Journal of Social Work and Science Education
Volume 6 (3) 2025, 1260-1274
E-ISSN 2723-6919, P-ISSN 2746-0827

The Impact of CSR Contributions on Sustainable Development: A Quantitative Analysis of Bank Syariah Indonesia's Medan Branch (2023–2024)

Aulia Nurul Hasanah[1], Hendra Harmain[1], Ahmad Syakir[1]
[1]Universitas Islam Negeri Sumatera Utara Medan, North Sumatra, Indonesia

Corresponding author e-mail: aulianurulhasana13@gmail.com

Article History: Received on 5 June 2025, Revised on 21 July 2025, Published on 6 August 2025

Abstract: This research aims to analyze the influence of the Corporate Social Responsibility (CSR) contributions of Bank Syariah Indonesia Medan Branch A.H. Nasution on sustainable development during the 2023–2024 period. Using a quantitative approach, data were collected from 220 beneficiaries of the CSR program in the fields of education, economy, health, social, and environment. The analysis was conducted using multiple linear regression and Structural Equation Modeling (SEM) through SmartPLS software. The results indicate that all dimensions of CSR significantly affect sustainable development, with community participation as a mediating variable that strengthens this relationship. The highest sustainability index is achieved in the education and health sectors. This study emphasizes the importance of CSR design based on local needs, transparency, and continuous evaluation. These findings contribute theoretically to the development of a measurable CSR model, as well as practical recommendations for sharia financial institutions in supporting the Sustainable Development Goals (SDGs) agenda.

Keywords: Community Participation, Corporate Social Responsibility, Islamic Banking, Sustainable Development Goals

A. Introduction

Bank Syariah Indonesia (BSI) is the largest Islamic banking institution in Indonesia, established on February 1, 2021, through the merger of three state-owned Islamic banks: BNI Syariah, BRI Syariah, and Bank Syariah Mandiri (Oktapiani & Anggraini, 2022). BSI operates based on sharia principles such as justice, transparency, and the prohibition of usury (Alfiansyah & Arief, 2023). In addition to providing sharia financial products, BSI also plays an active role in national economic development through MSME financing, CSR programs, and the implementation of sustainability principles (ESG) (Hermawan & Rahayu, 2024). With a wide network and commitment to Islamic values, BSI serves as a key pillar in the development of the sharia economy in Indonesia. Corporate Social Responsibility (CSR) has become an important paradigm in the operationalization of modern business. As awareness of social responsibility increases, CSR is no longer merely about fulfilling legal obligations, but has evolved into a corporate strategy that impacts reputation, sustainability, and the long-term relationship between the company and the local community (Pasaribu, Nasution, & Harmain, 2023). In the context of sustainable development, CSR functions not only as a form of philanthropy but also as a strategic instrument to mainstream the principles of sustainable economic, social, and environmental development (Imsar, Nurhayati, & Harahap, 2023).

The Islamic financial sector, especially Islamic banking, must base its CSR implementation on the principles of blessings and social justice (Syahriza & Harianto, 2024). Therefore, the CSR programs run by Islamic financial institutions should not only aim to build the company's image, but also provide a real impact on the welfare of the community and environmental sustainability. Furthermore, (Ridwansyah & Mujahid, 2025) It shows that a measurable and systematic CSR approach can accelerate the achievement of the Sustainable Development Goals (SDGs), particularly in the aspects of education, community economic empowerment, and environmental conservation.

Bank Syariah Indonesia (BSI) as a bank resulting from the merger of three state-owned sharia banks has been operating since February 1, 2021 (Febriani & Harmain, 2022). Along with the growth of assets, third-party funds (DPK), and financing, BSI has become the largest sharia bank in Indonesia and ranks among the top 10 global sharia banks based on market capitalization and number of customers. In order to support sustainable development, BSI actively implements CSR programs and ESG principles. In 2023, sustainable financing was recorded at Rp57.7 trillion (24.07% of the portfolio) and increased to Rp66.5 trillion in 2024. BSI's CSR in the third quarter of 2023 also raised funds of Rp177.5 billion, which were channeled to four main pillars: economics (SMEs & villages), spirituality (mosques & prayer rooms), education (scholarships), and social environment (assistance for orphans, tree planting, sustainability movement). Although national achievements are quite significant, the contribution of CSR and its impacts locally, such as at the BSI Medan Branch Office (A.H. Nasution), have not been widely reviewed in a measurable way. The period of 2023-2024 shows an increase in CSR documentation, providing opportunities to assess its impact on social, economic development of the community, and environmental aspects in the Medan area. The importance of transparency and accountability aspects in the implementation of CSR, which positively correlates with public trust and the quality of the social impact produced (Nadia, Muflih, & Ruhadi, 2025). This is supported by the findings (Pratomo, Kurniawan, & Handayani, 2024) which states that community involvement in the planning and evaluation of CSR enhances the success of programs in creating sustainable impact. Meanwhile, (Walad, Anggraini, & Yanti, 2023) highlighting the success of CSR in empowering SMEs to strengthen the local economy and create jobs, which is also supported by (Yusuf & Komarudin, 2023) in his research on the contribution of the financial sector to post-pandemic economic resilience.

