

Optimizing CSR Funds for the Economic Empowerment Community Through Islamic Financial Technology

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Abstract

The problem of poverty in Indonesia is still unfinished and this is not only the task of the government but also the concern of all stakeholders. not only a task for the government but should also be a concern for the entire community in creating economic empowerment opportunities. society in creating opportunities for economic empowerment. This research seeks to examine the optimization of CSR funds so that they can be accessed by the wider community using Islamic Financial Technology. by the wider community using Islamic Financial Technology. This research uses a literature review method with a qualitative approach. The research results in Islamic Financial Technology can be used as solution options and ideas to these problems this Fintech will be accessible to the wider community, especially rural communities that are still accessible to the wider community, especially rural communities who still do not have access to banks or are constrained by who still do not access to banks or are constrained in terms of funding.

Keywords: Poverty, CSR, Islamic Financial Technology

Introduction

Poverty and economic inequality are still problematic for Indonesian society. Although the Central Bureau of Statistics said that the poverty rate in September 2022 showed a downward trend from 9.57% to 9.36% in March 2023. In March 2022, the number of poor people in Indonesia was 25.90 million and decreased by 0.26 million in March 2022. Furthermore, the percentage of poor people was recorded at 9.36% in March 2023, which decreased by 0.21% in September 2022 and by 0.18% in March 2022 (Badan Pusat Statistik, 2023).

By area of settlement, between September 2022 and March 2023, the overall number of people classified as poor in urban areas decreased by 0.24 million and decreased by 0.22 million in rural areas. The proportion of poverty in urban areas fell from 7.53% to 7.29%. At the same time, it fell from 12.36% to 12.22% in rural areas. Several factors can affect the poverty rate during the period September 2022 to March 2023, such as The Open Unemployment Rate (TPT) in February 2023 amounted to 5.45 percent or decreased compared to the TPT in August 2022 which amounted to 5.86 percent, was also a factor in the decline in the inflation rate from September 2022 to March 2023 by 1.32, which was lower than inflation in the period March

2022 to September 2022 by 3.60 and several other factors. This situation should make us realize that alleviating poverty and empowering the community's economy is not just the task of the government alone. Therefore, other options are needed to support government assistance for community economic empowerment so that it can improve the economy. One option that has this potential is CSR from companies (Badan Pusat Statistik, 2023).

Corporate Social Responsibility itself is an organizational activity aimed at maintaining the company's state in the global competitive environment. CSR is targeted at returning a portion of the profits earned by the company through various stakeholder activities (society, shareholders, employees, and the environment). the responsibility for social welfare in a country is not just an obligation of the government but also includes other party participants. for example: companies and industries that are very important to stimulate healthy economic growth. the government's network and partnerships with other parties It is a strategy needed to support the implementation of current social policy measures. In addition to assisting for the benefit of the surrounding community and to improve social welfare in many fields, maintaining a stable social environment is also given to the various parties involved which can make companies and industries have a healthy social interaction (Zetta et al., 2021).

The definition and understanding of CSR is different for everyone. CSR has the concept that not only companies but also organizations have a responsibility in all aspects of the company's operations towards employees, consumers, communities, shareholders, and the environment around the company. CSR programs and policies are implemented because of several motivations, not just to follow the trend. Corporate Social Responsibility (CSR) generally refers to business practices in which companies consider the social, environmental, and ethical impacts of their activities. CSR involves a company's commitment to contribute to the well-being of the surrounding community and environment, in addition to achieving its economic goals (Akim, 2017). Therefore, the funds generated and Corporate Social Responsibility can be used in many ways including community economic empowerment, however, the utilization of CSR funds is currently not optimal because many social problems have not been resolved. According to Vice President Mr. Ma'ruf Amin, CSR funds have the potential to reach 80 trillion and can solve various economic problems in the community and the implementation of CSR funds can also encourage extreme poverty alleviation where the President of the Republic of Indonesia Jokowi Dodo targets extreme poverty to reach 0% by 2024 (Wulan, 2023).

There is great concern about poverty in Indonesia given the strict CSR policies. Currently, there is a lot of economic inequality around businesses that produce various goods, so people are in dire need of food. Many company employees suffer from stress due to unreliable work and maintenance. Therefore, CSR initiatives need to be implemented carefully and without deviation. To ensure that CSR is truly beneficial to the society at large, a statement of "Social justice for all Indonesians" from Pancasila Precept 5 in this case must be addressed and must be done quickly. CSR is an initiative of a business that has established itself as a leading brand and has large economic capital to spread benefits to the wider community, especially local communities. This must be clearly regulated and truly beneficial to the community (Fernades, 2022).

