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The Disclosure of Akhlak Core Values: Social Responsibility Practice PT. Bank Syariah Indonesia Supporting SDG 16

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ABSTRACT

Objective: *To examine the disclosure of akhlak core values in corporate social responsibility (CSR) practices at PT Bank Syariah Indonesia. The study highlights how Islamic ethical values contribute to responsible corporate practices and support Sustainable Development Goals (SDGs), particularly SDG 16 related to strengthening accountable and ethical institutions.* ***Method:*** *A quantitative research method using an interpretive paradigm with a phenomenological approach. Data were collected through structured and semi-structured interviews with managers of LAZNAS Bangun Sejahtera Mitra Umat and CSR program beneficiaries. Secondary data were obtained from institutional reports of LAZNAS Bangun Sejahtera Mitra Umat. Data analysis was conducted to understand the meaning and implementation of akhlak core values within CSR activities.* ***Results:*** *The findings reveal that akhlak core values are aligned with universal Islamic values based on the Al-Qur'an and Hadith. The disclosure of these values is reflected through three CSR pillars: educating the people, partnering with the people, and sympathizing with the people. Furthermore, six dimensions of akhlak values were identified: trustworthy, competent, harmonious, loyal, adaptive, and collaborative.* ***Novelty:*** *The study contributes to CSR and Islamic accounting literature by exploring ethical value disclosure as a foundation for sustainable corporate responsibility practices. The findings provide insights into how Islamic ethical principles can strengthen corporate accountability and support sustainable institutional development.*

INTRODUCTION

Disclosure of core akhlak values is a disclosure of business ethics. Disclosure of business ethics received considerable attention from the public, investors, and regulators as a result of accounting scandals that occurred at leading companies such as Enron and WorldCom (Persons, 2010). According to Laksito (2020), disclosure of business ethics in Indonesia is still voluntary, so not all companies implement ethical disclosure practices. Persons (2009) stated that the level of voluntary ethics disclosure remains relatively low compared with mandatory disclosure. Ethics is an important dimension of corporate social responsibility to study because empirical research shows that companies tend to address social and environmental issues differently in their business practices (Bansal et al., 2014). The ethical dimension of a company is reflected in positive values outlined in a code of ethics. A code of ethics can serve as a guideline for how companies treat stakeholders ethically.

Disclosure of ethical codes has received limited attention in previous research. Choi and Pae (2011) stated that research regarding ethical disclosure remains limited. The level of ethical disclosure conducted by companies is also still relatively low (Persons, 2009); therefore, this research is important to address the gap in the literature regarding corporate ethical disclosure. Previous studies have extensively examined corporate social responsibility practices; however, discussions are generally focused on stakeholder relationships and corporate financial performance (Forcadell & Aracil, 2017;

Scholtens, 2006). Corporate social responsibility, which was initially developed in Western countries, has been strongly influenced by Western ethical values, cultures, and beliefs, particularly those of Europe and America. Several studies have examined social responsibility practices based on Western cultural values, ethics, and beliefs (Carroll, 1991; Freeman & McVea, 2005; Schaltegger et al., 2019). However, companies do not necessarily implement social responsibility practices in the same manner because they have different organizational concepts and business models, particularly organizations whose operational principles are based on Islamic values (Muhamad et al., 2008). Therefore, this research analyzes the ethical dimensions of social responsibility practices in companies whose business processes are based on Islamic concepts.

Islam requires business actors to conduct activities fairly by ensuring the fulfillment of human rights, social environmental rights, and universal responsibilities. Corporate social responsibility toward society and the environment is considered a multidimensional construct consisting of economic, legal, ethical, and philanthropic dimensions (Carroll, 1991). A code of ethics represents the core values of an organization. Core values refer to moral cultures or behavioral norms that are collectively accepted and understood by organizational members as fundamental guidelines for organizational behavior. Business processes based on Islamic concepts include Islamic financial institutions. Islamic banks are financial institutions whose operational principles and product innovations are based on the Al-Qur'an and Hadith. The Islamic religious perspective becomes a fundamental foundation for implementing social responsibility practices in Islamic financial institutions. This indicates that CSR objectives and practices in Islamic banks are based on different value dimensions compared with conventional companies (Muhamad et al., 2008).

