders. The use of stakeholder theory in this study explains that companies have responsibilities not only to shareholders, but to all parties affected by the company's activities. Through the implementation of CSR in line with the SDGs, companies strive to meet stakeholder expectations while contributing to social and environmental welfare.

Corporate Social Responsibility

Corporate Social Responsibility (CSR) is a company's commitment to contribute to sustainable economic development while improving the quality of life of employees, local communities, and society at large (Anjani, 2021). The World Business Council for Sustainable Development (WBCSD) defines CSR as a sustainable commitment from the business world to contribute to economic, social, and environmental development (Nurjani & Resnawaty, 2023). CSR can be a strategy to improve a company's image in the eyes of the public and as a magnet for investors. In order for CSR to contribute to sustainable development and improve the quality of life of the communities surrounding the company, CSR must be implemented continuously and must not contain misleading information (Minarsih et al., 2020).

As a form of social responsibility reporting, CSR plays an important role in enhancing the positive image of Islamic banks in society (Silvia & Wijaya, 2025). In addition to achieving a positive image, banking ensures long-term sustainability and its impact on society (Mujib, 2025). Islamic banks, which operate based on Islamic principles, carry the additional responsibility to ensure that all business activities align with Islamic moral and ethical values (Kamaluddin & Khusnia, 2025). Previous studies on CSR largely discuss CSR disclosure in Islamic banking and its relationship with financial performance, as in the studies conducted by Fuadi et al. (2025) and Najachah (2024). In addition, the integration of Islamic values into CSR frameworks and reporting metrics remains limited, so CSR practices in Islamic banking tend to be symbolic. Therefore, further research is needed to develop sustainable CSR evaluation models based on the SDGs and Islamic values.

Sustainable Development Goals

Sustainable Development Goals (SDGs) are a global action plan agreed upon by world leaders to end poverty, reduce inequality, and protect the environment (Anjani, 2021). There are four pillars of the SDGs in achieving sustainable development, namely the social development pillar, the economic development pillar, the environmental development pillar, and the legal & governance development pillar. Within each pillar of the SDGs, there are 17 goals to be achieved together by 2030. The SDGs are: 1 – No Poverty, 2 – Zero Hunger, 3 – Good Health and Well-being, 4 – Quality Education, 5 – Gender Equality, 6 – Clean Water and Sanitation, 7 – Affordable and Clean Energy, 8 – Decent Work and Economic Growth, 9 – Industry, Innovation, and Infrastructure, 10 - Reduced Inequalities, 11 – Sustainable Cities and Communities, 12 – Responsible Consumption and Production, 13 – Climate Action, 14 – Life Below Water, 15 – Life on Land, 16 – Peace, Justice, and Strong Institutions, and 17 – Partnerships for the Goals.

In order to maintain balance in the three dimensions of SDG development, it is based on five foundations, namely people, planet, prosperity, peace, and partnership (Sari et al., 2025). Corporate social responsibility is a manifestation of the commitment to preserve the environment and provide benefits to society and the environment (Fitri & Dewi, 2022). Companies are one of the crucial parties in supporting the achievement of SDGs with their responsibility to society, the environment, and social issues (Mishra, 2021). The conceptual

basis of SDGs is in line with corporate social responsibility, which is to achieve a balance between economic growth, social justice, and environmental preservation (Nurjani & Resnawaty, 2023).

The Islamic banking sector plays a role in supporting the success of the SDGs by implementing corporate social responsibility programs (Rangkuti, 2022). The values in the SDGs themselves are also in line with the principles of Islamic economics, which form the basis of Islamic banking operations. Thus, the implementation of CSR in Islamic banks is not only oriented towards social responsibility, but also towards spiritual and moral goals in achieving balanced sustainability (Mujib, 2025). Previous research on the support of Islamic banking for the SDGs has mostly focused on disclosure and green banking initiatives, whereas mapping banks' program outputs to SDG targets, evaluating long-term impacts, and using metrics to measure SDG contributions are relatively rare (Candera et al., 2025). Moreover, weaknesses in regulatory frameworks, governance, and reporting standards constitute practical obstacles for Islamic banks in systematically aligning their activities with the SDGs and Islamic values (Kartiko et al., 2024).

RESEARCH METHODS

This study was conducted at PT Bank Muamalat Indonesia Tbk and PT Bank Syariah Indonesia Tbk. The data in this study came from secondary data. Secondary data is data obtained through certain media as an intermediary (Sekaran & Bougie, 2016). This research uses a qualitative descriptive analysis. The analysis is conducted to identify the corporate social responsibility programs that have been carried out by PT Bank Muamalat Indonesia Tbk and PT Bank Syariah Indonesia Tbk to see which corporate social responsibility programs support the achievement of the 2030 sustainable development goals (SDGs). The data collection techniques in this study are literature review and documentation.

