GUIDELINES OF ISLAMIC CORPORATE SOCIAL RESPONSIBILITY OF ISLAMIC BANK IN THAILAND

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UNIVERSITI SAINS MALAYSIA
2018
GUIDELINES OF ISLAMIC CORPORATE SOCIAL RESPONSIBILITY OF ISLAMIC BANK IN THAILAND

by

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Thesis submitted in fulfilment of the requirements for the Degree of Doctor of Philosophy

August 2018
ACKNOWLEDGEMENT

All praises and gratitude are for Allah (Glorified and Exalted is He). We praise Him, seek His help and beseech His forgiveness. Indeed, all knowledge has come from Allah The Knower of all. If He does not allow the knowledge for us, we definitely cannot get that knowledge. First of all, I have to thank Allah The Giver of all to grant me the knowledge today. I always appreciate our Prophet Muhammad (PBUH) who had struggled with the hardship in his life by giving Islam to us, making du'a and being a good model for us. Also, Allah (SWT) helps me through my supervisor Associate Professor Dr Zakaria Bahari for giving good advice. Moreover, Allah The Sustainer always gives my mother good wealthy, and she has used this wealthy for my education since I was born Al-hamdulilah. I always appreciate Allah The Inspirer of Faith who provides a good wife for me. She always encourages and inspires me to keep on my work until my work has completed. Furthermore, Allah The Creator creates a good son for me. He always makes me feel a relief when I have to face a hard time. Moreover, I have to thank ISDEV and Universiti Sains Malaysia which gave me a chance to pursue my PhD here. Lastly, I have to thank Allah the Most Merciful who always gives His knowledge to other people and their works whether direct or indirect could be a benefit for me.
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<td>أ</td>
<td>Short ‘a’, as in <em>cat</em></td>
<td>a</td>
</tr>
<tr>
<td>آ</td>
<td>Longer ‘a’, as in <em>cab</em> (not as in <em>cake</em>)</td>
<td>â</td>
</tr>
<tr>
<td>ب</td>
<td>/b/ as in <em>bell, rubber and tab</em></td>
<td>b</td>
</tr>
<tr>
<td>ت</td>
<td>/t/ as in <em>tap, mustard and sit</em></td>
<td>t</td>
</tr>
<tr>
<td>ة</td>
<td>Takes the sound of the preceding diacritical mark sometimes ending in h (when in pausal form): ah, ih or ooh; or ataqu(m), ataqu(m) or ataqu(n) when uninterrupted</td>
<td>h or t (when followed by another Arabic word)</td>
</tr>
<tr>
<td>ث</td>
<td>/th/ as in <em>thing, maths and wealth</em></td>
<td>th</td>
</tr>
<tr>
<td>ج</td>
<td>/j/ as in <em>jam, ajar and age</em></td>
<td>j</td>
</tr>
<tr>
<td>ح</td>
<td>a ‘harsher’ sound than the English initial /h/, and may occur medially and in word-final position as well</td>
<td>ʰ</td>
</tr>
<tr>
<td>خ</td>
<td>As in <em>Bach</em> in German; may occur initially and medially as well</td>
<td>kh</td>
</tr>
<tr>
<td>د</td>
<td>/d/ as in <em>do, muddy and red</em></td>
<td>d</td>
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<tr>
<td>ذ</td>
<td>as in <em>this, father and smooth</em></td>
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<td>/r/ as in <em>raw, arid and war</em>; may also be a rolled ‘r’, as pronounced in Spanish</td>
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<td>ز</td>
<td>/z/ as in <em>zoo, easy and gaze</em></td>
<td>z</td>
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<td>س</td>
<td>/s/ as in <em>so, messy and grass</em></td>
<td>s</td>
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<td>ش</td>
<td>as in <em>ship, ashes and rush</em></td>
<td>sh</td>
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<tr>
<td>ص</td>
<td>no close equivalent in English, but may be approximated by pronouncing it as /sw/ or /s/</td>
<td>ș</td>
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<tr>
<td>Arabic Script</td>
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<td>ض</td>
<td>no close equivalent in English, but may be approximated by pronouncing it as /d/ farther back in the mouth</td>
<td>ڇ</td>
</tr>
<tr>
<td>ط</td>
<td>no close equivalent in English, but may be approximated by pronouncing it as /t/ farther back in the mouth</td>
<td>ئ</td>
</tr>
<tr>
<td>ظ</td>
<td>no close equivalent in English, but may be approximated by pronouncing it as /d/ the farther back in the mouth</td>
<td>ؤ</td>
</tr>
<tr>
<td>ع</td>
<td>no close equivalent in English; a guttural sound in the back of the throat</td>
<td>ی</td>
</tr>
<tr>
<td>غ</td>
<td>no close equivalent in English, but may be closely approximated by pronouncing it like the French /r/ in 'rouge'</td>
<td>گ</td>
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<td>ف</td>
<td>/f/ as in fill, effort and muff</td>
<td>ف</td>
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<tr>
<td>ق</td>
<td>no close equivalent in English, but may be closely approximated by pronouncing it as /k/ farther back in the mouth</td>
<td>ٽ</td>
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<tr>
<td>ك</td>
<td>/k/ as in king, buckle and tack</td>
<td>ك</td>
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<tr>
<td>ل</td>
<td>/l/ as in lap, halo; in the word Allah, it becomes velarized as in ball</td>
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<td>م</td>
<td>/m/ as in men, simple and ram</td>
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<tr>
<td>ن</td>
<td>/n/ as in net, ant and can</td>
<td>ن</td>
</tr>
<tr>
<td>ه</td>
<td>/h/ as in hat; unlike /h/ in English, in Arabic /h/ is pronounced in medial and word-final positions as well</td>
<td>ڇ</td>
</tr>
<tr>
<td>و</td>
<td>as in wet and away</td>
<td>و</td>
</tr>
<tr>
<td>و</td>
<td>Long /u/, as in boot and too</td>
<td>یو</td>
</tr>
<tr>
<td>ي</td>
<td>as in yard and mayo</td>
<td>ي</td>
</tr>
<tr>
<td>ال</td>
<td>Long ‘e’, as in <em>eat, beef, and see</em></td>
<td>ee</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>ء</td>
<td>Glottal stop may be closely approximated by pronouncing it like ‘t’ in the Cockney English pronunciation of <em>butter: buer</em> or the stop sound in <em>uh:oh</em></td>
<td>(omitted in initial position)</td>
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(Yahya Muhammad Atei Ondigo, 2013)