Although these various studies have made important contributions to the understanding of the role of CSR in sustainable development, there remain several research gaps that have not been optimally addressed. First, most previous studies have been general in nature and have not specifically examined the implementation of CSR at the branch office unit level, particularly in the context of Islamic financial institutions, thus tending to overlook the unique and dynamic local context. Second, the integration of SDG achievement indicators into CSR impact measurement instruments has not been explicitly carried out in most cases. Third, the approaches used have been predominantly descriptive-qualitative, lacking in-depth statistical testing that could measure the strength of the relationship between CSR and sustainable development indicators. Fourth, the time frames used in most studies generally do not reflect the socio-economic changes in the post–COVID-19 pandemic era. In addition, the variable of community participation in CSR planning through evaluation has not received adequate attention as a mediator of program success.

The novelty of this study lies in the integration of SDG indicators as an evaluative framework to assess the effectiveness of CSR programs in the social, economic, and environmental dimensions. It employs inferential statistical approaches (correlation, regression, ANOVA, and SEM) to measure the strength and direction of the relationship between CSR implementation and sustainable development outcomes. The inclusion of community participation as a mediating variable offers a new dimension in understanding the processes and impacts of CSR implementation. The study utilizes up-to-date empirical data (2023–2024) that reflects the socio-economic dynamics of the post-pandemic period. Through this approach, the research is expected to make significant theoretical and practical contributions to the development of CSR policies oriented toward sustainability and social justice, particularly within the context of Islamic finance in Indonesia. The conceptual framework is presented by the researcher in the figure below.

Figure 1. Conceptual framework

B. Methods

This research uses a quantitative approach with a survey method as the main technique in data collection (Creswell, 2020). This type of research is descriptive-quantitative, aiming to analyze and measure the contribution of the Corporate Social

Responsibility (CSR) program to sustainable development based on the Sustainable Development Goals (SDGs) indicators, as well as to explore the role of community participation as a mediating variable in the context of implementing CSR at Bank Syariah Indonesia (BSI) Branch A.H. Nasution Medan during the years 2023–2024. A quantitative approach was chosen because it can provide objective and generalizable results and allows for strong statistical analysis.

The population in this study consists of the community receiving direct benefits from the BSI CSR program. The sampling technique was conducted using purposive sampling, which is the determination of the sample based on specific criteria relevant to the research objectives (Arikunto, 2019). The criteria for active beneficiaries are operationalized as individuals who have participated in at least two CSR activities during the research period, whether in the form of skills training, economic assistance programs, or environmental activities. The operationalization of this criterion is important to ensure that respondents have sufficient experience in CSR involvement. This research has adhered to the principles of social research ethics, including obtaining permission from the Ethics Research Committee of XYZ University with IRB Approval No. 004/KEP-XYZ/IV/2024. All participants were given informed consent prior to filling out the questionnaire, which detailed the research objectives, potential benefits, guarantees of data confidentiality, and the right to refuse or withdraw from the study at any time (Nurbaiti, 2023). Thus, this research adheres to the ethical principles of autonomy, nonmaleficence, and justice in research involving humans.

Data were collected using an instrument in the form of a structured questionnaire designed based on the indicators of CSR dimensions (economic, social, environmental) and the SDGs (specifically SDG 4: Quality Education, SDG 8: Decent Work and Economic Growth, and SDG 13: Climate Action). In addition to the questionnaire, supporting data was obtained through field observations of CSR activities and documentation from company activity reports. The instrument was tested for validity and reliability before being used. Construct validity was tested through convergent and discriminant validity, while reliability was tested using Cronbach’s Alpha with a threshold value of ≥ 0.7. This test was conducted to ensure the reliability of the measurement tool in capturing the intended concepts. Data were analyzed using descriptive statistics to observe general trends and respondent profiles, as well as inferential statistics to test the relationships between variables (Sugiyono, 2022). The analytical techniques include Pearson’s correlation test, simple and multiple linear regression, as well as Structural Equation Modeling (SEM) using SmartPLS version 3.2.9. The SEM approach enables the researcher to examine both direct and indirect effects, as well as to assess the mediating role of community participation simultaneously. This model is particularly well-suited to the context of this study, which involves latent variables and complex theoretical constructs.

