

# Corporate Social Responsibility Disclosure Through Sharia Enterprise Theory

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## ABSTRACT

Syariah Enterprise Theory in principle is a concept that explains the disclosure of Corporate Social Responsibility vertically and horizontally, in the Islamic concept called *habluminnallah* and *hablum minannas*. This study aims to interpret corporate social responsibility disclosures in the perspective of Sharia Enterprise Theory. Disclosure of corporate social responsibility through the concept of Sharia Enterprise Theory includes several dimensions, namely: God, customers, employees, society and nature. This research was conducted at Bank Muamalat Malang Branch with a qualitative approach. The results of this study indicate that Bank Muamalat Malang Branch authorized Baitul Maal Muamalat for all interests in distributing zakat funds and funds for social activities. In general, Bank Muamalat through Baitul Maal Muamalat has carried out corporate social responsibility well. In the concept of sharia enterprise theory there are a number of 47 items both vertically and horizontally and 37 items have been disclosed. Some sharia enterprise theory items that have not yet been reported include explanations of *qardul hasan* recipients, employee remuneration wages, PLS schemes, financing policies, human rights issues, and financing policies that consider the public at large.

**Keywords:** *corporate social responsibility, sharia enterprise theory*

## 1. INTRODUCTION

Recently, information on social responsibility owned by the company becomes one of the important parts to be disclosed. In accordance with regulations issued by the government in Undang-undang No. 40 tahun 2007 pasal 74, that every company carrying out its business activities in the field of funds or related to natural resources must carry out its social and environmental responsibilities [1]. Beside the regulations that implemented by the government, social responsibility is also regulated in [2] entities can also present, separate from financial statements, reports on the environment and reports on value added statements, especially for industries where environmental factors play an important role and business for industries that regard employees as a group of financial report users who play a role important. The report is outside the scope of the Financial Accounting Standards.

Islam regulates everything that exists including economic activities. Islam advocates economic activities that are in accordance with sharia principles and does not violate the commands of Allah SWT. Good economic activity is an activity that produces benefits and can be accounted to Allah SWT and humans being. On the other hand, Islam also encourages people to always preserve their environment.

Corporate Social Responsibility disclosure is also carried out by Islamic financial institutions such as Islamic Banks.

In the implementation of Islamic Financial Institutions it is fitting to believe and understand that the implementation of corporate social responsibility is a comprehensive part in fulfilling compliance with sharia principles in the operation of Islamic Financial Institutions to achieve the vision of the people's economic development [1]. Corporate Social Responsibility based on sharia principles can assist sharia banks in realizing the social goals they wish to achieve in accordance with Islamic law. Implementation of sharia-compliant corporate social responsibility in islamic financial institutions becomes a form of human accountability as a caliph on earth to Allah SWT, fellow human beings, and nature [1]. The implementation of corporate social responsibility that is adjusted to sharia principles can be a facility to solve the problem of social inequality both within the company itself and the problems experienced by the community, as well as the problem of lack of concern for the surrounding environment.

Testing the implementation of corporate social responsibility using an enterprise theory will form an accountability accountability to all stakeholders including Allah SWT as the main source of trust, humanity, and the natural environment. Accounting theory which is considered in accordance with islamic accounting and social responsibility is an enterprise theory. [3] states that enterprise theory is a concept that explains accounting must be able to serve all stakeholders including the community involved, not just the owner of the company. Enterprise theory is then linked to the concept of sharia so that the application of the theory can be adjusted to the commands