PT Bank Syariah Indonesia Tbk is an Islamic financial institution established through the merger of three Islamic banking subsidiaries owned by Indonesian state-owned enterprises, namely PT Bank Rakyat Indonesia Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT BNI Syariah (BNIS), which was established on February 1, 2021. The merger aims to strengthen the competitiveness of Islamic banking institutions in Indonesia. PT Bank Syariah Indonesia is projected to become a globally competitive Islamic bank supported by employees who possess strong competence, organizational culture, and ethical values. To achieve this objective, Bank Syariah Indonesia implements akhlak core values as behavioral guidelines aligned with universal Islamic values and based on the Al-Qur'an and Hadith in its business processes.

PT Bank Syariah Indonesia, as an Islamic financial institution formed through the merger of three Islamic commercial banks in Indonesia, is expected to become a globally competitive Islamic bank. Therefore, disclosure of akhlak core values in corporate social responsibility practices can become a strategy for gaining stakeholder legitimacy. Stakeholder legitimacy is an important consideration because the implementation of akhlak core values represents the fundamental basis of the company's social responsibility practices. This study aims to examine the disclosure of akhlak core values in the CSR practices of PT Bank Syariah Indonesia. Specifically, this research investigates the dimensions underlying CSR objectives and programs, as well as the meaning of akhlak core values based on the understanding and perceptions of management as program implementers and beneficiaries.

The novelty of this research lies in analyzing the disclosure dimensions of akhlak core values within CSR practices at Bank Syariah Indonesia Regional Office 8 Semarang, which has received limited attention in previous studies. The findings contribute theoretically to the development of accounting conceptual frameworks related to voluntary information disclosure. Practically, this research provides consideration for corporate management in implementing voluntary disclosure strategies and supports policymakers in developing regulations that encourage ethical code disclosure practices.

RESEARCH METHOD

This research uses qualitative methods to explore and understand the meaning that a number of individuals or groups of people derive from social or humanitarian problems (Creswell & Creswell, 2017). The interpretive paradigm is used to understand the fundamental form of the social world at the level of social observation and the level of a person's subjective experience which is nominalist, anti-positivist, voluntarist and ideographic. The interpretive paradigm sees the world as a result of social processes played out by many individuals (Burrell et al., 1979). The approach used uses phenomenology. Phenomenology demands that intense reflection is an integral part of the process, but above all, the primacy of the subjective experience is felt to be crucial (Goulding, 2005). Data analysis in phenomenological research on choosing among five traditions (Creswell & Creswell, 2017). Phenomenological analysis is conducted by scrutinizing the text for meaning "units" which describe the central aspects of the experience. These are then synthesized to provide a general description of the “whole” (Goulding, 2005). The research uses primary and secondary data. Primary data was obtained using structured and semi-structured interview techniques with the implementing manager of LAZNAS Bangun Sejahtera Mitra Umat and the beneficiaries of the corporate social responsibility program. Secondary data was obtained from the 2020 and 2021 LAZNAS Bangun Sejahtera Mitra Umat reports. Sampling used nonprobability sampling with a purposive sampling method. Sampling criteria were applied to resource persons at the implementing manager level of LAZNAS BSM (Bangun Sejahtera Mitra Umat) under the BSMU Regional Office 8 Semarang Foundation and the beneficiaries of the CSR program. This is done with the consideration that not all parties, or employees of PT. Bank Syariah Indonesia Regional Office 8 Semarang is directly related to the implementation of CSR activities and reporting.

RESULTS AND DISCUSSION

Results

Corporate social responsibility PT. Bank Syariah Indonesian

PT. Bank Syariah Indonesia carries out corporate social responsibility activities to increase awareness of society and the environment, which is one of the efforts to realize sustainable development (Nugroho et al., 2019). This is in line with the company's sixth mission, in accordance with Law no. 40 of 2007 concerning Limited Liability Companies and Law No. 25 of 2007 concerning Capital Investment. Implementation of PT (Hidayat et al., 2022). Bank Syariah Indonesia corporate social responsibility. Bank Syariah Indonesia collaborates with the Bangun Sejahtera Mitra Umat Amil Zakat Institution (LAZNAS BSM UMAT), which was founded on November 21 2001 and approved by the Indonesian Ministry of Religion as a national amil zakat institution through Minister of Religion Decree No. 406 of 2002 on September 17 2002 (Irawan & Muarifah, 2020).