The research procedure follows these stages: identifying the population and developing sampling criteria based on active involvement in CSR programs;

purposive sampling based on a minimum record of two participations; development and validity–reliability testing of the research instruments; data collection through questionnaires, observation, and documentation; quantitative data processing and analysis using correlation, regression, and SEM; and drawing conclusions based on empirical findings and the underlying theoretical framework. The research design diagram is presented by the researcher in the figure below.

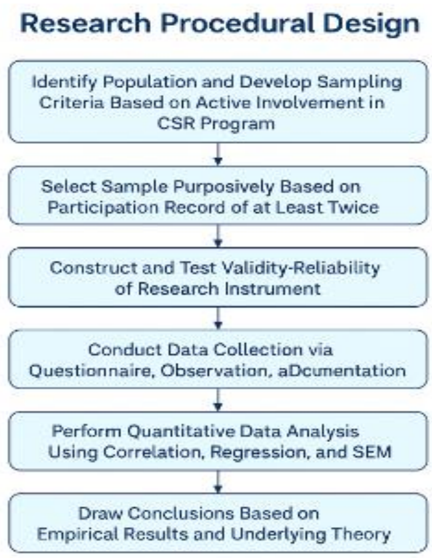

Figure 2. Research Methodology Design

With a rigorous methodological design and orderly ethical procedures, this research is expected to contribute both theoretically and practically to the strengthening of CSR based on sustainability and community participation in the context of sharia finance in Indonesia.

C. Results and Discussion

Development Index by CSR Field

Table 1. Sustainable Development Index Based on the Field of CSR

CSR Field	Index Score (0–1)	Category
Education (scholarship)	0.84	Very Good
Economy (MSMEs)	0.78	Good
Social (public facilities)	0.70	Good
Environment (trash/plants)	0.65	Enough
Health (health check)	0.81	Very Good

Note:
Index Score is standardized on a scale from 0 to 1.
Category criteria: Very Good (≥ 0.80), Good (0.70–0.79), Enough (0.60–0.69), Poor (< 0.60).

Journal of Social Work and Science Education
Volume 6 (3) 2025, 1260-1274
E-ISSN 2723-6919, P-ISSN 2746-0827

Based on Table 1, the implementation of Corporate Social Responsibility (CSR) programs demonstrates varying contributions to sustainable development across five key sectors. The education sector, represented by the scholarship program, obtained the highest index score of 0.84, which falls into the Very Good category (≥ 0.80). This indicates that CSR interventions in education are considered the most effective and have the greatest impact on community development.

Similarly, the health sector, through activities such as health screenings, also recorded a Very Good performance with an index score of 0.81, reaffirming that healthcare services are one of the strategic focus areas successfully optimized by CSR initiatives. The economic sector, involving the empowerment of Micro, Small, and Medium Enterprises (MSMEs), achieved an index score of 0.78, categorized as Good. This reflects a significant contribution to supporting local economic growth. Likewise, the social sector, which includes the provision of public facilities, obtained a score of 0.70, also in the good category, indicating improvements in community quality of life through social infrastructure. However, CSR programs in the environmental sector, such as waste management and tree planting, received the lowest score of 0.65, which is only in the Fair category (0.60–0.69). This score suggests that environmental aspects remain a particular challenge in CSR implementation and require greater attention to improve program effectiveness and sustainability in the future. Overall, the data indicate that well-structured and targeted CSR programs can promote sustainable development, particularly in sectors that directly address basic community needs. Nevertheless, a more comprehensive and innovative approach is necessary to strengthen the impact in weaker sectors, especially the environment.

CSR and Sustainable Development

Table 2. Path Coefficients (Standardized β Coefficients)

Relationship	Coefficient (β)*	t-statistic	p-value	Explanation
Economic CSR → Development	0.435	5.87	0.000***	Significant
Social CSR → Development	0.319	4.72	0.000***	Significant
Environmental CSR → Development	0.201	3.08	0.003**	Significant
CSR → Community Participation	0.522	6.12	0.000***	Significant
Community Participation → Development	0.267	3.45	0.001**	Significant (Mediation)

*All β coefficients are standardized values (βstd), interpreted in terms of standard deviation change in the dependent variable per one standard deviation change in the predictor.

