

DISCLOSURE OF CORPORATE SOCIAL RESPONSIBILITY(CSR) BASED ON ADJUSTED GRI INDEX 2013 (EMPIRICAL STUDIES IN CONVENTIONAL BANKING INDUSTRIES IN INDONESIA)

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ABSTRACT

Corporate Social Responsibility (CSR) has become increasingly prominent in the social accounting and corporate governance literature. This phenomenon is caused by the critical attitude from communities for the global business, including banking industries in Indonesia. Previous research on CSR in the banking industry have been done by Trisnawati et al.(2011; 2012; 2013) and Fitria (2010). This study developed the research which conducted by Trisnawati, et. al (2012), Trisnawati, et al (2011), Arifiyanto (2013) , Abdullah (2013) , and Ahzar (2013) . The purpose of this study is to analyze CSR disclosure on conventional banks in Indonesia based on the adjusted GRI index. The population in this study was all Banks listed in Indonesia Stock Exchange in 2011 - 2013, The sampling method is purposive sampling. The samples were 12 conventional banks The technique used content analysis with 90 items for disclosure of conventional banks (Trisnawati et al.2012) The analysis showed that CSR disclosure in conventional banks is 83.95%, Then, the implementation of CSR practice by identified the activities CSR each banks based on their publications and describe the real CSR disclosure from each sample. The higher getting score, it means they have more social responsibility to their communities based on GRI index. It looked at from environment indicators, government involvement, economic performance, companies profile, employment practice, human right, communities and product responsibility.

Key words: Banking industries, Corporate Social Responsibility, adjusted GRI index,

Introduction

A company established for the long-term purpose. There are many things which related to the sustainability of the company. *Corporate Social Responsibility (CSR)* is a concept that companies have responsibility not only on the environment within the company's operations, but also have a responsibility to customers, employees, shareholders, and communities. CSR provides a view that corporate responsibility is not only relying on the single bottom, that is not only seen from the financial performance. However, corporate accountability should be based on the triple bottom lines about how companies have responsibility to their environment and social life. According to Elkington (1997), there are three things (Triple Bottom Line) that need to be considered by the company. There are the view of a company to sustainable (sustainability) should pay attention to "3P". In addition to the pursuit of profit (profit), the company also must pay attention and be involved in the fulfillment of social welfare (people) and actively contribute to protecting the environment (planet).

The previous studies for CSR disclosure used GRI index (78 items) have done by many researchers (Almilia dan Retrinasari, 2007; Anggraini, 2006; Febrina dan Suaryana, 2011; Rahman dan Widyasari, 2008; Sembiring, 2005 Veronica, 2008). They did CSR disclosure in manufacturing industries in Indonesia. The implementation of GRI index in banking industries is done by Trisnawati (2011). That research used 27 conventional banks in Indonesia. The result showed only 2 banks not disclose CSR and majority, they disclosed for limited CSR indicators. Fitria (2010) examined and compared CSR disclosure on 3 conventional banks dan 3 syariah banks. The result showed the conventional banks are better CSR disclosure than syariah banks.

In Indonesia, the awareness of CSR is evidence from the increasing number of companies that disclose CSR issues in annual financial statements and their others publications. The government also accommodates the rules on disclosure of CSR practice in the UU No. 40/2007 and Bapepam regulations. The other evidence is the Indonesian Sustainability Reporting Award (ISRA Award), which can add the value to the company's image. CSR disclosure practices have been widely applied by public companies in Indonesia. Although the general practice of CSR is mostly done by the mining and manufacturing companies, however, in line with the global trend will practice CSR, the current banking industry has also been mentioned aspect of social accountability in its annual report, although in a relative not completely, Now the banking industry has also been mentioned on social responsibility aspects in its annual report, although in a relatively simple form. Disclosure is not only done by the conventional banking but also carried out by Islamic banking.