In essence, social donations will remain a small part of CSR and CSR should not only be a portion of profits set aside for all social activities in the community. CSR funds can also be used to improve the company's image and participation in the community's view by caring

for the company through joint efforts for the surrounding community. However, it would be better if CSR is not only in the form of gifts that run out immediately when used but can also have various implementation options with effective and efficient ways of distribution and can be widely reached. Therefore, it is necessary to use technology for this (Astri, 2012).

The use of technology in today's digital era can be used as a means to facilitate and maximize potential in many fields, without exception in the economic field. For example, financial technology can help overcome the problem of access to financial services in areas that are difficult to reach by traditional financial institutions. Through mobile applications and online platforms, individuals who previously did not have access to bank accounts or financial services can easily make transactions, save money, and access other services. Technology can automate many processes that previously required human interaction or time. This can reduce operational costs for financial institutions and drive down costs for consumers. To facilitate and also maximize the distribution of CSR to those in need, fintech can be used as an innovation that we need to study.

This research was conducted to formulate an innovation as an effort to utilize the potential of CSR more effectively and efficiently as a solution to poverty alleviation and also community economic empowerment using Islamic Financial Technology to be more targeted and safe from all forms of usury and help the community to further improve not only access to funding but also education, knowledge, skill improvement, competencies that support the utilization of natural resources in the environment, and social assistance.

Literature Review

Poverty and Economic Empowerment

The Central Bureau of Statistics states that poverty is a person's inability to meet the standard of primary needs, which include clothing, shelter, and food. Poverty can be measured by equating the consumption level of each individual to the poverty line or a person's expenditure on consumption within one month. If a person's expenditure is below the poverty line, the individual is categorized as poor. According to Friedman (1979), poverty is the unequal accumulation of social bases (productive capital on assets, sources of income, politics or organizations, and networks to get a job) (Akhmad, 2021).

In Indonesia, there are still many cases of poverty everywhere. Therefore, in overcoming these problems, community economic empowerment is needed. Community economic empowerment is an effort to make people independent and able to build and improve their economy with various efforts. Not only in the form of capital injections and training but there must be a guarantee of partnership and cooperation between those who are still in development and those who are already advanced (Kusuma et al., 2022).

To realize this, collaboration between related parties, both individuals and groups, is needed. One alternative that is very possible to do is to optimize CSR funds from companies. Because the amount is not small, it can help the government in alleviating poverty. However, the utilization of CSR funds cannot be done optimally and requires intermediaries and alternatives to maximize this (Wulan, 2023).

Corporate Social Responsibility (CSR)

The World Business Council For Sustainable Development explains that: Corporate Social Responsibility is the contribution of companies that are committed to building a

sustainable economy, working with company employees and local communities and the whole society to improve the quality of life. According to Rusdianto (2013), the meaning of CSR is that a business should not only be concerned with its business goals. In order not to cause harm to the local population where they work, it is necessary to make cultural adjustments while still understanding the social environment. This provides an opportunity for the company to engage with the social environment of the community and have an influence on the surrounding social environment (Muarifah, 2020).

Rawi and Child define CSR as a mechanism for a company to voluntarily pay attention to the community environment in its operations. CSR is also a form of corporate concern to allocate part of its profits for the benefit of community development and the environment in a sustainable manner based on appropriate and professional procedures (Muarifah, 2020). From several theories about corporate social responsibility, it can be concluded that CSR is a must for business partners to provide benefits to the general public by using company funds, through participation as a member of the general public, expanding the scope of society as a whole, and ensuring the trust of the general public, while prioritizing business profits.

CSR can also be used to solve the problem of poverty that has not been resolved until now. It requires support from every individual, group, organization, and even company. Companies can contribute greatly to poverty alleviation by complying with CSR regulations. CSR funds that have been paid and collected to local institutions will be channeled optimally for community economic empowerment to succeed in government programs in alleviating poverty.

Islamic Financial Technology (IFT)

Financial Technology (Fintech) means the technology used for financial effectiveness and efficiency. In recent years, the term fintech has become increasingly popular among the public. PwC or Pricewaterhouse Coopers explains that fintech is a dynamic segment of innovation in the financial services and products industry in the financial services sector and technology that focuses on start-ups in the product and service industry (Yudha, 2020).

