

PERPUSTAKAAN
KOLEJ UNIVERSITI INSANIAH

THE IMPLEMENTATION OF CORPORATE SOCIAL
RESPONSIBILITY IN LIGHT OF
MĀQĀṢĪD ĀL-ŠHĀRĪĀH:
CASE STUDY ON BANK ISLAM MALAYSIA BERHAD AND
BANK MUAMALAT MALAYSIA BERHAD

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ABSTRACT

The position of Islamic Banking Institution (IBI) in carrying out corporate social responsibility (CSR) programs based on Islamic values must be differed with what CSR developed in the West. It is not only to fulfill the law order or 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 up prosperity for the community. CSR on IBI should be a form of accountability to Allah, humans and the environment. Along with the establishment of Islamic banks also is to ensure that banking practices are operated within the values and principles of *shāri‘ah*. This objective (*māqāṣid*) of *shāri‘ah* is aimed to protecting all aspects of human being. These are summarized under the protection of religion, life, intellect, posterity and property. So, this study aimed at investigating corporate social responsibility (CSR) practices in light of *māqāṣid al-Shāri‘ah* of two full fledge Islamic banks which are Bank Islam Malaysia Berhad and Bank Muamalat Malaysia Berhad. This study uses two approaches of literature and empirical studies (Interview) at two banks. The main results indicate that both banks are aware of the concept of corporate social responsibility according to *māqāṣid al-shāri‘ah*. They place emphasis on compliance with *zakat* payment obligation, *shāri‘ah* training and courses for staff, offer *shāri‘ah* based product and so on to protect the *māslāhāh* of *dārūriyyāh*. In order to protect *māslāhāh hājiyyāh*, both of banks provide conducive workplace, continuous training for staff, *waqf* management and offer *shāri‘ah* compliant product such as *Bāi’ Al-‘Ināh*, *Bāi’ Bīthāmānīl Ajīl*. The banks also contribute positively in supporting community activities, for instance through donations and sponsorship to protect *māslāhāh tāhsīniyyāh*. However, there are something that both of banks must seriously considered in the aspect of product offerings. Both banks are preferred to offer *shāri‘ah*-compliant product rather than *shāri‘ah*-based products which is known to give more benefit to the ummah. IBI must aim to achieve *Taqwā*-centric level rather than strategic level. Implementing CSR on Islamic banking not only provides a positive image for corporate but also became one of a tool to reduce poverty of country especially when banks performing their charity and *zakat* in order to ensure community development.

ABSTRAK

Kedudukan institusi perbankan Islam dalam menjalankan tanggungjawab sosial korporat (CSR) berdasarkan nilai-nilai Islam perlu berbeza dengan apa yang diamalkan oleh Barat. Ia bukan sahaja untuk memenuhi perintah undang-undang atau tadbir urus korporat yang baik tetapi lebih dari itu, pelaksanaan CSR di institusi perbankan Islam adalah berdasarkan asas yang kukuh dan falsafah Islam yang menjadi salah satu institusi kewangan yang boleh membawa kemakmuran bagi masyarakat. CSR di perbankan Islam seharusnya menjadi satu bentuk tanggungjawab kepada Allah, manusia dan alam sekitar. Ini seiring dengan penubuhan perbankan Islam adalah memastikan bahawa amalan perbankan yang beroperasi di dalam nilai-nilai dan prinsip-prinsip *shāri‘ah*. Objektif (*māqāṣid*) *shāri‘ah* adalah bertujuan untuk melindungi semua aspek dalam kehidupan manusia. Ini adalah diringkaskan di bawah perlindungan agama, nyawa, akal, keturunan dan harta benda. Oleh itu, kajian ini bertujuan untuk menyelidik tanggungjawab sosial korporat berdasarkan *māqāṣid al-shāri‘ah* di dua perbankan Islam iaitu Bank Islam Malaysia Berhad (BIMB) dan Bank Muamalat Malaysia Berhad (BMMB). Kajian ini menggunakan pendekatan tinjauan sastera dan kajian empirikal (iaitu temuduga) di kedua-dua bank tersebut. Keputusan utama menunjukkan bahawa kedua-dua bank menyedari konsep tanggungjawab sosial korporat mengikut *māqāṣid al-shāri‘ah*. Mereka memberi penekanan terdapat aspek pematuhan dengan pembayaran *zakat*, latihan dan kursus berasaskan *shāri‘ah* kepada kakitangan, penawaran produk berasaskan *shāri‘ah* dan sebagainya untuk melindungi daripada *māṣlāḥah dārūriyyah*. Dalam usaha untuk melindungi *māṣlāḥah hājiyyah*, kedua-dua bank menyediakan tempat kerja yang kondusif, latihan yang berterusan untuk kakitangan, pengurusan wakaf dan menawarkan produk yang mematuhi *shāri‘ah* seperti *Bā’i’ Al-İnāh*, *Bā’i’ Biṭhāmānił Ajīl*. Kedua-dua bank juga menyumbang secara positif dalam menyokong aktiviti-aktiviti masyarakat, misalnya melalui derma dan penajaan untuk melindungi *māṣlāḥah tāḥṣīniyyah*. Walau bagaimanapun, terdapat perkara yang perlu diambil serius oleh kedua-dua bank dalam mempertimbangkan aspek penawaran produk. Kedua-dua bank lebih terdorong untuk menawarkan produk yang mematuhi *shāri‘ah* dan bukannya produk berasaskan *Shāri‘ah* yang diketahui memberi lebih banyak manfaat kepada ummah. Perbankan Islam juga mesti berusaha untuk mencapai tahap “*Tāqwā-centric*” berbanding tahap strategik. Pelaksanaan tanggungjawab sosial bukan sahaja memberi imej yang positif kepada syarikat tetapi juga menjadi salah satu alat untuk membasmi kemiskinan dalam negara terutama apabila bank-bank mengeluarkan sedekah dan *zakat* bagi tujuan pembangunan masyarakat.

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