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## BEST PRACTICE ANALYSIS OF CORPORATE SOCIAL RESPONSIBILITY (CSR) APPLICATION AT PT BANK RAKYAT INDONESIA (PERSERO) TBK FOR POVERTY ALLEVIATION

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**Abstract:** The importance of this study is to analyze the implementation of Corporate Social Responsibility (CSR) conducted by PT Bank Rakyat Indonesia (Persero) Tbk for alleviating poverty. This study became the best model for poverty alleviation related to BRI who have made branches in various regions. The method for doing this research uses qualitative descriptive method. The results of the research that has been done is PT Bank Rakyat Indonesia (Persero) Tbk has implemented various CSR one of them is to build a branch of BRI up in various parts of Indonesia, which is able to facilitate people to reach economic problems as well as embrace the community by providing donations that residents need the corresponding appropriate regional branch. PT Bank Rakyat Indonesia (Persero) Tbk provides many advantages and optimal benefits to the parties concerned (stakeholders) in implementing CSR.

**Keywords:** CSR, poverty alleviation, descriptive qualitative, BRI, stakeholders.

### A. Introduction

<sup>8</sup> The background of this study was to analyze the implementation of CSR conducted by PT Bank Rakyat Indonesia (Persero) Tbk in various branches of the outposts Indonesia. The method in this research is the method of data collection using qualitative descriptive. In building an organization, leaders must balance the needs of both inside and outside. In which one of them needs to establish and run the code of conduct on individual members and discipline in work. Beyond the requirement that one of them can be implemented by applying social work or contribute to the surrounding community, because the company will not go forward and stand up when there was no push around.

According Fragouli and Jumabayev (2015), Corporate Social Responsibility (CSR) for the most part tend to act as building systems, in which the controlling organization specializing in business settings do not affect the main stakeholders. Meanwhile, according to Gregory, Tharyan and Whittaker (2013), to the individual dimension of Corporate Social Responsibility (CSR), in force generally considered positive and negative concerns appreciated, although the effect is not universal in all dimensions of Corporate Social Responsibility (CSR).

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### B. Theoretical Review

According to Suryaningsum (2015), Corporate Social Responsibility (CSR) is a mechanism for an organization to voluntarily integrate social and environmental concerns into the operating system and its interaction with stockholders, which exceeds the responsibilities of organizations in the field of law. One example of Corporate Social Responsibility (CSR) by Suryaningsum (2016), Corporate Social Responsibility (CSR) is a social action (including consciousness) of the environment above the authorized limits. In terms of poverty reduction that has been implemented by the government of Bojonegoro that seeks to improve the quality of human resources, so that people will be more independent, to explore and exploit the potential of the potential and their environment, in order to achieve a good chance in the economy, politics and society. Inability to explore and exploit the potential of causing villagers left behind and trapped in poverty, more is more, there is no ability to build the capacity and quality of youth. Sources of human impact unqualified multi-dimensional poverty, it means that they voicelessness (because they have a low level of education), strength (because they are not only low educational levels but also low skills), so they were not able to seize opportunities in economic, political and social in their lives. Accordance with Suryaningsum et al (2015) (2015a) (2015b) (2015c), in cooperation with the employees of the company and the family, including the local community is very important to improve the quality of their lives and make the eradication of poverty, In connection with the statement, we can conclude that CSR is an action or social action in an environment characterized by a commitment to the business and to increase the growth of economic development and quality of life.

Corporate Social Responsibility (CSR) is a factor that influence the value of the company as one of basic ideas underlying a company's business ethics. More and more companies disclose CSR in the annual report, the better the company's value in the eyes of investors, creditors, or society. CSR is no longer grounded in the practice of a single line which oriented by financial performance, however, was referring to the triple bottom line, which means that in addition oriented financial performance, the company is also oriented on social and environmental activities. It is believed to ensure sustainability in the course of the company. However, the practice of corporate social responsibility to the social environment on average still be voluntary and not be a liability. Voluntary practice in the context of business merely to identify and satisfy the needs of stakeholders (Ajilaksana, 2011).