Corporate Social Responsibility (CSR) has become increasingly prominent in the social accounting and corporate governance literature. Firm participation in CSR can be explained into various motivations such as strategic accruistic motivation (Lanros, 2001; Udayasankar, 2007), economic motive (Hillman and Keim, 2001), alongside moral (Payne, 2002), consumer reaction (Mc William and Siegel, 2010), reduce the firm's business risk (Bourin and Savarina, 2004). For these reasons, CSR have signaled to firms that their participation in CSR is likely to be rewarded, resulting in improved performance. The purpose of this study is to investigate the disclosure of corporate social responsibility (CSR) in conventional banking industries in Indonesia during 2011-2013 periods. This research used Global Reporting Initiative (GRI) index for disclose CSR in these companies. We used 149 items GRI based on GRI 2013 as regulation CSR disclosure on the Indonesian listed companies. It improved the GRI index used by previous researchers. And then we also used the adjusted GRI index (Trisnawati et al 2013) as many as 90 items with 10 indicators. The indicators are 1) strategy and analysis, 2) organization profile 3) report parameters, 4) corporate governance, 5) economic performance, 6) environmental performance, 7) social performance, 8) employment, 9) community and 10) the responsibility for the product.

Based on data from www.bi.go.id, there are 123 banks listed in Indonesian banking industries. They are one (1) bank as central bank, four (4) state-owned banks, 33 private domestic commercial banks / BUSN Exchange (Three of them are Islamic banks such as Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Mega Syariah), 33 National Private Banks / non-foreign BUSN (two of them are Islamic bank :BRI syariah and BUKOPIN syariah), 26 regional banks, 17 joint venture banks, 9 foreign banks and only 5 Islamic banks. This research used conventional bank which selected by total assets. They are seven large banks in Indonesia and have the very good category rating based on survey conducted by bank Indonesia on May 2011. The previous research (Trisnawati et al, 2014) used 5 Islamic banks.. They found that The Islamic banks got the maximum score is 85.71% and the minimum score is 73.02%. The CSR disclosure used the 90 items and 10 supplemen based on the Islamic banks characteristics. This research used the different items to disclose the CSR of conventional banks, based on their characteristics. The present study is to focus on the CSR disclosure on conventional banks in Indonesia based on the adjusted GRI index. The following sections describe the theory, research method and the research findings and finally come up with suggestions and recommendations.

Theory

1. Development of Corporate Social Responsibility in Indonesia

Saidi and Abidin (2004) and Suharto (2006) said that there are at least four models or patterns of implementation of CSR is usually applied by companies in Indonesia, yaitu: (1) direct involvement, (2) Through the foundation, or corporate social organizations, (3) Partnering with others and finally (4) Support or join in a consortium. The survey results of research conducted by them showed that the model most widely used enterprise as a means of implementation of CSR is to partner with another party or social institutions. This is evident from a total of 279 application of CSR activities being carried out firms, including 144 events (51.6%) is done through a partnership with social institutions with a total allocated funds amounting to 79 billion dollars.

The development of CSR in Indonesia has increased both in quantity and quality compared to the previous years. Research conducted by PIRAC in 2001 showed that CSR funds reached more than 115 billion dollars of the 180 companies that distributed to 279 social activities (Said and Abidin, 2004). Average number of firms who donated funds for CSR activities are approximately 640 million dollars. But based on a survey conducted by the Ministry of Environment stated that there is only 2% of all firms in Indonesia implementing a sustainable CSR. For comparison, the United States had reached 2030 CSR funds trillion rupiah (Saidi and Abidin, 2004). It indicates the low awareness of companies in Indonesia for the implementation of CSR.