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<tr>
<td>او, او</td>
<td>Long ‘o’, as in <em>owe, boat and go</em></td>
<td>au, aw</td>
</tr>
<tr>
<td>اي, اي</td>
<td>Long ‘a’, as in <em>aid, rain and say</em></td>
<td>ay, ai ,ei</td>
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(Yahya Muhammad Atei Ondigo, 2013)

### Diacritical marks (*tashkeel*)

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<tr>
<td>ﻓ</td>
<td>Very short ‘a’ or schwa (unstressed vowel)</td>
<td>a</td>
</tr>
<tr>
<td>ﻊ</td>
<td>Short version of ‘e’ or schwa (unstressed vowel)</td>
<td>i</td>
</tr>
<tr>
<td>ﻉ</td>
<td>Shorter version ‘oo’</td>
<td>u</td>
</tr>
<tr>
<td>ﻙ</td>
<td>A doubled consonant is stressed in the word, and the length of the sound is also doubled</td>
<td>Double letter</td>
</tr>
<tr>
<td>ﻗ</td>
<td>No vowel sound between consonants or at the end of a word</td>
<td>absence of vowel</td>
</tr>
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(Yahya Muhammad Atei Ondigo, 2013)
GARIS PANDUAN TANGGUNGJAWAB SOSIAL KORPORAT BANK ISLAM DI THAILAND

ABSTRAK

GUIDELINES OF ISLAMIC CORPORATE SOCIAL RESPONSIBILITY OF
ISLAMIC BANK IN THAILAND

ABSTRACT

Researchers have infrequently researched the concept of Islamic corporate social responsibility. Their researches on corporate social responsibility (CSR) in Islam are mostly on the theoretical part which is concerned about Islamic CSR principles and Islamic CSR framework. However, Islamic CSR framework and Islamic CSR principles could not apply in Islamic financial institutions without guidelines for practice. Thus, Islamic CSR guidelines of Islamic financial institutions were needed to identify. The general objective of this study was to propose Islamic CSR guidelines of an Islamic bank in Thailand. The second objective was to measure the practice of an Islamic bank in Thailand on CSR and to analyse the possibility of applying the proposed Islamic CSR guidelines into an Islamic bank in Thailand. In this research, a purposive sampling technique was used to select the six informants who are involved with CSR of an Islamic bank in Thailand such as a CSR representative of an Islamic bank, a director of an Islamic bank, a shari‘ah advisory board of an Islamic bank for an interview on CSR in the Islamic bank. Also, the questionnaire was distributed and answered by four respondents, who are a shari‘ah advisory, an expert person in Islamic finance and CSR representative of an Islamic bank, to find their opinions on the proposed Islamic CSR guidelines. This research was conducted qualitatively. The content analysis was chosen to analyse these data. However, there were some data which came from the close-ended
questionnaire and needed to be explained by a simple statistic method such as Mean and Standard deviation. The result had shown that all the interviewees agreed that an Islamic bank in Thailand should have Islamic CSR and Islamic CSR guidelines. Most of the respondents accepted all the Islamic CSR guidelines of an Islamic bank. Fully applying the proposed Islamic CSR guidelines in an Islamic bank in Thailand could be possible with two supportive factors. First, the role of shari’a board in an Islamic bank in Thailand must be empowered. Second, the bank director must clearly understand the Islamic CSR guidelines to apply and enforce them.
Chapter One

INTRODUCTION

1.1 Introduction

Corporate Social Responsibility (CSR) has been debated for many years until now in the West. It is an increasingly common practice for banks in Western nations. They have proposed guidelines on social responsibility issues such as environmental, charitable giving and support for the community, and so on (Asyraf Wajdi Dusuki & Humayon Dar, 2005). This concept of CSR has been influenced in ASEAN countries because many big companies in ASEAN countries have followed internationally recognised CSR guidelines and principles which are from Western countries.