In a poverty alleviation by PT Bank Rakyat Indonesia (Persero) Tbk with implementing CSR, is very beneficial for the local community. Because the BRI very attentive to the needs of society which would greatly help the problems of poverty piecemeal. CSR implementation for poverty reduction supported by Suryaningsum et al (2015), that if there are financial difficulties, then the behavior that arises is, among others, poor women are domestic helpers prefer owed to the association gathering. Perception of this group is that the debt at a social gathering has mild interest. And after analysis turned out to be the interest is 20% per year. It is much more expensive than bank interest in general. Poor women are scavengers prefer to owe their middleman. Existing debt in place skipper who bear interest and there were no flowering. However, skipper determines scavenging condition that all proceeds must be deposited to skipper a debt. The thing that happened was when deposited, the price set by the skipper is lower than in other places.

In addition to the required financial information company also did voluntary disclosure. One of voluntary disclosures made by the company is the disclosure of CSR in the company's annual report. CSR is a positive signal given by the company to outside parties that will be addressed by stakeholders and shareholders through the company's stock price changes and changes in corporate profits (Kurnianto, 2011). While the Company as one form of organization generally has a certain specific purpose to be achieved in efforts to meet the interests of its members. Success in achieving the company's goal is the achievement of

management. Assessment of achievement or performance of a company is measured because it can be used as a basis for decision making both internally and externally. Financial performance is a description of the conditions and circumstances of a company which is analyzed with the tools of financial analysis so it can be known whether the poor financial condition and financial performance of a company in a given time.

Many terms of corporate responsibility, legislation use the social and environmental responsibility or corporate social responsibility or sometimes people refer also to the business social responsibility or corporate citizenship or corporate responsibility or business citizenship. The above terms synonymous and often used to refer to the notion of CSR. CSR though still very small but it is set firmly in Indonesia, namely in Law No. 40 of 2007 on Limited Liability Companies Act No. 25 of 2007 on Investment, and Minister of State-Owned Enterprises No. Per-5 / MBU / 2007 on SOE Partnership Program with Small Business and Community Development Program, especially state-owned companies. After the social responsibility of companies listed again in Act No. 40 Year 2007 regarding Limited Liability Company. Article 74 paragraph (1) of the Act states that the company runs its business activities in the field and or related to the natural resources required to implement social and environmental responsibility. Paragraph (2) of this article states the liability calculated as the cost of the company are carried out with due regard to decency and fairness. Furthermore, paragraph (3) states that the company does not carry out its obligations as specified in paragraph (1) be sanctioned in accordance with the legislation concerned. Then paragraph (4) states further provisions regarding social and environmental responsibility is regulated by the Government (Marnelly, 2012).

In applying the actions or behavior of CSR in the company of course will impact the appearance of a problem, as is the case in terms of Princess et al (2016), that is growing as more complex problems that arise such as climate change, natural resources dwindling, work accidents, mistreatment worthy of labor, unemployment, hunger, many circulating counterfeit products that do not meet safety standards, and many more. These things are part of the scope of CSR. As according to the Global Reporting Initiatives (GRI), which develops standards CSR disclosure consisting of indicators of economic performance, environmental performance, social performance, human rights, society and product responsibility.

### C. Research Methods

In this research, using qualitative descriptive method, which is used to solve or answer the problems being faced in the present situation. This study methods was supported by Rahman (2013), that the methods used in this study is a qualitative method in accordance with the problems and the purpose of this research is descriptive qualitative. The qualitative method was used because a lot of consideration. First, adjust the qualitative methods more easily when faced with the reality plural. Second, this method presents the direct nature of the relationship between researcher and respondent. The study was conducted during the eight months of the month of December, 2016 to July 2016.

The data used is secondary data, in the form of the Annual Report, CSR report, BRI, and direct observation. Selection secondary data is clarified in the Yasin et al (2016), that the data source is divided into two primary data and secondary data. Primary data is data obtained directly from the source as the object while secondary data is data obtained indirectly from the data that has been obtained previously. Similarly, the phrase Chamidah et al (2016), that the primary data is the data obtained from the first source, the respondents through questionnaires while secondary data is data obtained from libraries and archives associated with the research.