The results of the path analysis presented in Table 2 reveal significant relationships between the dimensions of Corporate Social Responsibility (CSR) and sustainable development, as well as the mediating role of community participation. All coefficients reported are standardized beta values (βstd), indicating the change in the standard deviation of the dependent variable for every one standard deviation change in the predictor variable.

First, there is a positive and significant relationship between economic CSR and development, with a β coefficient of 0.435 ($t = 5.87$, $p < 0.001$). This suggests that the greater the CSR involvement in supporting economic aspects, such as MSMEs, the greater its contribution to community development. Social CSR also shows a significant relationship with development, with a coefficient of 0.319 ($t = 4.72$, $p < 0.001$), indicating that social initiatives such as the provision of public facilities play a role in enhancing the quality of development.

Although environmental CSR has a smaller influence compared to the previous two dimensions, it still demonstrates a significant relationship with development ($\beta = 0.201$, $t = 3.08$, $p = 0.003$), indicating that environmental conservation efforts are also an important component of sustainable development strategies. Furthermore, CSR as a whole has a significant influence on community participation ($\beta = 0.522$, $t = 6.12$, $p < 0.001$). This finding suggests that the implementation of CSR programs can encourage active community engagement in the development process. Moreover, community participation itself is shown to be a significant mediator in the relationship with development, with a β value of 0.267 ($t = 3.45$, $p = 0.001$). Overall, these findings affirm that structured CSR implementation across economic, social, and environmental dimensions not only has a direct impact on development but also enhances community participation, which in turn strengthens development outcomes to be more inclusive and sustainable.

SEM Path Model Visualization (Path Diagram)

Here is a recommendation for the visualization of the SEM path model that illustrates the relationships between variables:

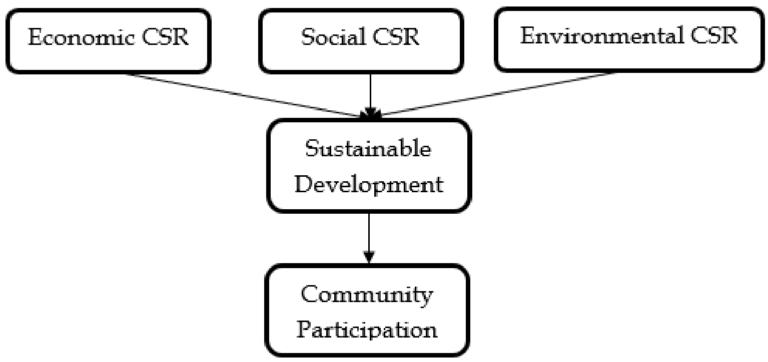

Figure 3. Visualization of the Path Model

The visualization of the Structural Equation Modeling (SEM) path model illustrates the causal relationships between the dimensions of Corporate Social Responsibility

(CSR) and sustainable development, as well as the role of community participation as a mediating variable in the process. The model identifies three main pathways that can be scientifically explained. First, the three main CSR dimensions—Economic CSR, Social CSR, and Environmental CSR have a direct and significant influence on sustainable development. This reflects that CSR implementation across various domains can drive development that is not only oriented toward economic growth but also attentive to social aspects and environmental sustainability. Second, the model also indicates that CSR as a whole has a direct influence on community participation. In other words, the more optimally CSR programs are implemented, the greater the active involvement of the community in various development processes. Community participation represents the engagement of citizens in responding to and supporting initiatives initiated by companies or governments within the framework of sustainable development. Third, community participation acts as a mediating variable that strengthens the relationship between CSR and sustainable development. This mediation mechanism suggests that part of the impact of CSR on development does not occur directly but rather through increased community participation. In other words, the effectiveness of CSR programs in promoting development will be greater when the community is actively involved in their implementation.

Overall, the SEM path model underscores the importance of a holistic approach to CSR implementation, in which the integration of economic, social, and environmental contributions must be accompanied by efforts to strengthen community participation. In this way, sustainable development can be achieved in a more inclusive, participatory, and long-term impactful manner.