2. CSR Reporting in Indonesia

Based on a survey conducted by the Global Reporting Initiative (2008), it is found a significant increase the number of companies disclose CSR report, known as sustainability reporting which was from about 300 firms in 1996 to 3100 firms in 2008. In addition, the survey also shows that CSR reporting is mostly done as voluntary and not mandatory disclosure. Therefore, sustainability reporting forms and formats vary considerably according to the needs of the organization. It becomes reasonable considering the number of international organizations that have provided guidance to present CSR reporting such as: the Global Reporting Initiative Sustainability Reporting Guidelines (published by the Global Reporting Initiative (GRI)), the Organization for Economic Cooperation and Development guidelines for multinational enterprises (published by the Organization for Economic Cooperation and Development (OECD)), Social Accountability 8000 (published by Social Accountability International), AA 1000 for auditing and assurance process (published by Accountability, an international membership organization), Environmental management systems (ISO 14001, EMAS), the Global Compact and United Nations norms, (published by the United Nations), as well as the Greenhouse Gas Protocol (published by the World Business Council for Sustainable Development (WBCSD) and the World Resources Institute). Among the various reporting standards reported, the GRI Sustainability Reporting Guidelines are the accepted standard of reporting in general and most widely used by companies in the world.

In Indonesia, the CSR is the most widely applied concept in strategic level companies in Indonesia and the community felt the need for companies to do CSR activities (Swa, 2005). Empirical research also shows that an increase in social disclosure in corporate annual financial statements Indonesia (Hartanti, 2003). And the increasing number of companies in Indonesia that uses the Global Reporting Initiative standards in CSR reporting (Darwin, 2007).

3. The concept of Corporate Social Responsibility

According to Fitria (2010), the concept of CSR as a corporate social responsibility is widely accepted. Although there are several parties who consider it is still controversial, they argued that the profit company has to pay a sum of money in the form of taxes to the state for distribution to the public in order to improve welfare. Meanwhile, the opposing parties stating that the company cannot be separated from the individuals involved in it, such as owners and employees. Therefore, it is not the time for companies only think of financial gain only, but also must care for the rights and interests of the public, especially around the company. Until now, there is no fixed definition of social responsibility, each side has different definitions and interpretations of CSR.

In general, CSR can be defined as responsibilities undertaken by the company to its stakeholders to behave ethically and comply with all aspects of economic, social and environmental well-for sustainable development (Fitria, 2010). In terms of conventional philosophy, there are several theories behind the implementation of CSR in companies, namely:

3.1. Milton Friedman's Capitalism Theory.

According to Friedman (1967) if the company's CSR activities in the outside of the shareholder interests, then it violates the company's goals. The company has to provide prosperity to the shareholders. Donation activity allowed if deemed to provide benefits for the company.

3.2. Social Contract Theory.

In this theory believed that the company can only be tried better if it is supported by the community (Moir, 2001). So, the company will be regarded as a social institution that must contribute to their social environment.

3.3. Instrument Theory.

According to this theory, CSR is strategies to achieve company goals. So, according to this theory, firms conducted CSR activities have a specific purpose such as creating a positive reputation, public relations or other similar benefits. (Burke and Logsdon, 1996).

3.4. Legitimacy Theory.

According to this theory, the company will conduct CSR activities due to social pressures, politics and economy from outside the company. So, the company will balance these demands by doing what the people wanted and what is required by regulation (Darus et al, 2008).

3.5. Stakeholder Theory.

According this theory, The CSR activity made to accommodate the desires and needs of **stakeholders (stakeholders) so that companies can move increasingly by the support these stakeholders (Clarkson, 1995).**

Research design

The population of this research is all of the conventional banks which listed in Indonesian banks industries during 2011-2013 periods. Based on data from www.bi.go.id, there are 123 banks listed in Indonesian banking industries. They are one (1) bank as central bank, four (4) state-owned banks, 33 private domestic commercial banks / BUSN Exchange (Three of them are Islamic banks such as Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Mega Syariah), 33 National Private Banks / non-foreign BUSN (two of them are Islamic bank :BRI syariah and BUKOPIN syariah), 26 regional banks, 17 joint venture banks, 9 foreign banks and 5 Islamic banks.