#### **D. Result and Discussions**

From the results of the research through qualitative descriptive method, PT Bank Rakyat Indonesia (Persero) Tbk has implemented a Corporate Social Responsibility (CSR) very well. BRI provides facilities to distribute the problem of the poor to reach the money. Here are some implementation of CSR which has been implemented by PT Bank Rakyat Indonesia (Persero) Tbk:

##### **Results:**

No.	Address	Corporate Social Responsibility (CSR) Implementation
1	Sijunjung	TK Kartika Jaya Kodim SSD 0310 Sijunjung renovation.
2	Denpasar	<ul style="list-style-type: none"><li>• Temple Luhur Batur Sari Renon renovation, help the public facilities, public health, nature disasters, etc.</li><li>• Traditional market revitalization</li></ul>
3	Jakarta	Arrange the mobile library
4	Banjar Malkangin	Fix the 300 meters long with 4 meters wide street up with mold concrete.
5	Pemkab Kupang	Facilitating RSUD Kupang with an unit ambulance include the medical equipment
6	Bali	Renovating 3 residents house.
7	Ende	Build Babul Hidayah Mosque
8	Wonogiri	Build 13 exodus residents house and a public facility.
9	Desa Wori, Minahasa Utara	Procurement of 3 drilling machines

##### **Discussions**

##### **TK Kartika Jaya Kodim SSD 0310 Sijunjung Renovation.**

BRI conducted the renovation of TK Kartika Jaya District Military Command 0310 Sijunjung SSD, this is one of concern BRI that was not just for-profit entity, but rather care about the environment. The delivery of such assistance is given symbolically by Budhy Triadi Sijunjung as Branch Manager and submitted directly to Mrs. Zusan Hadi Hudaya Foundation Chairman Kartika Jaya.

##### **Temple Luhur Batur Sari Renon Renovation**

Branch Office BRI Denpasar- Renon Renon through BRI Cares program help in renovating places of worship, Pura Luhur Batur Sari Renon, it is a concern of BRI to the environment. In addition to the renovation of religious facilities BRI Cares Program also carry out activities to help in the field of Public Facilities, Health, Natural Disasters, and so forth. After that, there is also the Great Market Peninjoan, which is a traditional market located in Jalan Cekomaria, Pakraman Peninjoan, North Denpasar District Denpasar. At Pasar Agung Peninjoan there are about 353 traders and 50 kiosks. Over the years a lot of consumers who shop in the market, both from the region and other regions outside Denpasar Denpasar, coupled with the many merchants who sell resulting in many traders who do not occupy kiosks is already there, so many merchants who sell outside the market area. To overcome these through Bank BRI with BRI Cares program helps revitalize the market by renovating the canopy so that the traders who sell will feel comfortable.

##### **Arrange The Mobile Library**

Jakarta - To reach out to children in order to read a variety of quality books without going to the library, the Provincial Government (Provincial) Jakarta create a mobile library. The plan was well received by the private sector, one of which PT BRI (Persero). PT BRI (Persero) provide 10 motorized three-wheel vehicle that serves as a mobile library. The grant was received by the Vice Governor of Jakarta, DjarotSaifulHidayat in Town Hall DKI. According Djarot which is one of the people who were in the Jakarta City Hall, revealed that the presence of three-wheel vehicle for the mobile library can reach residential areas inaccessible by four-wheeled vehicles. In addition, 10 vehicles will also visit the **Integrated Child Friendly Public Spaces (RPTRA) in five areas of Jakarta**. Activities undertaken BRI aims to educate children who are in Jakarta. For these types of books, the former Mayor of Blitar requested books with the theme of light in accordance with the needs and analysis power of children. As the history of national heroes and knowledge of appropriate technology. So through this library, their knowledge grew. There was also a book appropriate technology, providing knowledge-practical knowledge, folklore, history of our leaders. Three-wheeled vehicle is worth Rp 54 million per unit. So with the 10 units, the total price of three-wheeled vehicle for this library Rp 540 million.