Along with the times and seeing that the majority of Indonesian people are Muslim, fintech is needed which is adjusted to muamalah fiqh. From this, an idea emerged, namely Islamic Fintech Syariah (IFT). IFT or Islamic fintech is a collaboration between technology and financial services that facilitates all financial services and transactions based on Islamic values (Nafiah & Faih, 2019).

IFT can be used as an intermediary in channeling CSR funds as corporate social responsibility to the community which aims to empower the economy, health, or education as an alternative to improving people's lives. The funds distributed are not only in the form of social assistance but also by providing capital or business assistance such as communication equipment, transportation, and production equipment that will be used by the community for entrepreneurship.

Research Method

This researcher uses a type of literature study research known as library research. In this study, researchers applied a qualitative research approach. A qualitative research approach is a research approach that will produce data in the form of facts or information from

the subject under study, information, actors, and places that will become the object of research. The reason researchers choose this type and approach of research is for effectiveness and efficiency in completing this research.

The data from this research is secondary data, which is data obtained indirectly but obtained through other parties' publications, for example, report documents, research journals, articles, and scientific magazines whose contents are related to the research to be carried out. Documentation is a process of collecting data by searching for these documents and taking data that is credible and relevant to the object of research.

The first method is data reduction, starting with collecting, selecting, and sorting out the main things, focusing on important points so that the data can provide a clearer picture of the facts and observations. In the reduction process, some data is taken and some data is not used. After the data has been reduced, from the data that has been obtained simply in the form of descriptions and sentences, a problem is formulated and a concept to overcome the problem is discussed. Data analysis in this research uses content analysis techniques. After that, a forum group discussion (FGD) was conducted to verify and analyze the data and find a clear and straightforward conclusion.

Result and Discussion

The Problem of Poverty

Indonesia is one of the countries still categorized as a developing country. Developing countries usually still have complex economic problems, one of which is poverty. According to the Central Bureau of Statistics, the highest percentage of poor people in the last five years was 10.19% in 2020, or nearly 27.54 million people, which was caused by a pandemic that shook economies around the world. The turning point began to be seen in the 2021 period after various efforts in the form of policy easing and various incentives provided by the government so that the poverty rate could be reduced and decreased to 9.71% then in 2022 it also decreased to 9.54% but this figure needs to be lowered to achieve social welfare. Poverty in Indonesia is dominated by rural areas where around 12.03 million people live in villages where the majority of the population works in the agricultural sector with low income and has a large number of members. Access to fulfillment of needs in the village is very difficult and infrastructure is still limited, while poverty in urban areas is relatively smaller where the population is around 15.51 million people (Dawood et al., 2019).

Community empowerment to overcome the problem of poverty should depend on the cultural values of the local community so that it is very different from one community to another, and not only depends on the role of the government alone but also the private sector and civil society to work together to play an active role in community economic empowerment. This is because in the eradication of poverty and community empowerment, there are factors that affect the obstacles to poverty alleviation, including the following:

1. The community is more likely to give up and surrender to circumstances due to a lack of innovation and creativity. Thus making the community dependent on assistance programs from the government.
2. Local governments still have limitations in interpreting and implementing various regulations and policies of the central government program to develop their respective regions (Tjilen, 2019).

Therefore, the community and the private sector need to take part and contribute to poverty alleviation and community economic empowerment as well as encourage the government to immediately provide concrete policies and solutions as well as economic empowerment programs, poverty alleviation, and equity for the people of Indonesia. Social assistance that tends to be charity in nature such as the Family Hope Program (PKH) and non-cash food assistance (BPNT) tends not to provide meaningful changes for the community. This is because the assistance will be used up immediately to meet consumptive needs.

Corporate Social Responsibility Fund as an Alternative to Community Economic Empowerment

Corporate Social Responsibility (CSR) or can be said as a corporate obligation is a firmness to carry out business practices but care about improving the welfare of society. CSR is also a social responsibility carried out by the company to stakeholders and people concerned, either individuals or groups that have influence or are affected by the impact of various activities and policies of the company. If the manager concerned gets a return from the contribution made by the company, the manager will support all its activities (Kustina & Arisanti, 2022). Islamic Corporate Social Responsibility (ICSR) and corporate zakat distributed can improve the image of Islamic banking to increase public confidence to be able to entrust their funds to the company which will have an impact on improving banking performance proxied by Return On Asset (Ilmi & Fatimah, 2020).

