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Islamic concept of corporate social responsibility (CSR) from the perspective of CSR players at Bank Islam Malaysia Berhad

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Abstract

The issue of CSR has received an increasingly high profile in recent years all over the world. Most of the prior studies on CSR are based on the conventional concept, which the concept is failed to explain the religious or spiritual obligations of business entities towards the society and other stakeholders. From the Islamic perspective, the business social responsibility is broadly discussed in many *Quranic* verses and *Hadith* and covered spiritual, moral and material obligations. Thus, this study aims to describe the Islamic concept of CSR and to identify the objectives of such engagements to fulfill various stakeholders' demands and needs. Using a case study approach, a group of CSR key players at Bank Islam Malaysia Berhad were interviewed and several series of in-field observations of CSR events were conducted as well as documentation was reviewed in order to better understand the concept. The findings of this study indicate that CSR relates to any activities in which the bank engages to discharge religious, social and economic responsibilities and accountabilities to attain *barakah* (Allah's blessings) and to enhance the wellbeing of the stakeholders and the business. Hence, this study may enhance the body of knowledge of CSR from the Islamic perspective to reflect Islamic teachings, values and principles.

Keywords: Corporate social responsibility (CSR), Islamic bank, case study, *Tawhid* and *Shariah* paradigm

1. INTRODUCTION

Corporate social responsibility (CSR) has been recognized and developed significantly over the last few decades in the business sector and in the academic literature (Panapanaan, Linnanen, Karvonen, & Phan, 2003) all over the world. CSR covers a wide range of areas such as business ethics, corporate governance, socially responsible investing, environmental sustainability and community investment. The World Business Council for Sustainable Development (WBCSD) (1999, p. 3) defines CSR as "the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large". Thus, in the Western point of view, CSR is about doing business sustainably and ethically and being responsible for the wellbeing of all the business's stakeholders as well as for the business's sustainability and reputation. The conventional perspective of CSR in Western settings is only concerned with the material aspects to fulfill the various expectations of stakeholders and does not cover the spiritual or religious obligations to The Creator (Allah).

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In contrast, the concept of CSR from the Islamic perspective is a wide and comprehensive concept because it is derived from the *Al-Quran*¹ and *As-Sunnah*² (S. F. Ahmad, 2001; Hanafy & Sallam, 2001; Yusof & Bahari, 2011) which are the primary sources in the *Shariah Islamiyyah*³. The concept of CSR is mentioned many times in the *Quranic* verses (e.g. Quran 47:38; 9:99; 64:16; 2:261; 2:271; 17:100; 64:17-18; 59:7 and 34:39) and has also been stressed by the Prophet Muhammad (peace be upon Him (pbuh) in the *Hadith*. Moreover, it covers spiritual, moral and material obligations (Mohammed, 2007; Parvez & Ahmed, 2004). The objective of CSR in Islam is to promote social justice as well as to obtain *barakah* and *al-falah* (wellbeing) in this life and in the Hereafter.

Social responsibility is not a new issue in the Islamic perspective and two practices that have been denoted as a form of social responsibility are the payment of *zakat*⁴ (e.g. Quran 2:43; 2:83; 2:110) and the prohibition of *riba* (usury) (e.g. Quran 30:39; 2:275; 2:278-279). Islam urges Muslims to be kind to all creatures and all humans as proof of *iman* (perfect faith) (Afridi & Navaid, 2006). Thus, the concept should be discussed together with the concept of *Tawhid* (the unity of Allah) where Allah is the Creator, Owner, Absolute, and Ultimate (Quran, 39:44) and *Shariah*. According to these concepts, people have to maintain *hablun min Allah* (a good relationship with Allah (SWT)), *hablun min an-nas* (a good relationship with other human beings) and a good relationship with the environment (Afridi & Navaid, 2006; S. F. Ahmad, 2001; Hanafy & Sallam, 2001) to achieve the *maqasid Shariah* (the objectives of *Shariah*) for *maslahah amah* (public interest). Therefore, many teachings of Islam are indeed aligned with the concept of CSR (Khan & Karim, 2010; Williams & Zinkin, 2010; Zainal, Zulkifi, & Saleh, 2013) but unfortunately little is known about the concept of CSR from the Islamic perspective (Atan & Abdul Halim, 2011; Darrag & E-Bassiouny, 2013). Moreover, the Islamic perspective in CSR literature remains scattered and fragmented and there is a lack of a coherent framework or guideline (Darus et al., 2013; Muhamad, 2007).