in the Islamic religion. Slamet in [4] states that enterprise theory is still "worldly" and does not have the concept of Tawhid. Therefore, the concept of enterprise theory must be internalized with the values of monotheism. Furthermore, Slamet [14] explains, the important axiom that can be the basis for establishing enterprise theory is that Allah SWT as the Sole Creator and Owner of all existing resources in this world. With this statement means, Allah SWT is a source of trust given to humans that must be accounted for someday. Corporate social responsibility in sharia aims to show the activities carried out by the company and its influence on society. The balance between responsibility towards Allah SWT, fellow human beings, and nature can make things more useful and bring good to all parties who are stakeholders of the company. Broadly speaking, the disclosure of corporate social responsibility in accordance with Sharia Enterprise Theory is the disclosure of vertical accountability to God through sharia compliant activity testing to the Sharia Supervisory Board. Whereas horizontal disclosure of responsibility includes responsibility to customers by adjusting all transactions based on sharia law. Then, there is responsibility to employees by striving to improve the performance and spiritual quality of employees. Furthermore, the company can express its accountability to indirect stakeholders, namely the community around the company operates through empowerment and improving welfare in accordance with Islamic law. The last disclosure is accountability aimed at nature by carrying out natural and ecosystem preservation activities properly and according to Allah's command [5]. Bank Muamalat is one of the sharia financial institutions that has carried out many corporate social responsibility activities. As a sharia financial institution, its CSR activities must reflect sharia principles. In Sharia Enterprise Theory, one of the indicators in it has been suggested to disclose information about accountability to Allah SWT (the concept of the Godhead). Disclosure of spiritual information is an important thing to know in activities carried out by Islamic financial institutions including Bank Muamalat Indonesia. It is interesting to study how to disclose corporate social responsibility at Bank Muamalat through the Sharia Enterprise Theory.

**2. LITERATURE REVIEW**

According [4], in the view of Sharia Enterprise Theory, wealth or value-added distribution does not only apply to participants who are directly involved in, or participants who contribute to, cooperatives, companies, such as: shareholders, creditors, employees, and the government, but other parties that are not directly related to the business carried out by the company, or parties that contribute financial and skills.

This thought is based on the premise that human beings are khalifatullah fil Ardh who carry the mission of creating and distributing welfare for all humans and nature. This premise encourages sharia enterprise theory to realize the value of justice for humans and the natural environment. Therefore sharia enterprise theory will bring benefits to shareholders,

stakeholders, the community (who do not contribute financially or skills), and the natural environment without leaving an important obligation to fulfill zakat as a manifestation of worship to Allah [4]. In principle, sharia enterprise theory provides the concept of primary responsibility to Allah (vertical) which is then elaborated in the form of accountability (horizontal) in humanity and the natural environment [4].

[5] explains that, the existence of themes and items of social responsibility disclosure for Islamic banks in this case is done by using Sharia Enterprise Theory (SET) as a basis to reduce the concept of social responsibility disclosure that has deity values. The implementation of corporate social responsibility in accordance with SET in islamic banking consists of two dimensions, namely vertical accountability and horizontal accountability. Vertical accountability includes accountability aimed at Allah SWT as the main source of trust. This vertical accountability item can be expressed through the opinion of the Sharia Supervisory Board and the disclosure of fatwas and operational aspects that are obeyed and not obeyed. Whereas horizontal disclosures are aimed at direct stakeholders, indirect stakeholders, and nature. The indicators of Corporate Social Responsibility Based on Sharia Enterprise Theory (See Table 1. Appendix 1).

**3. METHODOLOGY**

This research is a qualitative research that seeks to reveal the implementation of corporate social responsibility at Bank Muamalat Indonesia Malang Tahun Branch through Sharia Enterprise Theory. The analytical steps taken after obtaining data from Bank Muamalat Malang Branch are 1) Describe the implementation of Corporate Social Responsibility at Bank Muamalat Malang Branch, 2) Identify reporting on the implementation of Corporate Social Responsibility based on the concept of Sharia Enterprise Theory (SET), 3) After analyzing the implementation of Corporate Social Responsibility based on Sharia enterprise theory, data is evaluated. Data assessment is done using scoring from 0-1, where: Value of 0, if there is absolutely no disclosure regarding the item. Value 1, if disclosure is done well, 4) Interpret the results of an analysis of the implementation and reporting of Corporate Social Responsibility that has been carried out by Bank Muamalat Malang Branch in accordance with sharia principles. The calculation of the Corporate Social Responsibility disclosure index is formulated as follows.

$$\text{Corporate Social Responsibility} = \frac{\text{The number of items disclosed by the company}}{\text{The number of items expected by the company}}$$

#### 4. RESULTS

The implementation of Corporate Social Responsibility (CSR) at Bank Muamalat Indonesia in 2016 was disclosed in the 2016 Bank Muamalat Annual Report [2, 6]. The activities carried out in an effort to fulfill corporate social responsibility are 1) Corporate Social Responsibility (CSR) for the Environment, 2) Corporate Social Responsibility (CSR) in the Economy, 3) Bank Muamalat Indonesia's CSR in Education, 4) CSR of Bank Muamalat Indonesia in the Field of Humanity, 5) Bank Muamalat Indonesia's CSR in the fields of Employment, Health and Safety, and 6) Bank Muamalat Indonesia's CSR towards Consumers.