The potential for corporate social responsibility funds issued by the Company is very large. Even Indonesian Vice President Ma'ruf Amin said that the potential of CSR funds reached around 80 trillion rupiahs and was able to solve various social problems in society such as poverty (Wulan, 2023). The potential of such a large fund if most of it can be collected and used for poverty alleviation and also community empowerment will be very much helped and can improve their economic conditions. However, to achieve this, it requires the company's compliance in carrying out CSR. The government must also participate in supervising and encouraging so that the distribution or implementation of CSR can be carried out properly and on target. The government also regulates CSR with various policies and regulations. Regulations or regulations regarding the implementation of CSR that it has a role and provide funds for community development as a form of social care (Natalina et al., 2022).

There are various forms of CSR implementation when viewed from the type of program, namely: 1) Charity, is social assistance that is usually in the form of direct gifts such as scholarships, qurban, mass circumcision, free medical treatment, and so on, 2) Infrastructure, is social assistance in the form of physical development that can be used for the benefit of the public such as the construction of roads, sewers, buildings, irrigation and so on, 3) Capacity, building, is assistance aimed at increasing the capacity and ability of individuals or the general public through training, counseling, comparative studies and so on, 4) Community development, is assistance by facilitating the community to have economic independence and generally this program is sustainable so it is commonly referred to as empowerment (Suratmodjo & Vanany, 2018).

Islamic Financial Technology as a Solution in Optimizing Corporate Social Responsibility Funds

The implementation of the distribution of CSR funds is still not optimal. From companies that neglect to implement CSR to the distribution and implementation that is less targeted. Mr. Mahir Bayasut, Chairman of the CSR Forum, said that CSR funds are still not directed, synergized, and consolidated at the national level. He also urged companies to address the problems of extreme poverty, education, stunting, and inequality by collaborating with other companies (Prabowo, 2023).

The implementation of CSR has been carried out by many companies in a form and form that tends to charity programs with voluntary activities or distributing necessities. This is due to the lack of rules for the implementation of CSR arrangements in Indonesia. More companies make CSR as a program that is only intended for imaging so that it does not have a clear output and there are still companies that consider CSR programs only enough to be included in the APBD. CSR should be able to be implemented by responding to the needs of the community and local communities to truly improve the quality of life of the community (Daelami, 2020).

To optimize CSR funds to be optimally absorbed, they can be better monitored and consolidated and can be accessed and utilized by communities, institutions, or communities in all corners of the country that need funds for poverty alleviation and community empowerment. So it takes an innovation and breakthrough that can be used as a solution to these problems. Ideas that can be offered in optimizing CSR Funds are by Islamic Financial Technology (IFT). IFT is an innovation in financial services that uses the role of digital technology in its utilization and aims to make financial transaction services more effective and efficient. By creating a financial technology platform that can collect CSR funds from companies through fintech it can be more effective and efficient. With the help of IFT, companies that channel their funds will be able to supervise, control, and evaluate the absorption of CSR funds they spend so that they can be better consolidated. IFT also allows synergy between companies that provide CSR, the Government as a policy maker and the community who benefits from these CSR programs.

The reason why it should be Islamic Financial Technology is because the majority of Indonesia's population adheres to Islam, of which there are currently 207 million Muslims, but many of these people still do not understand the transaction contracts based on Islam. So that they can be trapped in loans that ensnare them in usury or loans with suffocating interest and other illegal lending practices (Hiyanti et al., 2020). The growing financial technology should be able to make the emergence of fintech with an Islamic paradigm so that it makes it easier for Indonesians, who are predominantly Muslim, not to hesitate to use fintech (Ansori, 2019). So there must be an innovation, namely this Islamic Financial Technology service which is an application that can be accessed by the wider community, especially rural communities in all corners of Indonesia who still do not have access to various safe sources of funding.

The company issues CSR funds through the Islamic financial technology platform, and then the platform records and collects funds. After the funds are collected, Islamic Fintech will distribute the funds into three programs, namely:

1. Economic empowerment, including community development based on community needs such as: purchasing agricultural equipment and production tools in villages, building urgent infrastructure such as bridges, wells for villages that are constrained by water access, village roads, and so on, CSR funds can also be used for loans for farmers who are constrained by funding problems and are entangled in usury

loans and of course these loans use contracts that are permitted in Islam, can be used for loan assistance to MSMEs and also village cooperatives that are constrained by funding problems to develop their businesses and open more jobs and reduce unemployment. In addition to receiving, the community can also apply for empowerment assistance to the fintech platform to then get assistance funds with certain requirements.