Thus, specifically, the study aims to determine the Islamic concept of CSR and also to identify the objectives of CSR engagements using the *Tawhid* and *Shariah* paradigm and other derivative concepts such as *maqasid Shariah* and the concept of accountability (*masuliyah*). This study is based on the underlying principles of *hablun min Allah* and *hablun min an-nas* (relationship of man to Allah and man with other human beings). The integration of the *Tawhid* and *Shariah* paradigm in discussing the Islamic concept of CSR may address some of the problems in both conventional and Islamic perspectives of CSR such as in the discharging of religious obligations towards various businesses' stakeholders.

The remainder of this study is organized as follows: first, previous studies on CSR engagements from conventional and Islam perspectives are reviewed, then, it follows by research method and design. Third, the findings and discussions of this study are presented and finally, some concluding remarks are documented.

2. LITERATURE REVIEW

2.1 Conventional concept of CSR

There are several theories that are dominant in social accounting research, particularly in the discussion about the social responsibility and accountability of business such as stakeholder theory, legitimacy theory and the concept of accountability (Archel, Husillos, Larrinaga, & Spense, 2009; Deegan, 2002; Deegan, Rankin, & Tobin, 2002; Gray, Owen, & Maunders, 1988; Orij, 2010). All of these theories are based on the Western perspective and are widely used to explain the CSR meanings and practices including reporting and disclosure. The theories are solely focused on the material, tangible performance and benefits and are not able to explain the religious or spiritual obligations of business entities towards the society and other stakeholders.

In addition, some CSR researchers argue that the Western CSR philosophy and frameworks (including the concepts and disclosure aspects) are limited in that they: (i) lack an understanding of moral or religious

¹ Book of Divine Revelations and a main source in Islamic teaching

² Prophet Muhammad's (pbuh) customs, words, deeds and habitual practices and all of these have been narrated in a report known as the *Hadith*.

³ Islamic law of human conduct which regulates all matters of Muslim life and derived from *Al-Quran* and *As-Sunnah* and *Hadith*, *Ijma* and *Qiyas* and *Ijtihad*.

⁴ Obligatory charity imposed on Muslims who are able to do so. The two types of *zakat* (*zakat al-fitr* and *zakat*) on wealth cover money from business, savings, income and so on.

obligations (R. Haniffa, 2002; Parvez & Ahmed, 2004); (ii) lack a comprehensive global context based on the diverse socio-cultural and religious settings all over the world (Mohammed, 2007); (iii) fail to provide adequate ethical guidance (Dusuki & Abdullah, 2007); (iv) are based on materialistic philosophy (Alhabshi, 1987; R. Haniffa, 2002); (v) lack a focus on the prioritization of social objectives (Darus et al., 2013); and (vi) reflect humanistic theories (Dusuki, 2008; Dusuki & Abdullah, 2007) and secular ethics and morality (Darrag & E-Bassiouny, 2013). In contrast, the concept of CSR from the Islamic perspective needs to be understood from the root and broader views because it is based on the *Al-Quran* and the *As-Sunnah*. These two main sources are the primary philosophical framework to manage the relationship of a man with his God (Allah), nature and other human beings. The relationship is governed under the concept of *Tawhid* (the unity of Allah) where Allah is the Creator, Owner, Absolute, and Ultimate (Quran, 39:44) and the *Shariah*.

2.2 Islamic Concept of CSR

A review of the literature on the Islamic concept of CSR reveals that there are several paradigms and concepts that have been used by prior studies in explaining the Islamic concept of CSR: (i) *Tawhid* paradigm (Muhamad, 2007; Muwazir, Muhamad, & Noordin, 2006); (ii) *Taqwa* paradigm (Dusuki, 2008); (iii) the concept of *maqasid Shariah* (the *Shariah's* objectives) and *maslahah* (the public interest) (Darrag & E-Bassiouny, 2013; Darus et al., 2013; Dusuki & Abdullah, 2007; Mohd Nor, 2012; Yusof & Bahari, 2011); (iv) four ethical axioms (unity, equilibrium, free will and responsibility) (Mohammed, 2007); (v) mandatory and recommended forms of Islamic CSR (Farook, 2007); (vi) the extended model of Carroll (1979) from the Islamic perspective (Khurshid, Al-Aali, Soliman, & Mohamad Amin, 2014) and (vii) the application of *maslahah* (public interest) and importance of social capital (Yusof & Bahari, 2011). However, these studies have some limitations in that there seems to be an overemphasis on either the *Shariah* framework (or derivative concepts from *Shariah* such as *maqasid Shariah* and *maslalah ammah*) (Darus et al., 2013) or on the *Tawhid* paradigm (Muwazir et al., 2006).