The sample used in this study are 7 conventional banks in Indonesia. It is selected by total assets. This study was designed through a survey to obtain annual financial statements banks during 2011-2013.. Based on a survey of Bank Indonesia in May 2013, there are seven large banks (total assets owned Rp.1 - Rp 10 trillion (\$ 117 - \$ 1.17 billion.) Rating banks are in a very good category. They are Bank CIMB Niaga, Bank Rakyat Indonesia, Bank Danamon, Bank Mandiri, Bank Central Asia, Bank Panin and Bank Negara Indonesia 46. These banks are conventional banks listed companies in Indonesia which reported annual report in 2011-2013 periods. The data analysis used content analysis and descriptive method to identify dimension and implementation of social responsibility disclosure among these banks. The scoring used 1, if banks disclosed these GRI items and 0 if they are not disclosed. The scored each banks showed the rate of CSR disclosure. Then, the implementation of CSR practice by identified the activities CSR each banks based on their publications and describe the real CSR disclosure from each sample.

Result and Discussion

The score of corporate social responsibility disclosure on conventional banks in Indonesia, which is reviewed by the GRI 2013 that contains 149 items, can be seen in table 1.

Table. 1: CSR Disclosure based on GRI 2013

(Bank Name)	2011	2012	2013
CIMB Niaga	21:49	23:14	23:14
BRI	20.66	22:31	22:31
Bank Danamon	24.80	24.80	24.80
Bank Mandiri	19:01	18:18	19:01
BCA	23:14	23:14	23:14
Panin Bank	19:01	19.83	23.97

BNI	25.62	26.45	26.45
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Table 1 describes the results of the scoring of CSR in conventional banking Industries.. The higher the points, that is good CSR disclosure for banks based on the GRI 2013 with 149 items. The indicators are looked at from environment indicators, government involvement, economic performance, companies profile, employment practice, human right, communities and product responsibility The results showed that BNI had the highest score. It was 25.62%, 26.45% and 26.45% . It means BNI concern for social responsibility is greater than another banks which viewed by the GRI index.

The result also showed that the conventional banking industries had the limited score. So this score has to compare with adjusted GRI index by 90 indicators. The limited score existed because many items particular on environment indicators not suitable for bank disclosure, such as materials, energy, water, bio-diversivity, waste and emissions, Another items have to be deleted such as human right about children employee and force task for employee. The higher getting score, it means they have more social responsibility to their communities based on GRI index. Then, we compare the CSR disclosure score with adjusted GRI 2013. We did the decomposition analysis to reduce the items which is not relevant with banks characteristics. We used content analysis to look at and analyze the CSR disclosure all of banks including Islamic banks in Indonesian. We deleted the items if all banks are not disclose these items. Although only one bank discloses in its financial reporting, we used as the indicators. Totally we have 90 indicators which is relevant with the banks characteristics. It looked at from environment indicators, government involvement, economic performance, companies profile, employment practice, human right, communities and product responsibility. Finally we got the better score, The CSR disclosure score can be seen the following table.

Table. 2: CSR Disclosure based on adjusted GRI 2013

(Bank Name)	2011	2012	2013
CIMB Niaga	85,56%	85,56%	85,56%
BRI	86,67%	86,67%	87,78%
Bank Danamon	84,44%	84,44%	85,56%
Bank Mandiri	87,78%	87,78%	87,78%
BCA	85,56%	85,56%	86,67%
Panin Bank	81,11%	82,22%	83,33%
BNI	88,89%	88,87%	88,89%

The BNI bank also got the maximum score based on the new measurement. The disclosure score is better than previous score. The high score means that this banks disclosure many items and it is good for implementing the CSR. The higher score will be reached by market to look at the responsibility of the organization for the community and their environment. All of banks did the CSR activities but they did in different forms. Especially, they focus on education, health, environment and material handling for disaster.

The implementation of CSR in CIMB Niaga Bank focused on education especially the scholarship programs from undergraduate until doctorate level. The others programs are development and social empowerment, cultivate 5000 trees in pantai Indah Kapuk, green office program, filantrophy programs such as give materials for disaster, infrastructure building, blood charity, facilitate employee PGA Volunteer, and Employee Volunteer Club.