Data were sourced from CSR reports, sustainability reports, and annual reports for the year 2024. These documents were selected through purposive sampling, focusing on publicly available reports that explicitly disclose CSR and sustainability activities. While this approach ensures relevance and consistency of information, it also presents limitations due to reliance on the level of transparency provided by each bank. The analysis consisted of several stages. First, all CSR-related information was identified and extracted into a

structured data table. Second, the programs were coded and categorized into thematic areas such as social, economic, educational, and environmental initiatives. Third, each CSR program was examined to determine its potential contribution to the SDGs. To assess the alignment between CSR initiatives and the SDGs, three criteria were used thematic alignment, program objective alignment, and outcome relevance.

RESULTS

PT Bank Muamalat Indonesia (BMI) and Bank Syariah Indonesia (BSI) have implemented Corporate Social Responsibility (CSR) programs to support the achievement of the Sustainable Development Goals (SDGs). As Islamic financial institutions, BMI and BSI have demonstrated their strategic role not only in driving economic growth but also in achieving sustainable development. Through the CSR programs that have been implemented, BMI and BSI strive to have a positive impact on society and the environment. In this study, SDG achievement is measured using a descriptive qualitative approach by analyzing the disclosure of CSR programs listed in company reports and assessing the extent to which these programs support SDG targets. This approach enables evidence-based assessment of the relevance, contribution, and alignment between CSR programs and sustainable development goals. The following are CSR programs that have been implemented by BMI and BSI in 2024 that contribute to the achievement of SDGs.

Reporting Research Results

CSR at PT Bank Muamalat Indonesia Tbk

PT Bank Muamalat Indonesia Tbk has implemented various corporate social responsibility programs that support the achievement of sustainable development goals. In the social development pillar, BMI has implemented several programs, namely sustainable development goals 1 – No Poverty, 2 – Zero Hunger, 3 – Good Health and Well-being, 4 – Quality Education, 5 – Gender Equality. In the economic development pillar, the sustainable development goals are 7 – Affordable and Clean Energy, 8 – Decent Work and Economic Growth, and 17 – Partnerships for the Goals. In the environmental development pillar, BMI implements several programs that support the achievement of development goals, namely sustainable development goals 6 – Clean Water and Sanitation, 12 –

Responsible Consumption and Production, 13 – Climate Action, 14 – Life Below Water, 15 – Life on Land, as outlined in the following Table 1:

Tablel 1 CSR Programs PT Bank Muamalat Indonesia

Banking	CSR Programs and Activities	SDGs Point
PT Bank Muamalat Indonesia Tbk	Bangun Desa Unggul (BDU)	1
	Food Barn	2
	Plantation sector financing	2
	Agriculture and livestock farming	2
	Bersama Baitul Maal program kurban	2
	Providing free food packages and meals	2
	Free health services for employees	3
	Free tattoo removal program	3
	Free cararact surgery for the elderly and the poor	3
	Universtiy and school scholarship	4
	Sharia literacy movement program	4
	Student internship program	4
	Operational assistance for Islamic boarding school	4
	Equal employment oppurtunities and employee diversity BMI	5
	Financing in the renewable energy sector and energy consumption efficiency	7
	Employee Training	8
	Employee remuneration	8
	Muamalat Sahabat UMKM Program	8
	Barbershop empowerment	8
	Work time policy and minimum age for job applicants	8
	Money market and forex transaction	17
	Mosques as customers and as aggregators of regular hajj portionsand socialization of banking products	17
	Strategic partner cooperation program to encourage hajj portions, increase mortgages and accelerate business	17

	Reduction in water usage in 2024	6
	Baitulmaal Muamalat construction of clean water facilities in villages	6
	Provision of product and service information summaries to increase transparency and reduce potential problems in product and service marketing	12
	Partnerships for head office waste management	12
	Financing for environmentally friendly transportation	13
	Financing for clean and renewable energy	13
	Financing for the fisheries sector	14
	Financing for the forestry sector	15
	Monitoring corporate customers' compliance with environmental and social standards	15
	Development of environmentally friendly sectors through financing of related corporations	15

Based on the 2024 CSR program that has been implemented, the contribution of each program to the achievement of sustainable development goals can be seen. PT Bank Muamalat Indonesia Tbk contributed more to the achievement of Sustainable Development Goal 8, namely Decent Work and Economic Growth, by implementing 5 programs. It also had 4 programs for Sustainable Development Goal 4, namely Quality Education, and 5 programs for Goal 2, namely Zero Hunger. However, no 2024 CSR programs from BMI have been found that support the achievement of sustainable development goals 9, 10, 11, and 16. It can be concluded that the CSR programs implemented by BMI are more focused on the goals of Decent Work and Economic Growth, as well as Quality Education and Zero Hunger.