However, the concept of CSR based on the norms, culture, and beliefs of the Western countries is continuously evolving and incorporates different approaches depending on the circumstances and needs which are controversial, complicated, and unclear (Asyraf Wajdi Dusuki, 2008).

Meanwhile, Islamic banking and finance in every country were established by Muslims to fulfil the needs of Muslim society to carry on their business by the Islamic law. It needs to be managed by Islamic ethics and morality and regulated by Islamic law. From the Islamic perspective, the moral objectives of the society must integrate into the goals and business strategies of the Islamic financial institutions. Thus, Islamic CSR should be a significant condition of their business activities.

The study of Islamic CSR has revealed by some researchers, namely, Jawed Akhtar Mohammed (2007), Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah (2007), Sayd Farook (2007), and Asyraf Wajdi Dusuki (2008). Their researches on Islamic CSR are mostly on the theoretical part which is concerned about the Islamic
CSR principles and Islamic CSR framework. Moreover, Muhammad Yasir Yusuf (2012) attempted to use those theoretical Islamic CSR principles and transferred them into the Islamic principles and criteria of Islamic CSR for Islamic financial institutions. However, the Islamic CSR framework and Islamic CSR principles cannot apply in Islamic financial institutions without guidelines for practice. Thus, there is a need for Islamic CSR guidelines for Islamic financial institutions to be identified. Moreover, this research needs to find out the possibility for applying these proposed Islamic CSR guidelines in Islamic financial institutions in Thailand.

The following discussions consisted of eight parts, namely, the background of the study, problem statement, objectives of the study, research questions of the study, significance of the study, the contribution of the study, operational definition, scope and limitation, and organisation of the thesis. This chapter discussed why this research had to be done according to the problem statement and explain the aims of the study through the objectives of the study. Also, the researcher attempted to achieve those objectives by answering the research questions. The researcher had to explain the significance, contribution, operational definition, and scope and limitation to tell the benefit from the study and scope the study not to be very wide and easy to follow up the whole thesis. Lastly, the reader could see the overall structure of the thesis briefly on the organisation of the thesis.

1.2 Background of the Study

First, the concept of social responsibility had existed before the concept of corporate social responsibility was built. It is because the idea of the corporation had not yet occurred before 1950 (Madrakhimova, 2013). When the public expectations for business had changed, the concept of social responsibility raised. The production
of goods was no longer the one main focus of the social system; rather, it had to share the spotlight with the elusive goal of life. Since public expectations had become more in the direction of quality of life, new relationships between business and society needed to reform, which brought business activities closer to social desires for a better quality of life (Davis & Blomstrom, 1975b). Social responsibility is an ethical theory which is a duty every individual and organisation has to strive to make a balance between the economy and the ecosystem. During the twentieth century, there were two principles which shaped business thinking about social responsibility and were the underpinning for the modern idea of corporate social responsibility, namely, the charity principle and the stewardship principle (Post, Lawrence, & Weber, 2002).

CSR is defined as the responsibility of an institution or a corporation to help a community and a society in any way, which the corporation has voiced concern or related to all of the stakeholders of the corporation or the institution (Committee for Economic Development, 1971; Frederick, Post, & Davis, 1992; Hopkins, 2004; Koestoer, 2007; Reinhardt, Stavins, & Vietor, 2008; Benabou & Tirole, 2009; Smith, 2011). From the idea of CSR, many people in business have agreed with the idea to be responsible to society. It can see that many companies have applied the practice of CSR in the companies. As a result, CSR has been increasingly practised and is well known amongst people in the business.

In regards to CSR in the Western world, Asyraf Wajdi Dusuki and Humayon Dar (2005) mentioned that there are several driving forces behind the growing trend towards CSR initiatives. First, there is a growing market pressure whereby customers, employees, or capital markets exert some form of preference, pressure, or signal. Social and ethical issues have received increasing public attention or have
become market signals apart from the traditional and brand preferences. For example, in the USA, Chamhuri Siwar & Md Tareq Hossain (2009) stated that customers had boycotted over 800 products because the companies’ products were irresponsible to the society. Second, there has been an increasing regulatory pressure ranging from reporting requirements to government regulations that introduce compulsory business standards upon which companies of all sizes have to abide, such as in the United Kingdom (Shakir Ullah & Dima Jamali, 2010). Third, the increased power of communications (e.g., internet, social media, and so on) has driven consumers to scrutinise the activities of companies more effectively and develop strategies that may influence companies to act in a socially responsible way. Fourth, there is a competitive advantage that companies believe they can reap by being socially responsible.

In the United States, Post et al. (2002) told that private employers had provided more social services than the government, which was different from that in European countries. In European countries, the governments are the representatives over the social responsibility issues to adopt a social policy in their union countries, called the Social Charter. Embodied in the Social Charter is the Social Action Programme (SAP) which was created in 1995. The SAP provided workplace guidelines, a vision for economic development, and a social policy that can link economic growth as well. Moreover, Post et al., (2002) mentioned the SAP objectives for 2000 were improved by including creating jobs and preventing unemployment, modernising work and seizing the opportunity of the Information Society, and achieving equality while encouraging a healthy society. Therefore, the businesses in Europe having to respond to social responsibility was indeed often a matter of compliance with
various governmental policy guidelines and programme initiatives (Post et al., 2002).