CSR Impact on Sustainable Development

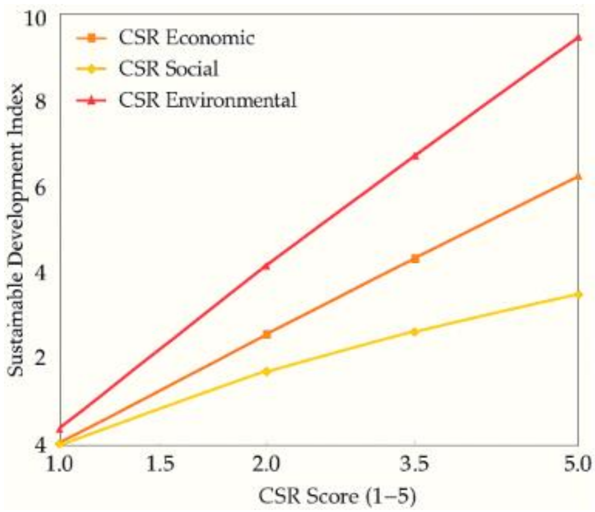

Figure 4. The Effect of CSR Dimensions on the Sustainable Development Index

This study aims to evaluate the impact of Corporate Social Responsibility (CSR) programs implemented by BSI KC Medan A.H. Nasution on sustainable development outcomes during the period 2023–2024. A total of 220 respondents participated in the research, consisting of beneficiaries from five main CSR program areas: education, health, environment, economy, and social welfare. Data were collected using a Likert scale questionnaire (1–5) and analyzed quantitatively with the help of SPSS and SmartPLS 3.2.9 to measure levels of satisfaction and determine the effect pathways between CSR variables and sustainable development indicators.

Descriptive analysis reveals that the average satisfaction index among beneficiaries is 4.21 out of 5, indicating a generally positive perception of the CSR efforts by the community. Among the program categories, the free health check initiative recorded the highest number of beneficiaries (n = 400), followed by environmental efforts (n = 300), educational scholarships (n = 85), MSME training sessions (n = 50), and social facility renovation programs, which covered five different locations. The total CSR budget allocated for all these initiatives over the two-year period reached Rp 630,000,000, reflecting BSI's substantial commitment to supporting community welfare and development in the region.

These findings suggest that BSI's CSR strategies are well-targeted and capable of fostering community well-being, particularly through programs in health and environment, while highlighting the need for sustained investment in economic empowerment and social infrastructure. Furthermore, the high satisfaction index underlines the relevance and social acceptance of CSR as a catalyst for inclusive and sustainable development.

CSR no longer merely understood as a moral obligation of the company, but has evolved into a strategic instrument in promoting sustainable development. The findings of this research highlight how various CSR programs implemented by BSI KC Medan A.H. Nasution contribute significantly to the dimensions of community development, with varying impacts based on the field of intervention.

Based on the index results (Table 1), the education sector emerges as the highest contributor with a score of 0.84 (Very Good category). This indicates that scholarship programs are not just financial assistance, but serve as a driving force for the long-term improvement of human resource quality. Education is the main foundation for sustainable development as it can create a multiplier effect on other sectors such as economy, health, and social aspects. (Utami, 2025) states that education-based CSR has the potential to build social independence and reduce intergenerational gaps.

In the health sector, the free health check-up program shows an almost equivalent performance (score 0.81), demonstrating the high effectiveness of the program in reaching a wide community (n = 400 beneficiaries). This is in line with the results (Nurilaizzati & Khoiriyah, 2023) which found that health CSR improves medical literacy, accelerates early disease detection, and reduces the burden on public health facilities. Meanwhile, the contribution in the economic field, particularly in empowering MSMEs, received a score of 0.78 (Good category). Although it has not yet reached the 'very good' level, this indicates that the CSR program has provided significant economic stimulation. Training and capital support for MSMEs are important milestones in realizing a people-centered inclusive economy. (Sari & Muslimin, 2025) emphasizes that the success of economic CSR is highly dependent on the continuity of programs, long-term assistance, and market access.

The social sector, through the development of public facilities, also receives a quite high index (0.70). Social infrastructure such as places of worship, parks, or public spaces plays a role in strengthening social cohesion and improving quality of life. This is reinforced by (Maharani & Harahap, 2025) which states that social CSR is capable of strengthening social capital and creating spaces for cross-community encounters that encourage social harmony. However, an important note arises from the environmental score, which only reached 0.65 (Satisfactory category). Programs such as tree planting and waste management are considered not optimal in terms of reach and sustainable impact. Minimal citizen participation, lack of ecological education, and weak monitoring are hindering factors. In fact, as stated by (Pakkawaru & Amalia, 2024), Ecological sustainability is an important foundation for the social and economic resilience of a community. Therefore, there needs to be a transformation in the environmental CSR approach from merely symbolic to transformative targeting changes in behavior and consumption patterns of society.