One of the CSR programs implemented by Bank Muamalat Indonesia is the Bangun Desa Unggul (BDU) program. BDU is part of various Bank Muamalat initiatives aimed at generating broader social impact in line with sharia principles. The objectives and implementation of the BDU program involve economic empowerment through assistance for Micro, Small, and Medium Enterprises (MSMEs). Furthermore, BDU carries out social and community development initiatives, such as in the Kampung Tenun community and Samarinda Seberang. CSR programs that contribute to SDG achievement are also largely

directed toward BMI employees in order to improve employee quality. However, the CSR initiatives provided to the wider community and the environment are mostly temporary and short term, in the form of one-off donations or funding that do not reflect long-term programs for society and the environment. BMI places less emphasis on training and mentoring communities and instead focuses more on providing direct assistance, whether in the form of funding or consumable goods.

Based on the results described above, it can be seen that according to stakeholder theory, banking responsibilities to stakeholders have been carried out in the form of social responsibility. In 2024, PT Bank Muamalat Indonesia Tbk has carried out its social responsibility primarily to its internal stakeholders, namely its employees. However, BMI also has responsibilities to external stakeholders, namely the community, through education and food security. BMI's CSR activities are in line with the principles of stakeholder theory, which emphasizes the importance of balancing the interests of internal and external parties to maintain the sustainability of the company.

CSR at PT Bank Syariah Indonesia Tbk

PT Bank Syariah Indonesia Tbk has implemented various corporate social responsibility programs that support the achievement of several SDG pillars. The social development pillar with sustainable development goals 1 – No Poverty, 3 –Good Health and Well-being, 4 – Quality Education, 5 – Gender Equality. In the economic development pillar, BSI also supports the achievement of several sustainable development goals. Sustainable development goals 7 – Affordable and Clean Energy, 8 – Decent Work and Economic Growth, 9 – Industry, Innovation, and Infrastructure, 10 – Reduced Inequalities. BSI's contribution to the achievement of SDGs in the environmental development pillar is Sustainable Development Goal 6 – Clean Water and Sanitation, 11 – Sustainable Cities and Communities, 12 – Responsible Consumption and Production, 13 – Climate Action, as outlined in the following table:

Table 2 Program CSR PT Bank Syariah Indonesia

Banking	Program dan Kegiatan CSR	Point SDGs
PT Bank	Zakat, infaq, sedekah, and wakaf association	1

Syariah Indonesia Tbk	BSI Village Program	1
	Health insurance facilities for employees and their families	3
	Ambulance service and use program for community needs	3
	Training for all BSI work units	4
	BSI Scholarship	4
	Sahabat Pelajar Indonesia	4
	SI Maslahat Tahfidz House	4
	Open job opportunities for men and women	5
	Use of solar panels in BSI buildings	7
	Use of 100% LED lighting	7
	Implementation of key programs in green campaigns and green business	7
	Use of inverter technology and refrigerant volume in air conditioning	7
	Low employee turnover rate	8
	Financing for the MSME sector and the Criteria for Sustainable Business Activities (KKUB)	8
	Remuneration in the form of financial and non-financial benefits	8
	BSI Entrepreneurial Talent (TWB) and BSI Aceh Muslimpreneur (BSI AMP)	8
	No child labor or forced labor practices in the recruitment process	8
	Empowered Islamic boarding school program	8
	Launch of BYOND By BSI super app	9
	Employment opportunities for employees with disabilities	10
	<i>Water treatment at BSI office buildings</i>	6
	Financing for water and wastewater management	6
	Construction of the BSI mosque at the Aceh landmark	11
	Establishment of a customer personal data protection	12

	unit	
	Climate Risk and Management Scenario Analysis	13
	Construction of a building with a green building concept	13
	Penggunaan <i>electric vehicle</i>	13
	<i>Digital carbon traking,</i>	13
	Green portfolio financing	13
	Financing for environmental sector improvements,	13
	Collaborating with PlasticPay and installing Reverse Vending Machines (RVM) & PlasticPay Collection Points	13
	Care and Rescue Program.	13

The results of PT Bank Syariah Indonesia Tbk's CSR program in 2024 show the banking sector's contribution to the achievement of sustainable development goals. The most significant contribution was made to goal 13, Climate Action, with 8 programs implemented. Then, 6 programs on Decent Work and Economic Growth have been implemented, 4 programs on Quality Education, and 4 programs on Affordable and Clean Energy. However, no 2024 CSR programs implemented by BSI have been found for the achievement of sustainable development goals 2, 14, 15, 16, and 17. It can be concluded that the CSR programs implemented by BSI are more focused on the goals of Climate Action and Decent Work and Economic Growth.