Sharia Enterprise Theory (SET) explains that one of the responsibilities that must be disclosed by sharia financial institutions is vertical responsibility to Allah SWT. This responsibility is carried out because God is the main source of trust in all human ownership on earth. Furthermore, SET provides an explanation of responsibility horizontally to all stakeholders involved in the company's activities including customers, employees, the community, and nature.

Based on the results of the research in broad outline Bank Muamalat Indonesia has revealed the following items 1) The responsibility of Bank Muamalat vertically to Allah SWT has been disclosed and indicated by the opinion of the Sharia Supervisory Board (DPS). The opinion from the DPS has stated that the transactions and contracts that have been carried out by Bank Muamalat Indonesia are in accordance with Sharia provisions, 2) Accountability to customers as corporate responsibility horizontally has been disclosed in the 2016 Annual Report of Bank Muamalat Indonesia. Transparency to customers of zakat and qardul funds is disclosed in the Source and Distribution Report of the Zakat Fund and the Source and Use of Virtue Funds Report. Furthermore, Bank Muamalat Indonesia has also disclosed the amount of financing that goes into Bank Muamalat Indonesia. 3) Horizontally related to accountability to employees, Bank Muamalat has made disclosures related to employee information and training to improve the quality of work of its employees properly, 4) Horizontal responsibility to the community or community, Bank Muamalat Indonesia has revealed various activities that can improve people's welfare. Disclosure of items according to SET has been well expressed as evidenced by the fulfillment of all existing SET items, and 6) The company's last responsibility is responsibility to the environment or the natural environment. Items in SET have been disclosed in the 2016 Annual Financial Report properly. However, in the implementation of protecting the environment directly Bank Muamalat Indonesia has not explained in detail in its disclosure. The following is a scoring carried out according to the implementation and disclosure of corporate social responsibility in accordance with the Sharia enterprise theory. This assessment is presented in the form of a Table 2 (See Appendix 2).

The assessment of disclosure of corporate social responsibility reporting in Bank Muamalat Indonesia in 2016 in accordance with the sharia enterprise theory is summarized as presented in the Table 3.

Based on the results of the evaluation of the Sharia Enterprise Theory indicator on the implementation of Corporate Social Responsibility at Bank Muamalat Indonesia in 2016, it can be revealed that its implementation has fulfilled vertical and horizontal accountability. Overall, disclosures regarding corporate social responsibility of Bank Muamalat Indonesia based on sharia enterprise theory have been 78.72%.

##### 1. Vertical Accountability

Based on data obtained by Bank Muamalat Indonesia, it has fulfilled two of the two items that must be disclosed according to SET. Bank Muamalat Indonesia has revealed responsibility to Allah SWT with the opinion of the Sharia Supervisory Board and the disclosure that Bank Muamalat Indonesia has complied with existing fatwas and operational aspects. In this aspect Bank Muamalat Indonesia gets 100% value. This value is supported by the DPS opinion report contained in the 2016 Muamalat Indonesia Annual Financial Report.

##### 2. Horizontal Accountability

###### a. The customer

Disclosure related to accountability to customers, Bank Muamalat Indonesia has revealed 11 of 17 items that must be disclosed according to SET. Four of the items not carried out by Bank Muamalat Indonesia are items related to profit loss sharing. This was not done because according to data from interviews with sources, Bank Muamalat Indonesia in its financing used revenue sharing. Therefore, in accountability to its customers, Bank Muamalat Indonesia gets a score of 64.70%.

###### b. Employee

Efforts and support for the welfare of its employees are demonstrated through various activities conducted by Bank Muamalat Indonesia to improve the performance and welfare of its employees. Periodic activities carried out and reported include training and assistance provided to employees and their families. In accountability to these employees, Bank Muamalat Indonesia has fulfilled 8 of the 10 indicators according to SET. The value obtained by Bank Muamalat Indonesia in this case is 80%.