BSM Umat exists with the aim of optimizing potential and collecting ZIS (Zakat, Infaq, Sadaqah) funds and other social donations targeting individual and corporate muzakki (donors) (Apsari et al.,2022). This is in line with the objectives to be achieved in implementing social responsibility activities at PT. Bank Syariah Indonesia. The first goal of social responsibility activities is to create a harmonious relationship between the company and society; secondly, supporting the implementation of transparent and responsible business practices; thirdly, building a positive image and gathering community support; fourth, exploring and empowering the potential of UMKM through channelling partnership funds; and fifth, participate in environmental preservation programs, improve the quality of education, health, welfare, religious life, and improve other public facilities (Pratiwi et al., 2023).

Social responsibility policy at PT. Bank Syariah Indonesia is carried out using a triple bottom lines approach which includes: economic performance (economic indicators), environmental performance (environmental indicators), and social performance (social indicators) (Noviaristanti & Boon, 2022). By carrying out the concepts of spirituality (Character Building), nationalism (National Contribution) and prosperity (Economic Empowerment). In measuring the success of the BSM Umat program as an institution that manages corporate social responsibility practices. Bank Syariah Indonesia uses relevant Sustainable Development Goals (SDGs) indicators as indicators that must be achieved in an effort to achieve global development goals (Ghoniyah & Hartono, 2020). The first indicator is no poverty which means ending poverty everywhere in all forms; the second indicator of no hunger which means achieving better food security and nutrition and supporting sustainable agriculture; thirdly, healthy and prosperous life, which means ensuring a healthy life and supporting prosperity for all at all ages; the fourth indicator is quality education, which means that ensuring education that is inclusive and of equal quality also supports life long learning opportunities for all; fifth, gender equality, which means achieving gender equality and empowering all women and girls; the sixth indicator of clean water and adequate sanitation, which means ensuring the availability and sustainable management of clean water and sanitation for all; seventh, decent work and economic growth, which means supporting inclusive and sustainable economic growth, full and productive employment, and decent work for all; eighth, peace, justice and strong institutions, which means supporting peaceful and inclusive societies for sustainable development, providing access to justice for all and building effective, accountable and inclusive institutions at all levels; and the ninth is a partnership to achieve goals carried out to strengthen implementation measures and revitalize the global partnership for sustainable development (Gupta & Vegelin, 2016).

Nine indicators are used to measure the success of corporate social responsibility programs at PT. Bank Syariah Indonesia is an indicator of Sustainable Development Goals (SDGs), in order to realize BSM Umat's vision to become a ZISWAF management institution (Zakat, Infaq, Shodaqoh and Waqaf) and social funds, as well as corporate social responsibility funds that are trusted, leading and modern (Apsari et al., 2022). So the corporate social responsibility program is reduced to 3 pillars consisting of; educate the people, partner with the people, and sympathize with the people (Kshetri et al., 2015). Meanwhile, the program segment consists of mosques, villages and Islamic boarding schools/other educational institutions in the concept of channeling blessings through MDP (Mosques, Villages and Islamic Boarding Schools/Other Educational Institutions) (Syamsuri et al., 2020). Beneficiaries of corporate social responsibility programs and activities consist of students, ulama, teaching staff, marbot, ta'lim council, mosque congregation, infrastructure, environment and surrounding communities (Hadi et al., 2020).

Corporate social responsibility program PT. Bank Syariah Indonesia

Corporate social responsibility program PT. Bank Syariah Indonesia is classified into 3 pillars consisting of community education, community partners, and community sympathy. The first pillar of the community education program, activities carried out include; (1) Islamic Sociopreneur Development Program (ISDP), is a human resource investment program distributed in the form of ISDP scholarships given to students from state universities who have an interest in the world of social entrepreneurship (sociopreneur), with the aim of forming sociopreneurs young people who have Islamic character, are professional, and have social concern for the community. In 2020, the beneficiaries of this program will be awarded to 7 campuses with 130 students and 50 student products. The universities currently being supported are Universitas Gadjah Mada, Universitas Airlangga, Institute Pertanian Bogor, Universitas Hasanuddin, Universitas Andalas, UIN Jakarta and STEI SEBI. (2) The Friends of Indonesian Students Program, is a program for assistance with education and coaching costs for students and assisted students from underprivileged families which aims to shape students' positive characters, increase school enrolment rates, especially for superior students so that they become strong human resources. excel and be able to compete in the future. In 2020, the beneficiaries of this program were awarded to 297 schools with 3,976 students and 60 high school students who were accepted into PTN. (3) Rumah Tahfidz build for Qur'an students, which was built on 6,000 meters of land, completed with various facilities which are expected to have a wide impact on many beneficiaries, with the aim of becoming a place for poor students to accommodate the activity of memorizing the Qur'an, practicing and knowing deeply about Quranic values in everyday life. Rumah Tahfidz became the embryo and gateway to building a society with the preaching of the Al-Quran to achieve the realization of a civil society that has Islamic values. The beneficiaries of this program in 2020 were 17 students who memorized the Al-Qur'an in Parung, Bogor Regency.