#### **Fix The 300 Meters Long With 4 Meters Wide Street Up With Mold Concrete.**

BanjarMalkangin, PekenDajan village, District Tabanan, received support Corporate Social Responsibility (CSR) on the BRI branch Tabanan. CSR submitted funding BRI Branch Chairman Tabanan, Meidri Court accepted the KelianAdatCahyantoMalkangin I GedePutuAdnyana accompanied KelianAdat I ketut Department AgusSuteja in BalaiBanjarMalkangin. According to the plan, financial assistance amounting to Rp.320 million will be used for concreting the road about 300 meters long by 4 meters wide. According to the leadership of BRI Branch Tabanan, Meidri Supreme Cahyanto, aid submitted a BRI and community participation to promote the welfare melalui environmental regulation. Explained, the source of funds submitted in the form of CSR BRI Rp 250 million and Rp.70 million of BRISAT Project. While KelianAdat and KelianDinasMalkangin representing residents expressed gratitude for the financial support of BRI Branch driTabanan. The funds will be used for concreting the road. KelianAdat I GedePutuAdnyana said that during the Pajajaran in BanjarMalkangin badly damaged. KramaMalkangin try to increase self-reliance. BRI their CSR funds ease the burden of manners to realize a good road. Of the draft have been made, the grant was enough for concreting the 300 meter from the front porch until bejibanjar. Our concrete road width of 4 meters with a thickness of 15 centimeters of concrete PutuAdnyana said. Representing manners, Adnyana to say thank you for the concern BRI realize environmental regulation.

#### **Facilitating RSUD Kupang With An Unit Ambulance Include The Medical Equipment**

PT Bank Rakyat Indonesia Tbk Branch Kupang, give one unit of ambulance complete with medical equipment worth Rp.226.500.000 to Kupang regency to be operated in hospitals Naibonat. Assistance in Corporate Social Responsibility (CSR) was delivered by the deputy leader of the provincial offices BRI Denpasar, Rudy Andimono, and accepted by the Regent Kupang. Help CSR as a form of attention and participation of the public and government BRI Kupang regency in building this area, said Deputy Chief BRI Regional Office of Denpasar, Rudy Andimono. He also gave appreciation to the community, customers and government mem, ber contribute to the growth of deposits in BRI until the month of May 2016 reached 30 percent. In addition to support CSR, until the position in August 2016, BRI branch has disbursed loans Kupang also Usaha Rakyat (KUR) for four regions, namely the city of Kupang, Rote Ndao and SabuRaijua district. Rp 24 billion. Of the total amount, 20 percent is in Kupang regency, obviously Rudy He hopes help pemkabKupang form of suport, direction

and guidance for banking services in Kupang district so BRI as one of the banks in the count in the service and host for the people of Kupang Regency. While Kupang Regent Ayub Titu Eki, in his speech thanked the management of PT Bank Rakyat Indonesia Tbk, which has provided assistance in the form of a unit CSR ambulance complete with medical equipment. We will take advantage of the services to emergency patients in hospitals Naibonat. Because, as long as we are able to meet demand this shuttle service due to emergency patients only have three units of ambulance, clearly Titu Eki. In another part of his speech, Titu Eki also hoped that the cooperation and participation of the management of PT Bank Rakyat Indonesia Tbk is not limited to support CSR education and improvement of the people's economy.

### **Renovating 3 Residents House.**

Amlapura, Nusa Bali. Karangasem Regent I Gusti Ayu Mas Sumantri distribute relief three housing units, which is the CSR (Corporate Social Responsibility) BRI, Per unit received disbursements amounting to Rp 50 million. Aid delivered by the Head of the BRI branch Amlapura to the Regent I Gede Dianarta Mas Sumantri, Karangasem Regent subsequently handed over to the three families (KK). The delivery of aid was centered in Banjar Yehkali, Central Seraya village, Karangasem district. All three families receiving surgical assistance is I Nyoman Banjar Renon from Pesiatin, Desa Seraya Barat, Karangasem district, I Wayan Mudiasa of Banjar Grace, Seraya Village Central, and I Ketut Putu Mudara of Banjar Yehkali, Seraya Village Central. Let's build with attention to disadvantaged communities. Moreover, many citizens of Karangasem still have a house not habitable, said Regent Mas Sumatri. Regent reminded to beneficiaries, in order to appreciate it and bantuan in bentuk are not for sale or rent. While aid to others in the community is still in the proposal, not necessarily in the form of house surgeon, could be in the form of road infrastructure. We do strive for surgical assistance home, that is really livable, with a standard value he said. Beneficiaries claimed to be grateful, no longer sleep in the huts that leaked when it rains. Previous our family lived in huts that leaked Renon said Nyoman, who claimed so workers cut rice.