###### c. Society

Sharia enterprise theory explains that, there are nine items that must be disclosed to fulfill social responsibility towards the community or community. Based on existing reporting and supporting data, Bank Muamalat Indonesia has revealed all of these items. Broadly speaking, Bank Muamalat Indonesia has good attention to the community. Some activities such as social assistance, natural disaster assistance, compensation and other noble activities have been carried out well. In addition, Bank Muamalat Indonesia also supports MSMEs by providing a large portion of financing facilities. Bank Muamalat has revealed 7 out of 9 SET items, the percentage paid is 77.77%.

###### d. Environment

The last item contained in Islamic enterprise theory is indicators related to disclosure of environmental conservation activities. There are nine indicators which have all been disclosed by Bank Muamalat Indonesia. The

score obtained for accountability to the environment is 100%. It is expected that for the next period Bank Muamalat

Indonesia can improve the quality of its programs and increase programs for direct environmental contributions.

**Table 3.** Summary of Sharia Enterprise Theory Indicator Assessment

No.	Accountability	Total Indicator	Total Indicator Discloses	Percentage
1	<b>Vertical : Accountability to God</b>	2	2	100%
2	<b>Horizontal</b>			
	Customer	17	11	64,70%
	Employee	10	8	80%
	Society	9	7	77,77%
	Environment	9	9	100%
<b>Total</b>		<b>47</b>	<b>37</b>	<b>78,72%</b>

## 5. CONCLUSION

Disclosure of Bank Muamalat Indonesia's CSR with SET is as follows vertical accountability for Allah SWT has been 100% appropriate, horizontal accountability for customers has 64.70% accordingly, horizontal accountability for employees has been 80% appropriate, horizontal accountability towards the community has 77.77% accordingly, and horizontal accountability for nature has been 100% appropriate.

Overall, disclosures regarding corporate social responsibility of Bank Muamalat Indonesia based on sharia enterprise theory have 78.72% accordingly. The following are SET items that have not been revealed describe recipients of qardul hasan funds, policy / effort to reduce non-Sharia transactions in the future, The amount of financing under the Profit Loss Sharing (PLS) scheme, the amount of PLS financing compared to other financing, policies or efforts to increase the portion of PLS in the future, and the reasons for the amount of PLS scheme financing, employee remuneration wage policy, efforts to improve the spiritual quality of employees' families, financing policy that considers issues of discrimination and human rights, and financing policies that take into account the interests of many people.

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### Appendix 1

**Table 1.** Indicators of Corporate Social Responsibility Based on Sharia Enterprise Theory

No	Dimension	Items Disclosed	Prioritas
<b>Vertical Accountability</b>			
1.	God	1. Sharia Supervisory Board Opinion	<i>Daruriyyat</i>
		2. Use fatwas and operational aspects that are obeyed and not followed along with the reasons.	<i>Daruriyyat</i>
Horizontal Accountability : <i>Direct Stakeholders</i>			
2.	Customer	1. Qualifications and experience of DPS members.	<i>Daruriyyat</i>
		2. Activities carried out by DPS members.	<i>Daruriyyat</i>
		3. Remuneration for DPS members.	<i>Daruriyyat</i>
		4. There are or not transactions / sources of income / costs that are not Sharia compliant.	<i>Daruriyyat</i>
		5. Number of transactions that are not Sharia compliant.	<i>Daruriyyat</i>
		6. Reasons for the transaction.	<i>Hajiyyat</i>
		7. Product information and the underlying Islamic concept.	<i>Hajiyyat</i>
		8. Zakat and qardul hasan funds reports.	<i>Daruriyyat</i>
		9. Audit of zakat and qardul hasan reports.	<i>Daruriyyat</i>
		10. Explanation of sources of funds for the use of zakat funds.	<i>Daruriyyat</i>
		11. Explanation of sources of funds for using qardul hasan funds.	<i>Hajiyyat</i>
		12. Describe recipients of qardul hasan funds.	<i>Hajiyyat</i>
		13. Policy / effort to reduce non-Sharia transactions in the future.	<i>Daruriyyat</i>
		14. Amount of financing under the Profit Loss Sharing (PLS) scheme	<i>Daruriyyat</i>
		15. The amount of PLS financing compared to other financing.	<i>Hajiyyat</i>
		16. Policies / efforts to increase the portion of PLS in the future	<i>Hajiyyat</i>
		17. Reasons for the amount of PLS scheme financing.	<i>Hajiyyat</i>
3.	Employee	1. Remuneration wage policy	<i>Hajiyyat</i>
		2. Disclose non-discrimination policies applied to employees in terms of wages, training, opportunities to improve careers.	<i>Daruriyyat</i>
		3. Providing training and education to employees.	<i>Daruriyyat</i>
		4. Data on the number of employees by sex, occupation, education including employment contracts.	<i>Hajiyyat</i>
		5. The amount of training and education issued to employee	<i>Hajiyyat</i>