The second pillar of the community partner program, activities carried out include; (1) Berdaya Sejahtera Mandiri Village, is an empowerment program for the target area which is focused on developing business clusters in the Village area (agriculture, livestock, plantations) carried out with intensive assistance, both technical and Islamic preaching approaches. With the aim of increasing community income (mustahik) by optimizing local economic resources through the application of appropriate technology, increasing the added value of products, strengthening institutional and marketing aspects. In 2020, the beneficiaries of this program were awarded to 320 families, 966 people and 4 empowered villages, including the Rice Farming Cluster, Rejo Asri Village, Lampung, the Goat Farming Cluster, Kedarpan Village, Purbalingga, the Cattle Farming Cluster, Jati Trenggalek Village, and the Mina Padi Farming Cluster, Candi Binangun Village, Yogyakarta. (2) Sharing Blessed Rice at Warteg Mobile, which is a blessing rice alms program through mobile warteg, is one of the activities for utilizing ZIS BSM Umat funds which will sell ready-to-eat food at low prices with a food truck concept in order to reduce the burden on the community in meeting food needs. With the aim of utilizing the products of BSM Umat's partners, distributing alms/infaq more quickly and on target, and empowering housewives around culinary providers/ UMKM which are served in mobile warteg. In 2020, the beneficiaries of this program were 139,584 people and 23,350 packages.

The third pillar of the community sympathy program, the activities carried out consist of; (1) the disaster emergency and recovery centre program is a response and recovery activity for communities affected by natural disasters, with the aim of reducing the risk of loss of life and helping to alleviate community needs, providing education, increasing capacity and strengthening the disaster management system at community nodes by involving the community, private sector and government. In 2020, the beneficiaries of this program were given to 4,200 people, 43 mosques and 9 provinces where natural disasters occurred (Jabodetabek, Garut West Java, Sumedang West Java, Merapi Central Java, Cilacap Central Java, Tangah Pinoh West Kalimantan, Mamuju West Sulawesi, Majene Sulawesi West, Jaya Pura Papua). (2) Healthy and Mobile Care, is a health service program and medical ambulance services as well as corpse care assistance for poor people. The aim of this program is to facilitate health and help people in need, as well as preventing and transmitting Covid-19 through activities such as distributing masks, hand sanitizers, spraying, disinfectants, as well as facilitating advocacy and direct assistance for Covid-19 sufferers. In 2020, the beneficiaries of this program were 43,500 people spread across 8 provinces and 34 cities.

Disclosure of akhlak core values at PT Bank Syariah Indonesia

Business processes must be supported by strengthening a good culture. A good culture functions to raise the moral awareness of business people to do business well and ethically based on noble values that are beneficial for consumers, employees, society and to maintain the company's good name in the long term. Application of moral core values at PT. Bank Syariah Indonesia is a form of strengthening corporate culture by implementing universal sharia values in the company's business activities. This was done in order to realize PT. Bank Syariah Indonesia as a strong sharia bank, has global competitiveness supported by human resources who are talented, cultured, have good morals and have good performance so that company sustainability is achieved.

The word akhlak is the plural form of the words al-khuluq or al-khulq, which etymologically means (1) character, manners, (2) habits or customs, (3) officership, chivalry, virility, and (4) religion. Akhlak occupy a very important position in Islam, so that every aspect of this religious teaching is always oriented towards the formation and development of noble morals called akhlaqul karimah**.** Core values akhlak behavior is primarily in line with universal sharia values and is based on the Al-Qur'an and Hadith. Where the characteristics of Islamic morals consist of goodness which is absolute (al khoiriyyah al mutlaqoh), universal (as shalahiyyah al aammah), eternal (al istiqomah), as an obligation to be obeyed (al iltizam al mustajab), comprehensive supervision (ar raqabah al muhithah). Akhlak is the core values that underlie the work culture in each PT work unit. Bank Syariah Indonesia and becomes a behaviour applied to all employees which is expected to have a significant impact on better employee behaviour. Akhlak is applied not only as guidelines for employee behaviour, but are also implemented in business process policies, operations, recruitment, development, promotion systems, and especially for Key Performance Indicators (KPI) of Bank Syariah Indonesia. Researchers assume that the leader's behaviour becomes a role model in implementing core values akhlak, so that it can be an inspiration for the work team.