The state of CSR in ASEAN can be summarised, understandably, as being dependent on the prevailing social and environmental concerns in every country as well as the role played by key stakeholders. The vital social concerns include poverty, labour and employment, environmental protection, livelihood, education, health, and safety. The majority of the countries studied have relatively stable states. The government, therefore, plays an essential role in CSR in the region. Policy advocacy and the integration of CSR into the core strategy of the country have increased the awareness and importance of CSR. Corporate Social Responsibility is often seen as a competitive strategy that can use for improving economic performance. On the other hand, local business associations have primarily led the campaign to promote CSR at the industry level and to develop standards and codes of conduct. Development partners are active in most of the countries in the region. They play a critical role in the development of CSR. Capacity building for increasing awareness and knowledge are the primary contributions of development partners to CSR. Through partnerships and collaborations, development partners have also been able to provide metrics for evaluation. Civil society’s role in the region differs from country to country. In the Philippines, the strong presence of civil society has enabled it to be a significant player in the development of CSR. It serves as the “conscience” of society. It acts as a “watchdog” that protects the interest of society in general. In other countries, local civil society is less organised into common interest groups. To the extent that these countries are dependent on export, international civil society can influence the behaviour of both local companies and international companies (Herrera & Francisco L. Roman, 2011).
The CSR system in ASEAN countries is also supported and financed by external agents, but there are also identified private organisations promoting and coordinating CSR efforts, such as CSR-ASIA\(^1\), that annually publish studies on the situation of CSR reporting, application, and programs in the ASEAN region (Calderon, 2011).

These are overviews of CSR in ASEAN countries which are of various cultures, languages, races, and religions. Regarding religion, Islam is the most widely practised religion in Southeast Asia. Muslims make up almost half of the 629 million people in this region. Within ten countries of ASEAN, three countries Brunei Darussalam, Indonesia, and Malaysia have Muslim majorities, and the remaining seven countries host Muslim minorities. Moreover, Indonesia, Malaysia, Singapore, Brunei, the Philippines, and Thailand all have sizable Muslim populations (Federspiel, 1985). Meanwhile, there are many Islamic companies and Islamic financial institutions which have widely practised CSR in this region, such as Islamic banks in each country. They have practised CSR because it is the command of God.

For an example of the CSR of Islamic banks in Malaysia, according to Global Capital news, the best Islamic bank in Asia 2013 was in Malaysia. Thus, the CSR of Islamic banks in Malaysia was the first country which was mentioned concisely. The CSR activities of Islamic banks in Malaysia were mostly related to zakat, charity, and environmental awareness campaigns. They have also practised CSR on human capital development, such as giving educational sponsorship to student and staff. Islamic banks usually provide special funds for carrying out CSR activities.

\(^1\) CSR-ASIA is a Social non-government organisation that works to promote and support Corporate Social Responsibility, this organisation advocates for economical, social and environmental development across the Asia Pacific Region, conducting studies, promoting summits, and running related programmes in the region (CSR-ASIA, 2004).
Moreover, CSR activities are always reported in their annual reports (Shifa Mohd Nor & Hashim, 2014).

As for the CSR of Islamic banks in Indonesia, this country is the largest Muslim country and has the largest Muslim population in the world. Indonesia had an Act which encouraged Islamic banks in Indonesia to hold social functions according to Act No. 21 of 2008. Islamic banks in Indonesia did hold functions in the form of Islamic treasury activities (Resa Saridona & Cahyandito, 2015)

The concept of CSR was not found in the era of the Holy Prophet because there was no concept of corporations found in that period. It was mostly in the form of caravans (journey made by merchants) (Al-Hafiz Abdul-Ghani, 2004). Meanwhile, the concept of CSR is mainly concerned about human rights, rights of a worker, responsibility to a customer, responsibility to society, and responsibility to nature. All of the aspects of CSR are consistent with Islam and come from the Qur’an and Hadith, in which Allah (SWT) commands all Muslims to practice, individually, social responsibility. A Muslim has to be responsible not only to Allah (SWT) but also to all creatures of God as Allah (SWT) says in Al-Qur’an:

So fear Allah (SWT) as much as ye can; listen and obey and spend in charity for the benefit of your own soul and those saved from the covetousness of their own soul- they are the ones that achieve prosperity. (Al-Taghabun 64:16)

In the book of Ibn Kathir (2003), this verse means Taqwa of Allah (SWT)- as much as you are able and can bear or endure. You have to obey Allah (SWT), and His Messenger commands you to do it and not stray from it to the right or left. Do not utter a statement or decide Allah (SWT) and His Messenger issue a statement or decision. Do not ignore what you were ordered to do, nor commit what you were forbidden from doing. You give from what Allah (SWT) has granted you to be kind to Allah’s (SWT) creatures, just as Allah (SWT) was and still is kind to you. It will
be better for you in this life and the Hereafter. Otherwise, if you do not do it, it will be worse for you in this life and the Hereafter.