However, this study suggests these two paradigms (*Tawhid* and *Shariah*) should be integrated and discussed together to offer a more holistic discussion on the concept of CSR. Other derivative concepts such as *maqasid Shariah* and accountability (*masuliyyah*) can be adapted and used as a conceptual framework for assessing the commitments of an Islamic bank to engage and manage its CSR initiatives. In addition, most of these studies are conceptual in nature (Darus et al., 2013; Dusuki, 2008; Dusuki & Abdullah, 2007; Khurshid et al., 2014; Mohd Nor, 2012; Muhamad, 2007; Muwazir et al., 2006). Very little research has been conducted to empirically examine the understanding of Muslim business players about the concept of CSR.

The *aqidah* or *Tawhid* is a fundamental principle in the Islamic faith which presumes the commitment to Allah for all people's reverence and gratitude (Alhabshi, 1987). The principle prescribes total submission to Allah's will (Quran 6:162) and following of the religious requirements in all aspects of life (Maali, Casson, & Napier, 2006). In the Islamic framework, people and business organizations are accountable to Allah on the Day of Judgment for all their actions during this life (Quran 4:86). A Muslim business entity that has been managed by a group of individuals should take into account the social obligations as well as conducting the business in accordance to Allah's commands as prescribed by the *Shariah* principles.

The *Shariah* is the sacred law of Islam to govern all human practices and conduct. Literally, *Shariah* refers to the clear and straight path that would lead humans to *al-falah* (success in this world and in the Hereafter) (Haniffa & Hudaib, 2010, p.6). Dusuki and Abdullah (2007, p. 30) define *Shariah* as "a complete and integrated code of life encompassing all aspects of life, be they individual or social, both in this world and the Hereafter". In addition, any theoretical Muslim position should be based on the *Shariah* framework to become operative (Roszaini Haniffa & Hudaib, 2002). In this context, CSR is derived from the *Tawhid* and *Shariah* paradigm to govern the responsibility and accountability of Muslim business players to Allah, other human beings, and the environment to achieve the *maqasid Shariah*.

Literally, *maqasid Shariah* refers to the objectives that are intended by *Shariah* to achieve material as well as spiritual benefits for human wellbeing (*falah*) and good life (*hayat tayyibah*) (Mohammed, 2007). Both of these objectives (spiritual and material) encourage Muslims to be concerned with the needs of others by spending their wealth to get good rewards in this world and in the Hereafter. In addition, Haniffa (2002) suggests that *Shariah* highlights three interrelated dimensions: (i) seeking Allah's pleasure in establishing socio-economic justice and fulfilling the role of the vicegerent in safeguarding the environment; (ii) realizing benefits to community; and (iii) pursuing benefits to own wealth.

Therefore, in conceptualizing the CSR, managers in Muslim business entities including Islamic banks should take *maqasid Shariah* into account to promote justice and to reflect their commitment to be a good Muslim

corporate citizen. Specifically, the objectives of CSR engagements from the Islamic perspective are: (i) to fulfill obligations to Allah and various stakeholders including the community and the environment (as part of worship); (ii) to achieve socio-economic justice (*al-adl*); and (iii) to get rewards in this world and the Hereafter (*al-falah*).

Lastly, the concept of accountability (*masuliyyah*) is fundamental in Islam and is broader than the Western concept because it covers an accountability to Allah for all human actions (good and bad deeds) in this life which will be accounted for on the Day of Judgment (Roszaini Haniffa & Hudaib, 2010; Khan & Karim, 2010; Napier, 2009). These actions are part of worship and *amal saleh* (virtuous deeds) to achieve *al-falah*. Further, accountability requires people to: (i) be responsible to his or her own deeds; (ii) accept all duties and liabilities as well as the benefits of all ownership or responsibilities; and (iii) fulfill all obligations (Abdul Rahman, 1998). For Muslims, all work is considered worship if they are doing it with a good intention, if the work is permissible, and if they make sincere efforts and submit to Allah's will (K. Ahmad, 2001; Beekun & Badawi, 2005; Roszaini Haniffa & Hudaib, 2002).