Correlation of akhlak core values in the practice of social responsibility, according to the manager of BSM Umat Regional Office 8 Semarang, akhlak core values are reflected in almost all programs and activities in the 3 pillars of the program which consist of educating the people, partnering with the people and sympathy of the people." He further said that the background for innovation in the corporate social responsibility program is in line with the vision and mission to be achieved with the existence of BSM Umat as an institution that manages and distributes corporate social responsibility funds PT. Bank Syariah Indonesia. This can be seen in the efforts made to optimize (1) the potential and collection of ZISWAF (Zakat, Infaq, Sadaqah and Waqf) funds as well as other social donations and CSR funds targeting individual and corporate muzakki (donors), (2) managing and distributing funds to ashnaf mustahik, supporting and empowering the potential of mustahik (beneficiaries) so that mustahik has opportunities and are able to compete to raise the standard of living to a better level, and (3) managing 3 portals (BSM Umat Waqf/managing the board of micro waqf in collaboration with OJK), BSMU Care (handling disasters and compensation), and the akhlak core values in corporate social responsibility practices are reflected in six dimensions. Based on the results of interviews conducted with participants consisting of implementing managers and employees of LAZNAS BSM (Bangun Sejahtera Mitra Umat) under the BSMU Regional Office 8 Semarang Foundation and beneficiaries of the corporate social responsibility program, researchers gained an understanding of the meaning of moral core values in six sentence dimensions affirmation, which consists of trustworthy, competent, harmonious, loyal, adaptive and collaborative. The first dimension is Trust, which means that in practicing social responsibility the company must always uphold the trust given. The samples of company behaviour in the trust dimension are fulfilling promises and commitments, being responsible for tasks, decisions and actions taken, adhering to moral and ethical values. In this case, social responsibility practices carried out by companies must be carried out by prioritizing integrity and professionalism in managing the trust from muzakki (donors). Based on interviews conducted by researchers, the researcher got an idea that the dimensions of the culture of trust can be seen and observed empirically in the reports made on each activity carried out. It is confirmed that Amilin regularly reports every program to the management on every activity both in collection and distribution activities, and in the last 2 years (2018-2019) BSM Umat's financial reports have been audited by PricewaterhouseCoopers and received an unqualified opinion, thus the researcher assumes that the value of trust has been implemented in corporate social responsibility activities.

Competence is interpreted as an activity to continue learning in order to develop capabilities. Researchers see that the dimensions of a company's competent culture can be seen in the efforts made to improve one's own competence in responding to ever-changing challenges, always helping others learn and always trying to complete tasks with the best quality. This is implemented in training activities, both programs and skills, to increase knowledge and skills. This training is routinely held and carried out by the company for managers and staff at the RO 8 regional office. This is done to increase the competency of the amilin regarding the collection and management of ZISWAF.

Harmony describes an atmosphere of mutual concern for one another and respecting every difference that exists. Based on the results of the interviews, researchers gained an understanding that the dimensions of a harmonious culture are reflected in an attitude of mutual respect for everyone regardless of their background, having a behaviour that likes helping others and always trying to build a conducive work environment by interacting, communicating and collaborating. The practice of social responsibility in a harmonious dimension can be seen in the 3 pillars of the program that was built. The three pillars of the social responsibility program implemented reflect a culture of caring for each other and the surrounding environment, both within the Regional Office of RO 8 Semarang and PT. Bank Syariah Indonesia in general. The three pillars of the program show that providing assistance and care to the community is done without looking at their background, which means that they do not discriminate between the beneficiaries of the corporate social responsibility program. The involvement of a committee team as assessors to assess the feasibility of activities whose source of funds comes from zakat funds, shows that social responsibility activities are carried out more objectively and reflect a harmonious dimension.

Loyal means a company culture that is highly dedicated and prioritizes the interests of the nation and state. This is reflected in the attitude and behavior of always maintaining the good name of fellow employees, leaders and the country, having an attitude of being willing to make sacrifices to achieve greater goals and obeying the leadership as long as it does not conflict with existing laws and ethics. Researchers assume that a culture of loyalty is reflected in the 3 pillars of a general social responsibility program to prioritize the interests of society. The general understanding reflects that corporate social responsibility programs always prioritize the interests of the nation and state above personal, group or class interests.