Based on the implementation of Bank Syariah Indonesia's CSR towards the achievement of SDGs, it can be seen that BSI focuses heavily on climate action and entrepreneurial talent training. BSI has revealed the programs it has implemented and their long-term impact on improving the community's economy, particularly through the development of MSMEs. The provision of scholarships for university and school students has been revealed as a program that demonstrates BSI's commitment as a sharia bank to improving education and the quality of life of the community. However, because it is largely focused on specific CSR programs, BSI ultimately contributes less to other sustainable development goals to be achieved by 2030.

Based on the results described above, it can be seen that according to stakeholder theory, the bank's responsibility to its stakeholders has been carried out in the form of social responsibility reporting. In 2024, PT Bank Syariah Indonesia Tbk has carried out its greatest social responsibility to external stakeholders by contributing to climate, energy, and education issues. Meanwhile, its responsibility to internal stakeholders, namely its employees, is to maintain decent working conditions. BSI's CSR activities are in line with the principles of stakeholder theory, which emphasizes the importance of balancing the interests of internal and external parties to maintain the company's sustainability.

DISCUSSIONS

In many ways, it is the most important section in an article (Feldman, 2004:4). Because it The results show that both banks align their CSR strategies with the SDGs but differ in focus and implementation. BMI emphasizes internal capacity-building and employee welfare, reflecting a stronger focus on internal stakeholders. Its CSR programs remain short-term and less detailed in execution, with limited long-term community engagement. In contrast, BSI demonstrates a more strategic and transparent approach by linking each CSR program directly to SDG indicators and focusing on sustainability in environmental and economic areas.

From the perspective of stakeholder theory, BMI fulfills social responsibility mainly toward internal stakeholders, while BSI focuses more on external stakeholders such as communities and the environment. This distinction reflects their strategic priorities: BMI emphasizes internal capacity-building as part of its business model, whereas BSI adopts a more outward-oriented approach consistent with its commitment to broader social and environmental impact. Although both institutions contribute meaningfully to the 2030 SDG agenda, they still need to strengthen program continuity, broaden SDG coverage, and adopt measurable sustainability outcomes.

In addition to their alignment with the SDGs, the CSR initiatives of both banks also reflect Islamic ethical values and principles, particularly those related to *maslahah* (public benefit), justice (*'adl*), social welfare, and environmental stewardship (*khalifah*). BMI's internal-focused programs are consistent with the Islamic emphasis on employee welfare, fairness, and organizational responsibility, while BSI's community-oriented and environmental

programs represent the broader obligation to promote social good and protect creation. Strengthening the integration between CSR activities, SDGs, and Islamic ethical foundations would allow both institutions to deliver more holistic and value-driven sustainability outcomes.

CONCLUSION

The goal of sustainable development, known as SDGs, is an agreement in the global development plan that has three main objectives, namely ending poverty, achieving equality, and overcoming climate change. PT Bank Muamalat Indonesia and PT Bank Syariah Indonesia, as Islamic banks, are expected to contribute to achieving the 17 goals of the SDGs. Based on the results of content analysis of the two banks' 2024 sustainability reports, it appears that BMI has implemented CSR with the implementation of 13 SDG goals and BSI with 12 goals. It can be seen that BMI's CSR program with SDG implementation is greater than that of BSI.

To strengthen their contribution to the SDGs, both banks need to enhance the consistency of CSR implementation and expand the coverage of goals that have not yet been addressed. BMI is advised to reinforce its contribution to SDG 9 – Industry, Innovation and Infrastructure, SDG 10 – Reduced Inequalities, SDG 11 – Sustainable Cities and Communities, and SDG 16 – Peace, Justice and Strong Institutions. Meanwhile, BSI needs to increase CSR initiatives that support SDG 2 – Zero Hunger, SDG 14 – Life Below Water, SDG 15 – Life on Land, SDG 16 – Peace, Justice and Strong Institutions, and SDG 17 – Partnerships for the Goals. CSR programs also need to be oriented toward the long term so that they provide sustainable benefits for society, the environment, and the banks' reputations.

More broadly, these findings indicate that all Islamic banks have strategic potential to support the SDG agenda through sharia principles that emphasize justice, public welfare, and sustainability. The integration of CSR, sustainability, and Islamic ethical values can encourage the banking industry to develop more holistic and responsible business strategies. The implications of this study are also relevant for other financial industries and ethically oriented sectors, encouraging them to adopt the SDGs as a strategic framework for corporate planning and governance.

LIMITATIONS AND FUTURE RESEARCH

This study relies on publicly available sustainability disclosures and secondary literature, which may not capture the full scope of ongoing initiatives. Disclosure heterogeneity also limits comparability. Future research should triangulate administrative records and beneficiary data and, where feasible, deploy impact-evaluation methods to quantify outcomes linked to specific SDG targets.

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