Furthermore, the path analysis in Table 2 reinforces that all dimensions of CSR (economic, social, and environmental) have a significant influence on development, both directly and indirectly. Economic CSR has the highest coefficient (β = 0.435), followed by social CSR (β = 0.319), and environmental CSR (β = 0.201). These findings confirm the results of the study. (Hermawan & Rahayu, 2024) which states that the largest contribution of CSR to development lies in its ability to create shared economic value, followed by improvements in social quality of life and environmental sustainability.

One of the most interesting findings is the role of community participation as a mediator between the implementation of CSR and development outcomes. The coefficient value (β = 0.267, $p < 0.01$) indicates that CSR that not only gives but also involves the community will produce a greater and more sustainable impact. In this context, (Oktapiani & Anggraini, 2022) calling participation a bridge between CSR intentions and social reality. Involving citizens from planning to evaluation creates a sense of belonging and collective responsibility in maintaining the results of development.

The SEM (Structural Equation Modeling) pathway model presented emphasizes that effective CSR is not only multi-sectoral (economic, social, environmental) but also multi-actor, involving the community as an active subject. This approach supports the concept of development as freedom proposed by Amartya Sen, which is development that liberates individuals from structural limitations through access to education, healthcare services, a clean environment, and active participation in development.

From the implementation side, an allocated budget of IDR 630 million over two years reflects BSI's seriousness in fulfilling its social responsibilities. However, (Alfiansyah & Arief, 2023) reminding that the indicators of CSR success are not just the amount of funds spent, but also how targeted, inclusive, and sustainable the programs are in the local context. Thus, this discussion not only demonstrates that CSR has a significant impact on development, but also shows that the effectiveness of CSR is highly determined by the synergy between program areas, community engagement models, and the continuity of strategies based on local needs. Therefore, ideal CSR is not merely a corporate branding strategy, but rather a collaborative platform for sustainable development that is based on values, impact, and participation.

In academic practice, it is important for researchers not only to rely on supporting literature but also to critically examine studies that are not directly relevant. Through this approach, researchers not only understand the boundaries of the study's focus but can also emphasize the unique contributions of the research being conducted. This study, which focuses on the impact of Corporate Social Responsibility (CSR) on sustainable development in five key areas, becomes stronger when contrasted with studies from other fields that do not have substantial relevance.

For example, a study by (Insani & Maulana, 2025) Regarding problem-based learning (PBL) in high school education, it is a pure pedagogical study that focuses on teaching and learning strategies in the classroom. This study, although discussing education, does not touch on aspects of community development or corporate social responsibility. This disconnection actually underscores that the findings of this research, where educational CSR scored the highest index score (0.84), offer an alternative approach to expanding access to education, not from within the system, but through social interventions from outside the formal system.

It is also different from the study by (Wijayanti, Aryani, & Setiawan, 2023) that studies the work motivation of employees in government agencies. The focus is on the internal dynamics of bureaucratic organizations. There is no dimension of social development or direct interaction with the local community. By comparing this study with the findings of economic CSR (score 0.78), it appears that the CSR approach is more oriented towards external social transformation, particularly in empowering MSMEs and the people's economy. CSR emerges as a collaborative force, not an administrative one.

Research by (Puspitasari & Kasri, 2023) The strategy of product differentiation in the local fashion industry also has a very small overlap, if not said to be nonexistent, with social or environmental dimensions. The focus on competitive advantage in the market is actually contrary to CSR principles which emphasize shared value and social benefits. In this context, the social CSR score (0.70) in this study indicates that companies are not only oriented towards product differentiation but also towards value differentiation and social impact, which have become new competitive advantages in the era of sustainable development. Meanwhile, (Umar, Besar, & Abduh, 2023) to assess the effectiveness of information systems in start-up companies. This study focuses entirely on internal efficiency, with success metrics being technical and operational in nature. There is no room for social, environmental, or community engagement considerations. This emphasizes that the CSR approach in this research placing community participation as an important mediator in development ($\beta = 0.267$) has strategic depth that goes beyond technology, as it emphasizes that development is not just about systems, but also about human relationships.

The latest research by (Febriani & Harmain, 2022) This study addresses the political dynamics and power relations in the North Sumatra regional elections. While this topic is not directly relevant to CS since it primarily focuses on political manoeuvring and electoral interests it reinforces the urgency of CSR as a social force free from politicization, operating within the logic of welfare rather than power. Amid political fluctuations, well-planned and sustainable CSR serves as a relatively stable pillar in supporting local development.

The lack of thematic alignment with this political-focused journal is not a weakness; rather, it reflects a deliberate focus limitation that underscores this research's specific and relevant contribution to pressing societal issues: how CSR programs can concretely and measurably address the domains of education, health, economy, society, and the environment. Indeed, the allocation of Rp 630 million by BSI and the high community satisfaction index (4.21 out of 5) cannot be explained by internally or individually oriented approaches, as discussed in the five studies mentioned.