### **27. Build Babul Hidayah Mosque**

PT Bank Rakyat Indonesia (Persero) Tbk, branch offices Ende concerned about the construction of houses of worship. A concern that proved to help build Babul Hidayah Mosque in Tanjung Southern District of Ende. Bank BRI with BRI Care submitted by Assistant Marketing Managers (AMP), Haji Umar represent BRI branch pin Ende received directly by a representative board of Babul Hidayah Mosque, Haji Abdul Rashid in front of the mosque. The handover of BRI through Indonesia Taqwa program that is given in the form of goods or material worth Rp.50.000.000, - (Fifty Million). The handover was attended by the mosque officials and employees of the bank BRI branch offices Ende and Jemaah Babul Hidayah Mosque. Assistant Marketing Manager BRI Branch Ende, Haji Umar represent the BRI branch leader Ende said, this aid delivery as a form of concern of Bank BRI in a program of Corporate Social Responsibility (CSR) to help the public interest. Dikatakanya, tersebut delivery of aid intended to help the continuation of construction of the mosque. This aid is a form of concern from BRI to the community and the surrounding environment. This assistance also answered proposals proposed by the committee and the board of the mosque last year, he said. Umar said, in addition to providing assistance for the construction of mosques, BRI bank through social responsibility program has also provided assistance for the development for the people in the district of Ende. Social care assistance is directly determined by the central office on the proposal of the BRI branch Ende. Umar asked community support maximum service to the community. Representing the mosque caretaker

Babul guidance, H. Abdul Rasid and development committee expressed gratitude to the BRI branch Ende who have shown concern for helping build mosques. He said the assistance of Bank BRI in the form of the material would be used for the construction of mosques melanjtkan. Rasid also said that development of the mosque was carried out thanks to the self-assembly of Babul Hidayah mosque. Abdul Rasid expects that a good relationship with BRI continues to be maintained.

### **Build 13 Exodus Residents House And A Public Facility.**

Branch Office BRI-WonogiriWonogiri through Corporate Social Responsibility. BRI Teras My house conducting exodus help build houses for people in Wonogiri. Branch BRI Wonogiri, F.X. Suranta, said BRI Teras My house build 13 houses and one building public facilities with a total value of Rp 462, 2 million. This activity was done on the basis of concern BRI against social problems and the Bank BRI embodiment of the social problems and the embodiment of SOE function as an agent of development. Exodus residents in Wonogiri Regency Wonogiri population which is used to join the transmigration program in Aceh region, they were forced to leave the residence, the gardens and everything belongs to them. According Suranta, at this eksodanWonogiri back to about 12 years ago and by the Wonogiri regency placed in residential locations while the Village Sirmoboyo, Village SelomartoGiriwoyo the District, and the District Court BaturetoWatu village. CSR BRI Teras My house is allocated to residents in the village SirmoboyoGiriwoyo District of Wonogiri, he said. BRI assistance comes in the form of appropriate housing measuring 6 x 7 meters, one living room, two bedrooms, one kitchen, and one bathroom. Brick walls, cement floors rebates, and zinc tile roof. Kanca BRI also involve WonogiriWonogiri BRI Bank Employees who worked together to raise funds so that it can be built a house for exodus residents, House Livable total built 15 houses and one building public facilities. As for the assistance of appropriate housing handed over to the Head of Government GiriwoyoWonogiri, Sariman.

### **Procurement Of 3 Drilling Machines**

PT. Bank Rakyat Indonesia (Persero) Tbk continued to show concern for BRI customers. Bank BRI Regional Office of Manado provide assistance to citizens in the North Minahasa, precisely in three-guard in the village of Wori. The state-owned Bank assistance in the form of procurement of drilling machine three (3) units valued at Rp 149 250 000, -. BRI Regional Office of Manado leader Joshua PaltiHutapea said this activity was held in a concern to residents whose homes are still difficulties to consume clean water. The publication BRIsat time ago, Bank BRI will make a breakthrough in many villages are still inaccessible. Especially during the dry season is often a shortage of clean water.The aid is expected to provide a better life for the citizens.