Further, prior studies on Islam and accounting also suggest that Islam is concerned with social accountability in relation to social accounting (Kamla, Gallhofer, & Haslam, 2006). Accounting and reporting are religious obligations and are part of the worship of Allah (Roszaini Haniffa & Hudaib, 2002). The corporate accountability in the social contract between society and organizations is set out by law (Ismail & Abdul Latiff, 2000). These concepts are derived from the concept of unity of God (*Tawhid*) and accordance with the *Shariah* (Baydoun & Willett, 2000; Roszaini Haniffa & Hudaib, 2002).

Therefore, the social responsibility of Islamic organizations is not just a matter of legal obligations or a matter of fulfilling the material rights of shareholders but it is a spiritual and moral obligation that secures the existence of the business as well as the society (Parvez & Ahmed, 2004). Since the objectives of Islamic business entities are based on the objectives of *Shariah*, their CSR objectives and practices also should be derived from the Islamic law and principles (*Shariah*) as revealed in the *Quran* and *As-Sunnah*. According to Muwazir, Muhamad and Nordin (2006), the main objectives of social responsibilities are to demonstrate responsibility to Allah, human beings and the environment. Further, CSR in Islam aims to promote social justice as well as to obtain *barakah* and *al-falah* in this life and in the Hereafter (Muhamad, 2007). In sum, Figure 1 presents a conceptual framework of the Islamic concept of CSR based on the *Tawhid* and *Shariah* paradigm.

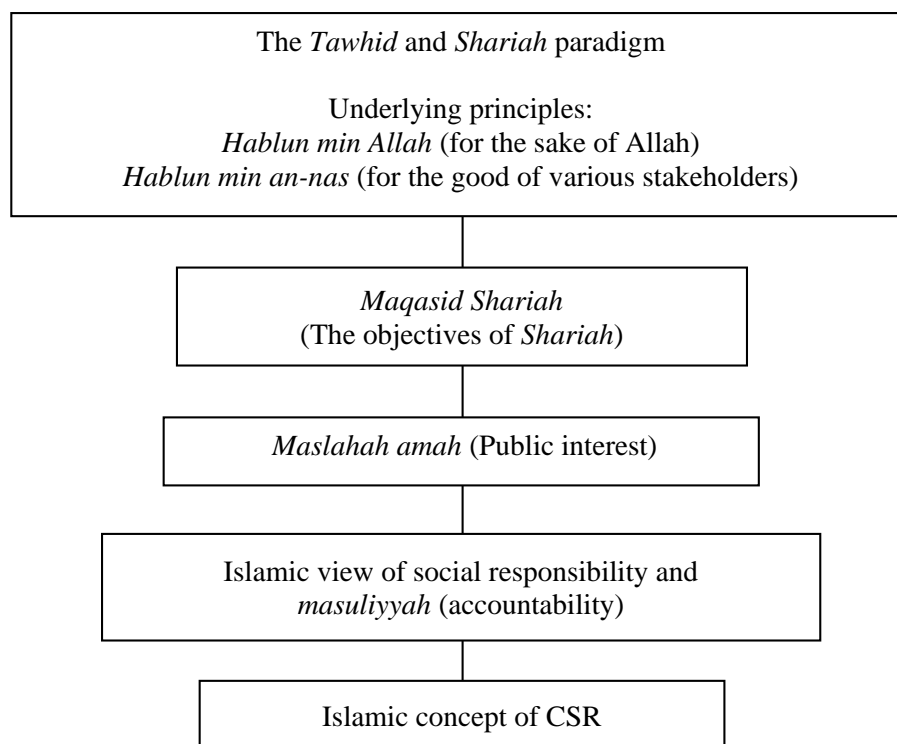


Figure 1. Conceptual Framework of the Islamic Concept of CSR: Tawhid and Shariah Paradigm

3. METHODOLOGY

In order to understand the concept of CSR key CSR players at Bank Islam Malaysia were interviewed. The semi-structured interview method was used to conduct interviews with 17 respondents who were divided into two groups: (i) managerial team; and (ii) operational officers/staff. All of these respondents were directly involved in designing, implementing, and monitoring the CSR initiatives. Hence, their input and views are meaningful to develop an understanding about the concept. Furthermore, six in-field observations such as the Home Project 2010 at Pokok Sena, PINTAR program and *zakat* hand-over ceremony at UUM were conducted to gain better understanding. Lastly, several corporate formal CSR reporting, including the annual reports and corporate website as well as the internal CSR guidelines, was reviewed to support the arguments and to draw the findings.