		6. Appreciation to employees.	
		7. Is there training related to improving the quality of employees.	<i>Daruriyyat</i>
		8. Efforts to improve the spiritual quality of employees' families.	<i>Daruriyyat</i>
		9. Availability of health and counseling services for employees and their families.	<i>Hajiyyat</i>
		10. Other facilities provided to employees and families such as scholarships and special funding.	<i>Tahsiniyyat</i>
<b>Horizontal Accountability</b>			
Horizontal Accountanbility : <i>Indirect Stakeholder</i>			
4.	Society	1. Initiatives used to increase broad public access or financial services of Islamic banks	<i>Daruriyyat</i>
		2. Is there a financing policy that considers issues of discrimination and human rights. (For example: not financing a company or business that employs minors)	<i>Daruriyyat</i>
		3. Are there financing policies that take into account the interests of many people. (For example: do not displace small people, do not fool).	<i>Daruriyyat</i>
		4. Efforts are being made to encourage the development of MSMEs	<i>Daruriyyat</i>
		5. Amount of financing given to MSMEs	<i>Hajiyyat</i>
		6. Amount and percentage of financing given to customers.	<i>Hajiyyat</i>
		7. Contributions to improve the quality of life of people in the fields of religion, education, health.	<i>Daruriyyat</i>
		8. Amount of contribution given and source	<i>Tahsiniyyat</i>
		9. Donations / alms to help affected communities.	<i>Tahsiniyyat</i>
5.	Environment	1. Financing policies that consider environmental issues such as energy saving, damage to water and air pollution forests.	<i>Daruriyyat</i>
		2. Disclose if there is funding given to businesses that have the potential to damage the environment such as plantations, forestry and mining.	<i>Daruriyyat</i>
		3. Amount of financing for businesses that have the potential to damage the environment such as plantation, forestry and mining.	<i>Daruriyyat</i>
		4. Reasons for carrying out such financing.	<i>Hajiyyat</i>
		5. Increasing environmental awareness to employees with training, lectures, or similar programs.	<i>Hajiyyat</i>
		6. Bank internal policies that support energy saving and conservation programs.	<i>Hajiyyat</i>
		7. Contributions to organizations that provide benefits to environmental conservation.	<i>Tahsiniyyat</i>
		8. Direct contribution to the environment (planting trees, etc.)	<i>Tahsiniyyat</i>
		9. Policies other than those carried out by Islamic banks.	<i>Daruriyyat, Hajiyyat, Tahsiniyyat</i>

Source : Meutia (2009: 268-269)