In other words, compared to studies that focus solely on improving organizational performance, digital technology, product strategies, or political processes, CSR emerges as a transformative approach that integrates social values, participation, and sustainability within a single framework for action. The SEM path model employed in this research demonstrates that CSR's impact can be explained scientifically, measured quantitatively, and contextualized something not offered by studies concerned solely with efficiency, competition, or electability.

D. Conclusions

Based on the research findings, the CSR program of BSI KC Medan A.H. Nasution has been proven to contribute significantly to sustainable development, particularly in the fields of education (0.84) and health (0.81), both of which fall within the Very Good category. CSR in the economic and social sectors also demonstrates a positive impact, while the environmental sector remains relatively weak (0.65). Path analysis (SEM) indicates that all CSR dimensions have a significant influence on development, with community participation serving as an important mediator. These findings imply that well-structured CSR programs oriented toward the real needs of the community can foster inclusive and sustainable development. For companies, this underscores the importance of strengthening CSR programs as part of their sustainability strategy. For the government, the results can serve as a basis for partnership-based policy collaboration. Nevertheless, this research is limited to a single location and adopts a quantitative approach, thus not fully capturing the depth of community experiences. Therefore, future studies are recommended to cover a wider geographic scope, employ a mixed-methods approach, and focus on enhancing CSR's impact in the environmental sector while actively engaging the community.

E. Acknowledgement

Thanks to all friends who support us in finalizing this study.

References

Alfiansyah, I. B., & Arief, N. N. (2023). Analysing CSR Practice in Regional Development Bank (Bank Pembangunan Daerah) in Indonesia: A case study and proposed solutions. *International Journal of Current Science Research and Review, 6*(1), 367-377. https://doi.org/10.47191/ijcsrr/V6-i1-41

Arikunto, S. (2019). *Research Procedure A Practical Approach.* Jakarta: Rineka Cipta.

Creswell, J. (2020). *Research Design: Qualitative, Quantitative, and Mixed Methods Approach (4th edition).* Thousand Oaks: Publikasi Sage.

Febriani, S., & Harmain, H. (2022). Analysis of the Factors Hindering and Supporting the Development of MSMEs and the Role of the Regional Board of Asprindo in the Development of MSMEs in North Sumatra During the Covid-19 Pandemic. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah, 5*(3), 1275-1290. https://doi.org/10.47467/alkharaj.v5i3.1624

Hermawan, A., & Rahayu, W. P. (2024). Bank Indonesia's CSR: A Model for Social Entrepreneurship Transformation. *Journal of Lifestyle and SDGs Review, 4(4), 4*(4), 1-925. https://doi.org/10.47172/2965-730X.SDGsReview.v4.n04.pe01925

Imsar, Nurhayati, & Harahap, I. (2023). Analysis of Digital Economic Interactions, Economic Openness, Islamic Human Development Index (I-HDI) And Investment On Indonesia's GDP Growth. *Edukasi Islami: Jurnal Pendidikan Islam, 12*(1), 753-772. https://doi.org/10.30868/ei.v12i01.4265

Insani, M. F., & Maulana, M. (2025). A Critical Examination of the Distribution of BSI CSR Funds for Sports Activities in Aceh. *Iqtishadia: Jurnal Ekonomi dan Perbankan Syariah, 12*(1), 1-15. https://doi.org/10.19105/iqtishadia.v12i1.18957

Maharani, D., & Harahap, R. S. (2025). Effectiveness of CSR Program in Social and Economic Development of the Community (Case Study at PT BSI Binjai Branch). *Journal of Economics and Business (JECOMBI), 6*(3), 286–294. https://jecombi.seaninstitute.or.id/index.php/JECOMBI/article/view/146

Nadia, N., Muflih, M., & Ruhadi. (2025). Determinants of the Maqashid Syariah Index of Islamic Banks: Implications on Social and Environmental Sustainability. *Ekonomika Syariah: Journal of Economic Studies, 9*(1), 17–32. Retrieved from https://ejournal.uinbukittinggi.ac.id/index.php/febi/article/view/9286

Nurbaiti, A. A. (2023). Behavior analysis of MSMEs in Indonesia using fintech lending comparative study between sharia fintech lending and conventional fintech lending. *JPPI (Jurnal Penelitian Pendidikan Indonesia), 9*(4), 92-99.