This study chose Bank Islam as a case study because the bank is a pioneer in exploring and developing the Islamic banking system in Malaysia, with more than 30 years' experience. Moreover, the bank has been ranked as the 4th strongest bank in Malaysia and won several awards such as the "Corporate Social Responsibility Program of the Year (Bronze)" at the Asian Banking and Finance Awards 2013 (Uy, 2013), the "Gold" for "Best Annual Report in Bahasa Malaysia" in the National Annual Corporate Report Awards 2012 and the Malaysia Service to Care Awards 2011 and 2012 for the Islamic bank category by MarkPlus, Inc (Bank Islam Annual Reports 2011 and 2012).

The data from these three sources need to be converted into analyzable text which can be reduced, displayed and used to draw conclusions (Miles & Huberman, 1994). The interview data for this study were analyzed according to the steps recommended by Miles and Huberman (1994) and Creswell (2007). Then, for the documentation analysis, all the relevant documents were analyzed through qualitative content analysis as suggested by Bryman and Bell (2011).

4. FINDINGS AND DISCUSSIONS

Generally, CSR engagements at Bank Islam have been practiced since the first day of the bank's establishment due to the commitment of the bank to pay business *zakat* regardless of whether the bank was at a profit or loss. The scope of CSR at Bank Islam is wide like has been claimed by Respondent 9: "... for Bank Islam, the scope of CSR is wide and well embedded as part of the business culture and commitment to be a good corporate citizen". Furthermore, most of the respondents considered CSR as an integral part of the bank's duty to discharge religious, social and economic responsibilities to the various stakeholders such as employees, customers, community members, business partners and also the environment. For instance, Respondent 9 claimed that: "For Islamic banking [CSR] is a must and is part of your relationship with the other people". In addition, CSR engagements at Bank Islam were highly related to *zakat* and *zakat* management due to the substantive amount of CSR funds that were derived from the *zakat* funds (refundable *zakat*). This statement has been claimed by many respondents such as Respondent 1, Respondent 8, Respondent 7, Respondent 15, Respondent 16, and Respondent 19 as well as in Bank Islam Annual Report 2010. *Zakat* is one of the Five Pillars in Islam and the requirement and the practices of *zakat* have an element of *Tawhid* (Gambling & Karim, 1986; Haniffa & Hudaib, 2002; Md Ramli et al., 2011) whereby Muslims believe *zakat* is used to purify one's soul and wealth to gain Allah's blessings (Quran 2:110). In addition, *zakat* is a tool to achieve the *maqasid* (objectives) of *Shariah* for *maslahah ammah* (public interest). In this sense, the responsibility and accountability to pay *zakat* is to discharge accountability to Allah and accountability to other stakeholders including society.

For Bank Islam, the respondents claimed that the bank engages in the CSR for two interrelated reasons, which are to fulfill religious obligations (as part of *fard kifayah*) in developing the community surrounding the business and to promote the name of Bank Islam as well as the Islamic banking products and services. These two objectives can be classified into a few agendas of CSR: (i) fulfillment of religious obligations; (ii) social agenda; and (iii) economic agenda. For example, in Bank Islam Annual Report 2010 (p. 156), the bank stated that: "... the heart of our business lies in serving people and when this is achieved, symbiotic benefits are realized". In this sense, Muslim business players are encouraged to spend their wealth to help the poor and needy people to improve their wellbeing as well as to promote social justice, *barakah* and *al-falah* in this life and the Hereafter (Dusuki & Abdullah, 2007; Roszaini Haniffa & Hudaib, 2002; Mohammed, 2007).