Allah (SWT) also mentions in another chapter and verse that:

And to [the people of] Madyan [We sent] their brother Shu'ayb. He said, "O my people, worship Allah; you have no deity other than Him. There has come to you clear evidence from your Lord. So fulfil the measure and weight and do not deprive people of their due and cause not corruption upon the earth after its reformation. That is better for you, if you should be believers. (Al-A'raf 7:85)

Ibn Kathir (2003) explained that this verse states about the people of Madyan at first and Allah (SWT) has proof and evidences of the truth of what He brought them. Also, He commanded them to refrain from cheating people in buying and selling. They used to avoid giving full weight and measure treacherously. And Allah (SWT) said in another verse: Woe to Al-Mutaffifin (those who give less in measure and weight) (Al-Mutaffifin 83:1-6), and do not make mischief on the earth.

Islam gives attention to business through the moral aspects to achieve the maximum profit. The aspect of the business is also affirmed by the Prophet Muhammad (PBUH). The Prophet (PBUH) has said in the Hadith narrated by Malik ibn Anas:

A worker/employee is entitled to at least get good food and clothing with a decent size and is not burdened with the ability to work outside the limits. (Malik 795: 2:205)

From the above Hadith, it is clear that the Shari'ah’s concept of employer-employee relationship is firmly rooted in the bond of a brotherhood spirit (Raja Raziff Raja Shaharuddin, Abd Hamid Abd Murad, Lukman Abdul Mutalib, & Hasnizam Hashim, 2013). Employees’ performance measurements should base on justice and fairness, and accountability and responsibility (Nik Mutasim Nik Ab.
Rahman, Mohamad Adnan Alias, Sharmin Shahid, Mohamad Abdul Hamid, & Syed Shah Alam, 2013) as, in the Holy Qur’an it says:

> Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded. (An-Nahl: 90)

Although the verses of Al-Qur’an and the Hadith explain the obligations of individuals towards the needs of others, corporations which come together by individuals should do the same thing as well. In Islam, business organisations are considered as human institutions which are a part of the ummah Islamiyyah (Islamic Community). The concept of ummah is that society has rights coming from all Muslims. Moreover, CSR is required to be practised, essentially, from the principle of Tawheed (unity of God) (Mohd Rizal Muwazir al Mukhazir, Rusnah Muhamad, & Kamaruzaman Noordin, 2006). Tawheed implies that Allah (SWT) is the sole Creator of all beings, the owner of everything, and the Absolute and the Ultimate as stated in the Holy Qur’an:

> Say: To God belongs, exclusively, (the right to grant) intercession: To Him belongs the domination of the heavens and the earth; and in the end, unto Him you will all be brought back. (Al-Zumar: 44)

This verse is mentioned to insist that Allah (SWT) is the One Who is in control of all things. On the Day of Resurrection, He will judge between you with His justice (Ibn Kathir, 2003).

It must be remembered that all possessions, wealth, expertise, abilities, positions, and power belong to Allah (SWT). Humanity is only the trustees to them. As trustees, it is imperative that we manage these possessions to the best of our abilities to create a maximum added value in corporate social responsibility with the intention of creating benefits to the ummah (community). Under the concept of
Tawheed, man has to maintain a good relationship not only with Allah (SWT) (habl min Allah) but also with human beings (habl min al-nas) and the environment (Mohd Rizal Muwazir al Mukhazir et al., 2006). As a result, CSR has to be practised in Islamic business organisations to obtain blessings (barakah) and provisions (rizqee) from Allah (SWT).

As mentioned above, the concept of CSR developed in the Western world is different from the concept of CSR in Islam. CSR in Islam was built by tasawwur (worldview) and the epistemology of Islam, which is different from the CSR developed in the West. The principles of Islamic CSR are based on corporate philosophy according to the Al-Qur’an and Sunnah, while CSR in the West is based on the view of the Western culture and is profoundly different with Islamic CSR (Muhammad Yasir Yusuf & Zakaria Bahari, 2011). Moreover, the target of practising CSR in Islam is to seek the rewards of Allah (SWT) which is a different target of practising the conventional CSR. Allah (SWT) says that

For those who have done good is the best and even more. (Yunus 10:26)

For the verse above, Allah (SWT) promises the believers that the person, who has done good things, will be rewarded with the paradise of Allah (SWT) and having the honour of glancing at the countenance of Allah (SWT). It is the reason for practising CSR in Islam, which is sincerity, clarity, and trustworthiness. Furthermore, Islam has a strong concept of brotherhood which is a fundamental mechanism to encourage the social responsibility amongst the members of the Muslim community.