2. Education, the IFT manager can hold education and counseling for the community according to the needs of the community such as job training and natural resource development training as well as introducing technology and also Islamic financial literacy so that it can be used as a reference and knowledge for the community, especially in villages. In addition, a community group, community, or organization that wants to hold counseling or education related to economic empowerment but is constrained by funds can also apply for assistance by meeting certain requirements.
3. Social assistance, this IFT can channel CSR funds for humanitarian social assistance in all corners of Indonesia. This social assistance can be used if an area is affected by a disaster or other crises. Furthermore, from the funds that have been channeled, monitoring will be carried out regarding the development and output of the CSR distribution to be evaluated. In addition, publications and news will also be carried out, so in addition to helping the community in economic empowerment and poverty alleviation, this CSR distribution program can also provide a good image for the companies involved.

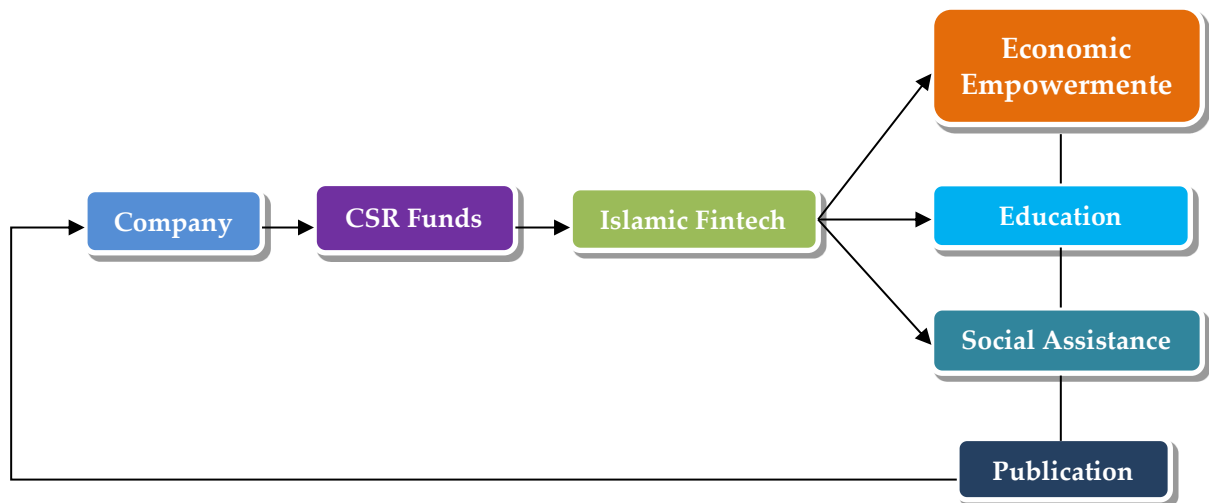


Figure 1. CSR Distribution Mechanism

Islamic Financial Technology (IFT) can be used as an innovation in poverty alleviation because it can collect funds from CSR companies throughout Indonesia that have great potential as capital for community economic empowerment effectively and efficiently and can be monitored properly. Then it is distributed to parties in need with predetermined requirements and verification so that it can be right on target. In addition, IFT can also be accessed by all Indonesian communities so that they can bridge them in terms of submitting information about economic empowerment programs and applying for financial assistance for activities aimed at community economic empowerment, education for increasing community

knowledge and competence, and social assistance for urgent assistance needs such as overcoming the impact of natural disasters, health, and crises experienced by communities throughout Indonesia.

Conclusion

Poverty is the inability of a person to fulfill the minimum standard of living needs such as clothing, food, and shelter. The alleviation of poverty and economic empowerment of the community is not only a task for the state but should also be a concern for all of us so that the problem can be resolved more quickly. The potential of corporate CSR funds is very large if implemented and regulated so that companies comply with CSR obligations and their distribution can be right on target. Sharia Fintech can be used as an option for solutions and ideas to these problems with this Fintech will be accessible to the wider community, especially rural communities who still do not have access to banks or are constrained in various ways. This Fintech will have a goal on three points, namely Economic Empowerment, Education, and Social Assistance.

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