In the religious agenda, the bank should: (i) fulfill the demand of Muslims towards Islamic banking and finance (*fard kifayah*); (ii) discharge its social obligation through paying the business *zakat* (purification of wealth); and (iii) conduct the business in accordance with the *Shariah* principles and Islamic values. For instance, most of the respondents related the concept of CSR to the religious obligation through paying the business *zakat* and

explained that Bank Islam utilizes the refundable *zakat* to conduct CSR initiatives. Previous studies also assert that the CSR engagements of Islamic business entities are highly related to the religious obligation (Dusuki & Abdullah, 2007; Jamali, Zanhour, & Keshishian, 2009), particularly in the performance of *zakat* (Farook, 2007; Parvez & Ahmed, 2004). *Zakat* is highly associated with the spiritual connotations (Gambling & Karim, 1986; Md Ramli, Ahmad, Wahid, & Harun, 2011) (governed under the *Tawhid* and *Shariah* paradigm) and the *zakat* has social and economic impacts on the Muslim society.

For the social agenda, the bank may improve the wellbeing of society and preserve the environment for future generations. According to Haniffa and Hudaib (2002), the social aspects in Islam are based on the concepts of *Tawhid*, justice, and *maslahah*. In this context, Islamic business entities are concerned with fulfilling the social obligations towards their stakeholders such as employees, shareholders, customers, community and environment to attain *al-falah* as well as to promote socio-economic justice. In addition, Islam also urges Muslim business players to protect and preserve the environment because these natural resources are valuable assets that have been created by Allah (SWT) for the sake of human beings. Lastly, in the economic agenda, the bank may conduct the business profitably for the benefits of all stakeholders including shareholders, employees, customers and society. According to the AAOIFI (2004), Islamic banks have an economic responsibility to be financially viable, profitable and efficient to strengthen the Muslim socio-economic development. The bank may engage in more CSR activities if it has a large economic pool to be used. This material aspect urges Muslim business players to actively take part in developing Muslim society and reducing the poverty rate among Muslims.

The findings of this study also indicate that the objectives of CSR engagement at Bank Islam are dominated by three main purposes: (i) to fulfill the religious obligation as an Islamic business entity; (ii) to enhance the wellbeing of all stakeholders including its employees, shareholders, depositors, customers, society and also the environment; and (iii) to promote the image of the bank as a responsible bank for the sustainability of the business. This statement is shared by many respondents such as Respondent 1, Respondent 7, Respondent 9, Respondent 16, Respondent 15, Respondent 17, and Bank Islam Annual Report 2010, 2011 and 2013. For instance, in Bank Islam Annual Report 2013 (p. 124) the bank mentioned that: "... As a responsible citizen of today's rapidly changing global community, Bank Islam will continue to strive to adapt to the evolving society's needs and contribute the overall wellness of the places it operates in".

Moreover, these three objectives reflect the bank's commitment to achieve the objectives of its establishment, which are based on the *maqasid Shariah* to optimize the wellbeing of humankind (Basah & Md Yusuf, 2013; Platonova, 2013; Sairally, 2013). Thus, this study concludes that the CSR engagements at Bank Islam go beyond the philanthropic activities due to the strategic alignment of CSR into its business strategy, objectives and culture. This statement is also supported by Muwazir *et al.* (2012) who indicate that CSR may be part of the business strategy and policy that can drive the performance-related behavior for the competitive advantage of the business.

5. CONCLUSION

Islam prescribes CSR as part of worship to govern the relationship of Muslims to Allah and other human beings to attain *barakah* and *al-falah* in this life and the Hereafter. Thus, Muslim business entities should engage in and conduct CSR activities pro-actively by performing the business *zakat* and managing the business operations in accordance with Allah's will and the *Shariah*. From the findings, this study concludes that the CSR is about any activities in which the bank engages to discharge its religious, social and economic responsibilities and accountabilities to maintain a good relationship with Allah (*hablun min Allah*), other human beings (*hablun min an-nas*) and the environment to achieve *maqasid Shariah* and *maslahah ammah*. For Bank Islam, the ultimate objectives of CSR engagements are to attain *al-falah* and *barakah* as well as to enhance the wellbeing of stakeholders and also for business sustainability. Thus, this study contributes to the extant literature concerning the Islamic concept of CSR based on the Bank Islam contextual setting. The integration of religious elements in the concept of CSR provides a unique contribution to the body of CSR knowledge because conducting the business in accordance with Allah's will is part of an individual's worship. Hence, all business players should engage naturally in CSR initiatives to discharge their religious, social and economic obligations to the various stakeholders such as employees, customers, shareholders, society and environment.

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