## Appendix 2

**Table 2.** CSR Reporting Items Based on Sharia Enterprise Theory at Bank Muamalat Indonesia in 2016

<b>Dimension</b>	<b>Items Disclosed</b>	<b>Priority</b>	<b>Skoring</b>
<b>Vertical Accountability</b>			
God	1. Sharia Supervisory Board Opinion	<i>Daruriyyat</i>	1
	2. Use fatwas and operational aspects that are obeyed and not followed along with the reasons.	<i>Daruriyyat</i>	1
Total			2
<b>Horizontal Accountability : <i>Direct Stakeholders</i></b>			
Customer	1. Qualifications and experience of DPS members.	<i>Daruriyyat</i>	1
	2. Activities carried out by DPS members.	<i>Daruriyyat</i>	1
	3. Remuneration for DPS members.	<i>Daruriyyat</i>	1
	4. There are or not transactions / sources of income / costs that are not Sharia compliant.	<i>Daruriyyat</i>	1
	5. Number of transactions that are not Sharia compliant.	<i>Daruriyyat</i>	1
	6. Reasons for the transaction.	<i>Hajiyyat</i>	1
	7. Product information and the underlying Islamic concept.	<i>Hajiyyat</i>	1
	8. Zakat and qardul hasan funds reports.	<i>Daruriyyat</i>	1
	9. Audit of zakat and qardul hasan reports.	<i>Daruriyyat</i>	1
	10. Explanation of sources of funds for the use of zakat funds.	<i>Daruriyyat</i>	1
	11. Explanation of sources of funds for using qardul hasan funds.	<i>Hajiyyat</i>	1
	12. Describe recipients of qardul hasan funds.	<i>Hajiyyat</i>	0
	13. Policy / effort to reduce non-Sharia transactions in the future.	<i>Daruriyyat</i>	0
	14. Amount of financing under the Profit Loss Sharing (PLS) scheme	<i>Daruriyyat</i>	0
	15. The amount of PLS financing compared to other financing.	<i>Hajiyyat</i>	0
	16. Policies / efforts to increase the portion of PLS in the future	<i>Hajiyyat</i>	0
	17. Reasons for the amount of PLS scheme financing.	<i>Hajiyyat</i>	0
Total			11
Employee	1. Remuneration wage policy	<i>Hajiyyat</i>	0

	2. Disclose non-discrimination policies applied to employees in terms of wages, training, opportunities to improve careers.	<i>Daruriyyat</i>	1
	3. Providing training and education to employees.	<i>Daruriyyat</i>	1
	4. Data on the number of employees by sex, occupation, education including employment contracts.	<i>Hajiyyat</i>	1
	5. The amount of training and education issued to employee	<i>Hajiyyat</i>	1
	6. Appreciation to employees.		1
	7. Is there training related to improving the quality of employees.	<i>Daruriyyat</i>	1
	8. Efforts to improve the spiritual quality of employees' families.	<i>Daruriyyat</i>	0
	9. Availability of health and counseling services for employees and their families.	<i>Hajiyyat</i>	1
	10. Other facilities provided to employees and families such as scholarships and special funding.	<i>Tahsiniyyat</i>	1
<b>Total</b>			<b>8</b>
<b>Horizontal Accountability – Indirect Stakeholder</b>			
Society	1. Initiatives used to increase broad public access or financial services of Islamic banks	<i>Daruriyyat</i>	1
	2. Is there a financing policy that considers issues of discrimination and human rights.	<i>Daruriyyat</i>	0
	3. Are there financing policies that take into account the interests of many people. (For example: do not displace small people, do not fool).	<i>Daruriyyat</i>	0
	4. Efforts are being made to encourage the development of MSMEs	<i>Daruriyyat</i>	1
	5. Amount of financing given to MSMEs	<i>Hajiyyat</i>	1
	6. Amount and percentage of financing given to customers.	<i>Hajiyyat</i>	1
	7. Contributions to improve the quality of life of people in the fields of religion, education, health.	<i>Daruriyyat</i>	1
	8. Amount of contribution given and source	<i>Tahsiniyyat</i>	1
	9. Donations / alms to help affected communities.	<i>Tahsiniyyat</i>	1
<b>Total</b>			<b>7</b>
<b>Horizontal Accountability</b>			
Nature	1. Financing policies that consider environmental issues such as energy saving, damage to water and air pollution forests	<i>Daruriyyat</i>	1
	2. Disclose if there is funding given to businesses that have the potential to damage the	<i>Daruriyyat</i>	1



	environment such as plantations, forestry and mining.		
	3. Amount of financing for businesses that have the potential to damage the environment such as plantation, forestry and mining.	<i>Daruriyyat</i>	1
	4. Reasons for carrying out such financing.	<i>Hajiyyat</i>	1
	5. Increasing environmental awareness to employees with training, lectures, or similar programs.	<i>Hajiyyat</i>	1
	6. Bank internal policies that support energy saving and conservation programs.	<i>Hajiyyat</i>	1
	7. Contributions to organizations that provide benefits to environmental conservation.	<i>Tahsiniyyat</i>	1
	8. Direct contribution to the environment (planting trees, etc.)	<i>Tahsiniyyat</i>	1
	9. Policies other than those carried out by Islamic banks.	<i>Daruriyyat, Hajiyyat, Tahsiniyyat</i>	1
<b>Total</b>			<b>9</b>

Noted : Daruriyyat : Very important, Hajiyyat: Complementary, Tahsiniyyat: Accessories