Bank Rakyat Indonesia responded to their communities by giving the educational scholarship, repairing the school infrastructure, health care for unempowered people, built the health house, bleeding charity, cultivating the productive trees, the cheap market (bazaar) and the socialization of renewing energy such as biogas installation program. BRI allocated more than 100 milyar rupiahs for CSR activities.

The CSR programs had done by bank Danamon are “Our market clean will be healthy and wealthy “ implemented in all regions in Indonesia, danamon go green program, take care for disaster, traditional market revitalization, education for communities to be healthy life. Danamon bank activities focused on economic empowerment by market revitalization on people behavior and market infrastructure.

Bank Mandiri responded to their communities by many CSR programs such as educational programs:” Program Kemitraan dan Bina Lingkungan (PKBL)“. It gave scholarship for 20 enterpreneur students. During 2010, Bank Mandiri gave fund amount Rp 5,875 miliar for poor people and Rp 3,250 miliar for 65 charity organization. Bank Mandiri also gave scholarship for training of trainer amount Rp 968,9 juta in Lombok, Aceh, Ambon and Solo. The implementation program of Corporate Social Responsibility (CSR) Bank Mandiri had done by reachment of educational freedom and entrepreneurship.

Bank Central Asia (BCA) did CSR activities on education, health and support the empowerment SME business by forming Organization of Business Development (LPB). BCA also cooperated with United Nations Children’s Fund (UNICEF) for take care children healthy. In 2010, BCA contributed to educational program by giving scholarship for teachers and undergraduate students and participating in English conference in Bali. BCA also participated with Palang Merah Indonesia (PMI) programs, United Nations Children’s Fund (UNICEF), World Wildlife Fund (WWF), by education banking theme programs. BCA also had contribution for small industries by training management, basic finance, repairing and maintance of vehicles

CSR activities in Bank Panin focused on educational programs, art, health, disaster fund and environment. Panin bank gave scholarship and built school infrastructure. During 2010, Panin bank participated by cultivating 240 juta trees for reducing impact the global warming. Bank Panin responded the environment by Green Officer programs.

Bank BNI 46 also participated in educational programs, health, children care, empowerment people and care with the environment to reduce pollution and CO2. BNI cooperated with government to educate people for saving money for economic nation growth, participated in Earth Hour 2011 activity and cooperated with Borneo Orangutan Survival Foundation (BOSF) for care the animals.

Conclusions and Limitations

The purpose of this study is to analyze CSR disclosure on conventional banks in Indonesia based on the adjusted GRI index. Result of this study provides evidence that most of Indonesian listed banking industries have disclosed CSR information issues based on GRI index even though all of banks not disclosed social responsibility and environmental information completely. The results showed that BNI had the highest score, by reaching percent per year respectively by 25.62%, 26.45% and 26.45%. The limited score is caused by the irrelevant items used for reporting CSR. Many items are not suitable with banks characteristics. Based on the adjusted GRI 2013 index, the higher score CSR disclosure is got by all of banks. The BNI got the highest score by reaching 88.89%, 88.87% and 55.89%. It means BNI concern for social responsibility is greater than another banks which viewed by the GRI index. Generally, the result of this study support legitimacy theory in explaining the social responsibility and environmental disclosure by the listed banking industries in Indonesia. The finding was consistent with Darus et al (2008) who argued that regulatory efforts have the prospect of becoming a significant force in promoting the quality of Corporate Social Responsibility (CSR) and environmental disclosure.

The future researchs should extend the samples by adding Islamic banks as unit analysis and compare them for CSR disclosure. GRI index as tools for measuring CSR disclosure is limited information. Based on the result of this study, the CSR implementation is more information widely that is not including in GRI items. So, the next studies should repair the GRI items by adding information about education, health, environment issues, children care, empowerment people and other information which these did by companies. The CSR disclosure should be viewed by many informations that getting from real companies activities, not only from annual financial statements.

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