Adaptive in social responsibility practices BSM Umat always innovates in dealing with changes in correlation with the JadiBerkah.ID portal. This is done so as not to be left behind by philanthropic institutions or CSR institutions in other companies. The adaptive dimension is seen in behavior that quickly adapts to become better by being open to feedback and any input to become better, continuously making improvements following technological developments by always looking for breakthroughs and new opportunities for the best results and having a commitment to make changes according to technological developments. The adaptive culture is reflected in the innovation of the zakat management or collection program by providing easy access to BSI customers and the community with features that make it easy to donate. BSI customers or the public can donate via BSI mobile, Qris, these features have been added to the JadiBerkah.ID portal.

Collaborative is a dimension of corporate culture in building synergistic cooperation by providing opportunities for various parties to contribute, being open to working together to produce added value, mobilizing the use of various resources for common goals. BSM Umat does not work alone in carrying out several program activities, but synergizes and collaborates with stakeholders, both the government and other philanthropic institutions. Do not close yourself off in distributing aid or donations. For example, in carrying out disaster assistance programs in collaboration with BMPB, community education programs in collaboration with partner universities, mobile warteg, mobile care in collaboration with hospitals or with living environments at the sub-district, sub-district or district level. BSMU RO 8 Semarang in carrying out the program also collaborates with the OJK, the Indonesian Ulema Council representing Central Java, in the Ramadhan aid distribution program in collaboration with several DKM mosques in the Central Java and Yogya regions, orphanages and Islamic boarding schools. An example of synergistic and sustainable collaboration is carried out with the Financial Services Authority (OJK) in managing the Micro Waqf Bank (BMW) LKMS, which is a sharia microfinance institution supervised by the OJK. This institution aims to provide access to capital or financing for small communities who do not yet have access to formal financial institutions. It is hoped that the existence of a Micro Waqf Bank can improve people's standard of living and reduce poverty inequality. Researchers assume that the collaborative culture dimension always involves stakeholders as strategic partners in carrying out social responsibility activity programs.

Based on the results of the analysis of data and information that has been collected, it is confirmed that the core moral value dimension is reflected in corporate social responsibility practices and is a fundamental basis in the company's business processes. This can be seen and observed in the social responsibility programs and activities carried out by PT. Bank Syariah Indonesia. The social responsibility programs and activities that have been carried out are a form of accountability to the muzakki (donors) regarding the management and distribution of funds to ashnaf mustahik in a transparent manner by upholding the trust given (amanah). Carried out and carried out professionally by continuing to learn to develop the capability of managing ZISWAF (Zakat, Infaq, Sadaqah and Waqf) funds by conducting training programs and skills for Amilin and providing sharia literacy services by providing knowledge about zakat, infaq and inheritance knowledge provided to customers general and priority customers for free (competent). Developing the values of caring for each other and always respecting differences and not discriminating against the background of the beneficiaries (harmonious). Highly dedicated and prioritizing public, national and state interests above personal or group interests (loyal). Always innovating by providing features on the JadiBerkah.ID portal which provides easy access for BSI customers and the general public to make donations and give zakat using BSI mobile and Qris is (adaptaif). Doing something which do not close ourselves off in distributing aid or donations by synergizing with stakeholders, both the government and other philanthropic institutions, to build synergistic (collaborative) cooperation.

Researchers assume that the akhlak core values in corporate social responsibility practices at PT. Bank Syariah Indonesia is in harmony with universal sharia values, namely the Al-Qur'an and Hadith. The implementation of core moral values has the characteristics of Islamic morals which consist of goodness which is absolute (al khoiriyyah al mutlaqoh), universal (as shalahiyyah al aammah), eternal (al istiqomah), as an obligation to be obeyed (al iltizam al mustajab), and comprehensive supervision (ar raqabah al muhithah). Akhlak core values become a work culture in company’s social responsibility practices. Bank Syariah Indonesia is reflected in the 3 pillars of the social responsibility program carried out, namely educating the people, partners with the people, and sympathy for the people.