Meanwhile, the conventional CSR in Islamic banks has been discussed in various issues in previous studies. For example, the first was concerned about the criticism on social responsibility in Islamic financial institutions, namely, Sayd
Farook and Roman Lanis (2005), Salma Sairally (2005), and Mehmet Asutay (2007). The second was concerned about the perception of the stakeholders on corporate social responsibility as researched by Asyraf Wajdi Dusuki and Humayon Dar (2005). The third was worried about the CSR of Islamic banks in disclosure, namely, Umaru Mustapha Zubairu (2008); Azhar Abdul Rahman, Mohd Farid Asraf Md Hashim, and Fathiyyah Abu Bakar (2010); Percy, Stewart, and Wan Amalina Wan Abdullah (2011); Umaru Mustapha Zubairu, Olalekan Busra Sakariyau, and Chetubo Kuta Dauda (2011); Muhammad Taimoor Hassan et al. (2012); and Roshayani Arshad, Suaini Othman, and Rohana Othman (2012). The fourth was concerned about the practice of CSR in Islamic banks in various countries, such as Mohamad Yazis Ali Basah (2012) in Malaysia and Quazi Sagota Samina (2012) in Bangladesh. These are some examples of the researchers who have reviewed CSR in Islamic banks.

However, most of the CSR researches are in countries of which the Muslim population is the majority, for example, Malaysia, Indonesia, Brunei, and Middle East countries. For other countries which are non-Muslim countries and where Islamic *shari’ah* law is not much of an influence to the society, such as Thailand, there is a lack of research which reviews the CSR of Islamic banking.

In Thailand, for example, Prayukvong & Olsen, (2009) mentioned that CSR could be seen in efforts by multinational companies to align their business strategies with local CSR activities that are similar to the global operations of those companies. Thai companies look at the benefits of CSR approaches regarding building goodwill and community trust that impact positively on the company’s image. While there has been more effort to make CSR awareness in Thailand through discussion forums, meetings, and training, limited knowledge of the value and practice of CSR remains.
One of the most commonly explained factors affecting CSR practices in Thailand is the prevailing Buddhist beliefs and practices in the country. Prayukvong & Olsen (2009) stated that a central tenet of Buddhism is the belief in life-cycles, “where all statuses, conditions or situations whether material or non-material are but a temporary stage in an endless cycle of birth and rebirth before ultimate enlightenment can be attained”. However, ethical Buddhists behaviour in business, economics, and society is, more generally, the responsibility of individuals rather than of organisations taken in the abstract.

During the 1980s and 1990s, Thailand experienced astounding economic growth and the private sector prospered. However, income distribution worsened, and the government was unable to keep living standards and social services for large parts of the population at pace with the economic growth. The resulted in a relatively successful response to fill these gaps by increasing the number of externally funded development NGOs and internally funded elite-based non-profits and royal charities in Thailand at that time. There is no solid record of how CSR was introduced in the last ten years. However, it seems that Social Venture Network Asia, Thailand, led by Mr Prida Tiasuwan and his business network members, introduced to Thailand the concept of global CSR in the vision and mission of the network. The businesses must take full responsibility not only for their enterprises but also for social and environmental aspects concerning fair trade and concerns for social and environmental protection.

In addition, The UN Global Compact (2015) was also introduced and the Employers’ Confederation of Thailand (ECOT) was selected to facilitate the promotion of the ten principles of the UN Global Compact to Thailand via its members in order to increase awareness amongst Thai companies to be responsible
and accountable to all aspects of the economic, social, and environmental development. Ever since then, there have been about 30 Thai companies (SMEs, local business associations, companies, and a foundation) listed in the UN Global Compact (Prayukvong & Olsen, 2009). Still, the companies are at the learning curve stage discovering the true value of those ten disciplines so that they can employ them well enough to help develop economic, social, environmental, and sustainable development. Since 1999, the introduction of CSR has commenced in several international organisations, but not so obvious, and in the form of Western influence, having created a better working environment with stronger enforcement of legal compliance and fair labour standards, more resilient stakeholder relationships, smoother management and lastly, stronger corporate social engagements or corporate philanthropy. Nevertheless, when this global CSR entered Thailand, it came with a set of knowledge for adaptation into the Thai Context (Prayukvong & Olsen, 2009). Nowadays, only large companies, which are mostly registered with the Stock Exchange of Thailand (SET), practice CSR approaches. It is because they want to be ranked at an equal rate of other world-class companies globally and accepted by the International Organisation for Standardisation (ISO), which recently issued the ISO 26000 Social Responsibility.

In Thailand, CSR has not only been practised in general business organisations, but also in financial institutions, such as Krungthai Bank and Siam Commercial Bank. Firstly, Krungthai Bank (2012) has the intention to conduct the business with ethics and morality. Moreover, the Bank has paid attention to equitable responsibility and treatment for all stakeholders and the environment. In the policy of the bank on its vision, mission, code of conduct, business ethics and core values, the executives and employees will acknowledge and put them in regular practice.
Also, the Bank has also set up a Social Responsibility Department to be undoubtedly responsible for it.

The second sample bank is the Siam Commercial Bank. The Siam Commercial Bank (2010) has served Thai society by following the principles of good governance and ethics. In addition to acting responsibly towards its customers, shareholders, employees, and community, the bank has initiated and supported corporate social responsibility (CSR) activities for the sustainable betterment of society at large. The bank’s CSR is focused mainly on quality-of-life issues and social development in the following areas.