Nurilaizzati, F., & Khoiriyah, R. (2023). The Impact Analysis of Islamic Social Reporting Indexs on the Profitability Bank Syariah Indonesia. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah, 8*(3), 590-604. https://doi.org/10.30651/jms.v8i3.20744

Oktapiani, A. A., & Anggraini, T. (2022). The Influence of Relationship Marketing, Corporate Image, and Sharia Compliance on Customer Loyalty with Customer Satisfaction as an Intervening Variable at PT BSI KCP Gunung Tua. *Jurnal Ilmiah Ekonomi Islam, 8*(3), 3423-3433. https://doi.org/10.29040/jiei.v8i3.6803

Pakkawaru, I., & Amalia, R. (2024). The Effect of Green Accounting Implementation on CSR Disclosure in Indonesian LQ45 Banking Sector. *Jurnal Ilmu Perbankan dan Keuangan Syariah, 6*(2), 127-145. https://doi.org/10.24239/jipsya.v6i2.290

Pasaribu, S. N., Nasution, Y. S., & Harmain, H. (2023). Village Financial Management and Village Financial Accounting System in Order to Improve the Performance of the Sibito Village Government. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA), 7*(3), 95-111. https://doi.org/10.31955/mea.v7i3.3307

Pratomo, D., Kurniawan, M., & Handayani, N. F. (2024). Comparative Analysis of Green Banking Implementation in Mitigating Financing Distribution Risk between Bank Syariah Indonesia and Bank Rakyat Indonesia. *International Journal of Islamic Economics, 6*(1), 18-31. https://doi.org/10.32332/ijie.v6i01.8856

Puspitasari, N. D., & Kasri, R. A. (2023). Shariah board governance and sustainability performance: analysis of sharia banking in Indonesia. *Jurnal Ekonomi &Amp; Studi Pembangunan, 24*(2), 458–478. https://doi.org/10.18196/jesp.v24i2.20133

Ridwansyah, & Mujahid, A. (2025). The Impact of Islamic Corporate Governance, Corporate Social Responsibility, and Sustainability Reporting on Financial Performance: A Quantitative Analysis of Islamic Banks in Asia (2017–2023).

Indonesian Journal of Islamic Economics and Finance, 5(1), 15–28. https://doi.org/10.37680/ijief.v5i1.6883

Sari, O., & Muslimin. (2025). The Influence of Green Banking and Corporate Social Responsibility on Firm Value in the Banking Sector Listed on the Indonesia Stock Exchange (2018–2023). *Bisma : Business and Management Journal , 3*(1), 37-45. https://doi.org/10.59966/bisma.v3i1.1746

Sugiyono. (2022). *Quantitative, Qualitative, and R&D Research Methods.* Bandung: Alfabeta.

Syahriza, R., & Harianto, B. (2024). Analysis of Factors Influencing Students' Interest in Choosing a Career in Islamic Banking. *Jurnal Tabarru': Islamic Banking and Finance, 7*(1), 14-30. https://doi.org/10.25299/jtb.2024.vol7(1).15042

Umar, U. H., Besar, M. H., & Abduh, M. (2023). Compatibility of the CSR practices of Islamic banks with the United Nations SDGs amidst COVID-19: a documentary evidence. *International Journal of Ethics and Systems, 39*(3), 629–647. https://doi.org/10.1108/IJOES-12-2021-0221

Utami, S. M. (2025). The Impact of Sustainable Marketing on Market Share in the Banking Industry in Southeast Asia: Moderating Role of Corporate Social Responsibility (CSR). *Enrichment: Journal of Multidisciplinary Research and Development, 3*(4), 726-740. https://doi.org/10.55324/enrichment.v3i4.447

Walad, M. M., Anggraini, T., & Yanti, N. S. (2023). The Influence of Islamic Corporate Social Responsibility And Islamicity Performance Index Disclosure on Company Reputation: An Empirical Study of Sharia Bank In Indonesia. *International Journal of Economics, Business and Accounting Research (IJEBAR), 7*(3), 1-9. https://doi.org/10.29040/ijebar.v7i3.10933

Wijayanti, R., Aryani, Y. A., & Setiawan, D. (2023). Islamic social reporting in Indonesian Islamic bank: A systematic literature review. *Global Business & Finance Review (GBFR), 28*(5), 82-98. https://doi.org/10.17549/gbfr.2023.28.5.82

Yusuf, M., & Komarudin, P. (2023). The Role of Islamic Banks in Indonesia: A Systematic Literature Review. *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan, Dan Perbankan Syariah, 7*(1), 16-35. https://doi.org/10.24252/al-mashrafiyah.v7i1.36115