Discussion

The findings demonstrate that the implementation of akhlak core values provides an ethical foundation for corporate social responsibility practices at PT Bank Syariah Indonesia. The integration of values such as trustworthy, competence, harmony, loyalty, adaptability, and collaboration reflects the importance of ethical governance in strengthening institutional accountability. According to Carroll (1991), corporate social responsibility consists of economic, legal, ethical, and philanthropic responsibilities, where ethical responsibility represents an essential dimension of corporate legitimacy. Therefore, the implementation of akhlak values expands the CSR concept by incorporating Islamic ethical principles that emphasize accountability toward stakeholders and society. This approach supports SDG 16 by encouraging the development of responsible and ethical institutions.

Furthermore, the CSR practices implemented through three main pillars, namely educating the people, partnering with the people, and sympathizing with the people, demonstrate the role of Islamic financial institutions in promoting social welfare. The study findings indicate that CSR programs are not merely philanthropic activities but represent strategic mechanisms for empowering communities through education, economic development, and social assistance. This finding is consistent with Freeman and McVea (2005), who emphasized that stakeholder-oriented management requires organizations to consider the interests of various stakeholder groups rather than focusing solely on financial performance. In relation to SDGs, these practices contribute to inclusive development by strengthening social partnerships and reducing inequality.

The study also highlights that collaboration and adaptability are important elements in achieving sustainable CSR implementation. PT Bank Syariah Indonesia demonstrates collaborative practices by involving various stakeholders, including government institutions, universities, philanthropic organizations, and communities. Such collaboration reflects the partnership approach emphasized in sustainable development frameworks. According to Schaltegger et al. (2019), sustainability requires organizations to integrate environmental, social, and ethical considerations into business strategies. Therefore, the disclosure of akhlak core values represents an approach that connects Islamic ethical principles with global sustainability objectives, particularly SDG 16 through responsible institutional practices.

CONCLUSION

Fundamental Finding: To conclude that akhlak core values represent an important foundation in implementing corporate social responsibility practices at PT Bank Syariah Indonesia. The findings show that ethical values based on Islamic principles are reflected through three CSR pillars: educating the people, partnering with the people, and sympathizing with the people. Furthermore, six dimensions of akhlak values, including trustworthy, competent, harmonious, loyal, adaptive, and collaborative, strengthen the company's commitment to responsible business practices. **Implication:** The findings provide theoretical and practical implications for Islamic accounting and CSR development. Theoretically, this study contributes to expanding CSR literature by incorporating Islamic ethical perspectives into corporate responsibility practices. Practically, the findings provide guidance for Islamic financial institutions and policymakers in developing ethical governance frameworks that support sustainable institutional development and SDG 16 achievement. **Limitation:** This study has several limitations. First, the research focuses only on PT Bank Syariah Indonesia, particularly within Regional Office 8 Semarang, which may limit the generalizability of findings. Second, the qualitative approach relies on participant perceptions and institutional documents, which may not represent broader CSR practices across Islamic financial institutions. **Future Research:** Future studies may apply mixed-method approaches by combining qualitative and quantitative methods to examine the relationship between akhlak core values, CSR disclosure quality, corporate reputation, and sustainability performance. Further research may also compare Islamic and conventional financial institutions to identify differences in ethical responsibility implementation.

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AUTHOR CONTRIBUTIONS

Siti Jubaedah contributed to the conceptual framework, research design, methodology development, data collection, qualitative analysis, and manuscript preparation. **Djoko Suhardjonto** contributed to research supervision, theoretical development, validation process, and critical revision of the manuscript. **E. Muhtar** contributed to methodological review, data interpretation, and manuscript refinement. **Setyaningtyas Honggowati** contributed to literature review, validation, manuscript editing, and academic review. All authors have reviewed and approved the final version of this manuscript.

CONFLICT OF INTEREST STATEMENT

The authors confirm that there are no conflicts of interest, either financial or personal, that may have influenced the content or outcome of this study.

ETHICAL COMPLIANCE STATEMENT

This manuscript complies with research and publication ethics. The authors affirm that the work is original, conducted with academic integrity, and free from any unethical practices, including plagiarism.

STATEMENT ON THE USE OF AI OR DIGITAL TOOLS IN WRITING

The authors acknowledge the use of artificial intelligence (AI)-based digital tools as supporting instruments during the writing and revision process of this manuscript. AI tools were used only for language improvement, grammar checking, and manuscript organization. All generated suggestions were critically reviewed, verified, and revised by the authors to ensure academic accuracy, originality, and ethical compliance. The authors remain fully responsible for the content, arguments, and conclusions presented in this article.

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