Firstly, the bank develops human resources, especially amongst young people, focusing on both ethics and capabilities. Secondly, the bank attempts to establish volunteer networks to empower individuals to use their efforts to benefit others and do good for society. Thirdly, the bank strives to nurture quality of life and the environment, which are both crucial factors for sustainable development.

These are the three main themes of the bank’s corporate social responsibility efforts, under the tag-line “Together We Can”. This slogan highlights the bank’s commitment to join with the community to give back to society, achieving concrete and sustainable results to the best of its ability. With this goal in mind, the bank’s Board Director appointed a Corporate Social Responsibility Committee to define a CSR framework and supervise CSR projects and activities.

For the Islamic banking system in Thailand, it first started when the Government Savings Bank (GSB) introduced the ‘Islamic window’ concept in 1998. The bank also implemented a similar method for Agriculture and Agricultural Cooperatives (BAAC) in 1999, which was followed by the introduction of the ‘Islamic Branch’ by
Krungthai Bank in 2001. Finally, the Islamic Bank of Thailand (IBank) was established by the Thai government in 2003 (Haron & Yamirudeng, 2003).

IBank is the one bank that conducts full banking activities in conformity with the shari’ah principle in Thailand. IBank was set up under the Islamic Bank of Thailand Act 2002 and is regulated by the Ministry of Finance. From 2009 to 2011, IBank was awarded, continuously, “The Best Islamic Finance Bank in Thailand” by Alpha Southeast Asia. In 2010, IBank rewarded “The Best State Owned Enterprise of the Year in Thailand”. Moreover, in 2009 and 2010, IBank was rewarded “The Best Islamic by Country” by Islamic Finance News (IFN).

IBank tries to promote an ethical culture, social responsibility, Islamic principles, and good governance through its operational framework, resulting in IBank as being differentiated from the others and a new alternative for everyone regardless of religion. Likewise, IBank is also engaged in various social activities as a part of its responsibilities. Hence, IBank has promoted the campaign on CSR as “The Bank of Virtue”. The practice of CSR of the IBank has emphasised in education and sport, social and environment, religion and culture, and economy (Islamic Bank of Thailand, 2010). Since IBank was established, it has faced many challenges. One of them, which is in comparison with the conventional banks in Thailand, is the CSR of IBank. Nowadays, IBank still follows the conventional CSR guidelines which do not cover all Islamic perspectives. For example, the conventional CSR does not forbid doing business with a company which harms Islam and other religions. According to this point, Islam forbids Muslims to support an enemy of Islam and hurt other people as well. Moreover, Islam forbids doing business with a person or a company with which their majority profit comes from gambling and alcohol. This point is also not mentioned in the conventional CSR. On
the other hand, there are Islamic CSR frameworks which have been presented yet need guidelines to be applied in real practice in Islamic banks. This research attempts to propose Islamic CSR guidelines for practice in the Islamic bank in Thailand.

1.3 Problem Statement

Recently, the international standards in CSR of which most of the banks and companies follow the CSR guidelines, principles and instruments are, namely, the United Nations Global Compact, United Nations Guiding Principles on Business and Human Rights, ISO 26000 Guidance Standard of Social Responsibility (ISO26000), Global Reporting Initiative (GRI), and OECD Guidelines for Multinational Enterprises (OECD Guidelines). It lacked data on Islamic organisation or institution that made Islamic CSR guidelines for Islamic banking institutions although the Muslim population is considered as the second largest population in the world.

Although the concept of general CSR guidelines, which were built according to the western view, is consistent with the spirit and the teaching of Islam (Asyraf Wajdi Dusuki & Humayon Dar, 2005), it needs more adjustment according to the Islamic CSR framework. In general, the concept of the conventional CSR is mostly concerned about human rights, environment, labour, and welfare (International Organisation for Standardization (ISO), 2015; The UN Global Compact, 2015). Islam also commands all Muslims not to harm other people or animals, preserve the environment, and give proper wages to employees according to the Holy Qur’an and the Hadith. Nevertheless, there are some definitions of CSR which are slightly different between Islam and the conventional form.
For example, the definition of human right in Islamic CSR follows the Holy Qur’an and Hadith. Meanwhile, the western one freely follows the social values which can always change. For example, everyone has the right to give an opinion, speaking, and criticise someone else. In contrast, in Islam, Muslims cannot discredit someone else by telling their secrecy to another one without permission. Moreover, Bielefeldt (2000), who wrote about “Western versus Islamic human rights conceptions”, mentioned that human rights in Islam contradict the western human rights. For example, Muslims are not allowed to convert to other religions, but it is free with western human rights to change one’s religion according to the Universal Declaration of Human Rights (The UN Global Compact, 2015). This is one example which is a different concept in Islam.