CSR already carried out by BRI was in accordance with the values espoused by the BRI. Company values include the values translated Work Culture in Action Working Culture is a cornerstone way of thinking, behaving and acting individuals in the group who used continuously. All beings Bank has to acc<sup>15</sup>ording to the values of the principal in the execution of tasks. In order to realize the vision of the Bank into a leading commercial bank which always prioritizes customer satisfaction, the Bank has committed to implement and achieve<sup>2</sup>a high standard of corporate governance. To demonstrate that commitment, has signed a joint decree of the Board of Commissioners and Directors of Bank No. B. 06-KOM / BRI / 1<sup>6</sup>2013 / S 65-DIR / DKP / 12/2013 dated December 16, 2013 regarding the Bank's poli<sup>2</sup>es on the Code of Conduct (Code of Conduct) PT. Bank Rakyat Indonesia Persero. In the Code of Conduct outlined the basic principles of personal and professional conduct th<sup>6</sup> are expected to be done by any Bank's personnel in carrying out their duties. This is a



standard of behavior that is relatively reasonable, appropriate and reliable to be used as a guide for all of the Bank's personnel.

### **PT Bank Rakyat Indonesia (Persero) Tbk.**

Bank Rakyat Indonesia (BRI) is one of the largest government-owned bank in Indonesia. Initially Bank Rakyat Indonesia (BRI) was founded in Purwokerto, Central Java by Raden Bei Aria Wirjaatmadja with name De Poerwokertosche Hulp en Spaarbank der Inlandsche Hoofden or "Help and Savings Bank Owned Prijajis Purwokerto", a financial institution serving those nationals Indonesian (native). The agency established on December 16, 1895, which is then used as the birthday of BRI. In the period after independence, based on Government Regulation No. 1 1946 Article 1 stated that the Government Bank BRI is a first in the Republic of Indonesia. In wartime maintain independence in 1948, BRI activity was stopped for a while and was active again after the Renville agreement in 1948 to change its name to Bank Rakyat Indonesia States. At that time through PERPU No. 41 of 1960 established the Farmers and Fishermen Cooperative Bank (BKTN) which is a fusion of BRI, Bank Farmers and Fishermen and the Nederlandsche Maatschappij (NHM). Then based on Presidential Decree (Presidential Edict) No. 9 In 1965, BKTN integrated into Bank Indonesia under the name of Bank Indonesia Farmers and Fishermen Cooperative Affairs. After walking for a month, out of the Presidential Edict No. 17 of 1965 on the establishment of a single bank under the name of Bank Negara Indonesia. In the new provisions, Bank Indonesia Affairs Cooperative, Farmers and Fishermen (ex BKTN) integrated under the name of Bank Negara Indonesia Unit II Rural field, while NHM became Bank Negara Indonesia Unit II field Export Import (Exim). Based on Law No. 14 of 1967 on the Basic Law and the Banking Law No. 13 of 1968 concerning the Central Bank Act, which essentially restores the function of Bank Indonesia as the Central Bank and Bank Negara Indonesia Unit II for Import and Export Rular each separated into two, namely Bank Rakyat Indonesia Bank and Export-Import Bank Indonesia. Furthermore, based on Law No. 21 of 1968 set back from the main tasks of BRI as a commercial bank. Since August 1, 1992 by the Banking Act No. 7 in 1992 and Government Regulation No. 21 1992 BRI status transformed into a limited liability company. Owners BRI was still 100% in the hands of the Government of the Republic of Indonesia. In 2003, the Indonesian government decided to sell 30% of the bank's shares, thus becoming a public company with the official name of PT. Bank Rakyat Indonesia (Persero) Tbk., Which is still used to this day.

### **The World's First Bank with Satellite**

Is the first bank in Indonesia that use satellites. In the digital age more advanced, the need for digitalization of banking services BRI and enter the paperless era in 2016, demanding BRI to manage dependency network infrastructure and e-channel to support the continuity of banking operations. In accordance with the long-term business plan BRI, procurement of the satellite named BRI-sat will support BRI's business. This policy is motivated by the findings of customer complaints over the slow service and systems in ATM downtime caused by low communication capacity. Understanding the limitations of telecom companies manage transaction activities in 22,000 ATMs, BRI boldly became the first bank in the world that has its own satellites with empowerment competences country boy. BRI-sat procurement has been approved for the Ministry of Communication and Information which orbited in 2016, in collaboration with Space Systems / Loral LLC United States and Arianespace of France. Satellite communications network has a capacity equivalent to 23 transponders consistently provide services to the small islands in the whole country and reach the Southeast Asian region. In terms of funding, the policy is feasible and profitable. With a long-term investment, procurement of satellites can help BRI save on communication costs. In addition

to cost efficiency, satellite ownership is expected to improve services to customers throughout the country, which complements and supports the operational needs of e-Buzz digitizing service, CDM, mini ATM, EDC, owned BRI ATM today. The World's First Bank with Satellite B.

Have satellites can facilitate PT. Bank Rakyat Indonesia (Persero) Tbk to develop CSR in the Company, including those based startup that managed by groups of young people. Companies who have long operated, most of which is a newly established company, is in a phase of development and research to find the right market. President Director of PT Bank Rakyat Indonesia (BRI) assess the banking industry next year will enter the digital age. Competition banking world will shift not only with each bank, but also the perpetrators of e-commerce and startup, especially fintech. If the perpetrators of e-commerce and startup only has ideas, ideas, and innovation but have no financing, they will not be able to develop. PT Bank Rakyat Indonesia Tbk (BRI) to support activists pioneering effort (startup) Homeland innovate to solve various problems of financial services through digital solutions. Real support BRI done through the event, titled BRI Digital Challenge, a race event creativity in creating applications of information technology that can allow people to get financial services, especially the MSMEs. Raise four major themes, namely empowering SMEs, empowering cashless society, empowering c-generation, and empowering rural society with the use of satellite BRI (BRIsat) circuit Event BRI Digital Challenge begins with the submission of ideas product / application from the date of August 19 to September 12, 2016. Furthermore, the finalists following the Pre-hackathon Day on September 23, 2016. The highlight of BRI Digital Challenge or day hackathon took place on 30 September to 1 October 2016 was held at Indonesia Convention Exhibition (ICE) BSD City, Tangerang, Banten. The participants BRI Digital Challenge will compete for a total prize of Rp295 million. This event is the result of collaboration BRI with Tech in Asia, Sinar Mas Land, and IBM Indonesia. In support of these activities, IBM Indonesia provides a platform IBM Bluemix (Digital Innovation Platform), which supports and facilitates the participants to be creative in developing applications. This event is also a series of welcoming ages BRI to 121 which will fall on December 16, 2016. A total of 121 ideas were selected to join the hackathon day carried by more than 375 IT developers. 121 The idea of the screening results of 792 ideas that brought more than 1,500 IT developers. Most participants came from Jakarta and the furthest participant from the United States. BRI sure to embrace the techno community, the more that is increasingly concerned with the development of technology for financial services in Indonesia. Besides BRI Digital Challenge, BRI also continued to develop a range of innovative digital banking for people in urban areas to rural. Outlet BRI Digital is present in Terminal 3 of SoekarnoHatta Airport with a one-stop-service self-service banking with the latest technology. Besides BRI also supports the digitization of traditional traders in e-markets and e-MSMEs Interactive. Technology will be key in an increasingly connected community service. Therefore, BRI continues to create innovations to improve banking services for the public in the digital era, and ultimately help build the digital economy in Indonesia.

#### **E. Conclusions and Recommendations**

The conclusion of the research that has been done is PT Bank Rakyat Indonesia (Persero) Tbk in implementing CSR very well. BRI has sought the capability and the capacity to help the economy of the people around. The advantage in having different branches of BRI even easier to implement CSR. BRI has priority service to a variety of micro, small and medium enterprises to reduce poverty. Providing excellent service to customers through a network of work was very supportive of CSR. Implementation of CSR which has been

applied BRI is very helpful in alleviating poverty, especially in the presence of a satellite is easier for BRI to apply CSR to all ranks. BRI provides a variety of assistance to the people around and SMEs. The application of highly affects the activities within the organization BRI namely the satisfaction of the desire for alleviating and can realize one of the biggest problems Indonesia is poverty. Even by setting up a mobile library was instrumental in against poverty, since if it is not little kids who do not know anything about the history of Indonesia, and the way they crafting their own future. However, since March 2012 BRI conditions change, the gain / taxable charge during the direct transfer ATM - and mBanking when saving with a different account of the area. It makes people uncomfortable going hit by charge, recommended that the charge can be minimized.

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