Furthermore, the main objective of the conventional CSR guidelines is to achieve long-term profits according to Friedman (1970), Cronin (2001), Garriga and Mele (2004), and Asyraf Wajdi Dusuki (2008). CSR becomes a tool of strategy in marketing to make a good image for an institution, and it is also the way to avoid tax from a government. If the Islamic banking institutions practice CSR from the western view because of this idea, it is wrong according to the Holy Qur’an; Allah (SWT) states that:

So woe unto those performers of Salat (hypocrites). Those who delay their Salat (from their stated fixed times). Those who do good deeds only to be seen (of men). And prevent Al-Ma’un (small kindnesses). (Al-Ma’auun: 4 – 7)

From this verse, Muslims cannot do a good deed to show off to the other person. It is considered to be a major sin because this sin was mentioned in the Holy Qur’an. Moreover, some Islamic scholars have said that it is considered minor shirk. Muslims should, therefore, be aware of such shirk and do every good deed for Allah.
(SWT) alone, and not to enhance our image or status amongst people (Shaykh al-
‘Allaamah ‘Abd al-‘Azeez ibn ‘Abd-Allah ibn Baaz, n.d.)

To be saved from the state above, the CSR guidelines has to be applied Islamic
perspective in it. It is to emphasise on the pleasure of Allah (SWT) instead of
making a profit through practising social responsibility. In fact, the main objective of
practising Islamic CSR is to follow the command of Allah (SWT) to be a good
person. It is especially so in Islamic institutions, such as Islamic banks, which run
the business according to Islamic shari’ah. Practising Islamic CSR needs to get
rewards from God, not from mankind. Practising Islamic CSR is not for profit; but
rather, it is really to help society.

According to Islamic CSR studies, Muhammad Yasir Yusuf (2012) proposed his
concept of Islamic CSR principles, criteria, and items for Islamic Banking
Institutions (IBIs). There are five principles, namely, the principle of the unity of
Allah (SWT), Caliphate, justice, brotherhood, and creation of maslahah. In addition,
from these Islamic principles, six criteria of CSR in IBIs were produced, namely, (1)
shari’ah compliance, (2) equality, (3) responsibility in work, (4) guarantee of
welfare, (5) guarantee of environment sustainability, and (6) charity for preservation
of virtue. Moreover, each of the criteria has items for measuring CSR in IBIs.
Nevertheless, there is no Islamic CSR guideline, which has been researched before,
for practising Islamic CSR in IBIs. Thus, there needs to be research on Islamic CSR
guidelines for practice in Islamic banks.

In the real practice of CSR in Islamic banks, there are some Islamic banks which
had been neglected in practice CSR (Salma Sairally 2005). It is the good chance to
propose Islamic CSR guidelines to those Islamic banks and encourage them to
practice CSR according to Islamic perspective.
Islamic banks which have been practising CSR, they have practised it under the conventional CSR guidelines nowadays. However, Roshayani Arshad et al. (2012) pointed out that Islamic banks need to increase their social responsibilities. The better way to improve their CSR is to apply from Islamic perspectives into it. Moreover, Shifa Mohd Nor and Hashim (2014) pointed out that when social responsibility activities from Islamic banks in Malaysia were compared with the conventional banks, they needed to be improved and needed to be made more satisfactory. Instead of using the conventional CSR guidelines, they have to apply Islamic CSR guidelines into Islamic banks. Nevertheless, it lacks information on guidelines of Islamic CSR in Islamic banks to practice. This is the gap in the CSR of Islamic banks which needs to be highlighted and improves.

The guidelines of Islamic CSR are very necessary for those Islamic banks which need to pursue their real provision from Allah (SWT). It can remind and guide them to achieve their actual goal of practising Islamic CSR. It can make them realise the correct way to practice Islamic CSR according to Al-Qur’an and Hadith. Eventually, in the future, the way to practice Islamic CSR in the guidelines can be improved according to shari‘ah, but its conceptual framework has to be maintained. Moreover, the aim of Islamic CSR is not to get profits from humans but rather rewards from only Allah (SWT). It could be another step to encourage the people to practice Islam in their businesses, insha Allah. Islamic banks under the Islamic CSR guidelines, have to work harder than under the conventional CSR.

Since IBank was established by the Thai government in 2003 (Haron & Yamirudeng, 2003), it has faced many challenges, for example, in regional economics, public acceptance, rules and regulations, meeting public demand, and infrastructure. Overcoming these challenges has involved the hard work and diligent
effort from various parties. IBank is the only bank which runs a business according to Islamic shari’ah. The bank tries to promote ethical culture and Islamic principles amongst the members of the Thai society. Nowadays, IBank tries to promote corporate social responsibility, which is very significant for practice in business. However, IBank is governed under the Islamic Bank of Thailand Act 2002, which comes under the jurisdiction of the Ministry of Finance, and the Bank of Thailand supervises the operations and activities of IBank. The Bank of Thailand (BOT) is responsible for formulating monetary policies and supervising financial institutions to ensure that the banks in Thailand are secured and supportive of economic development (Haron & Yamirudeng, 2003), which may be by the Thai government’s policy. It means that the IBank’s CSR policy should be in line with the Thai government as well. In addition, as for the workers in IBank, more than 50 per cent are non-Muslim, and most of the senior managers are non-Muslim, too.

It has been very challenging for the researcher to propose Islamic CSR guidelines which are appropriate to the Thai government’s policy and in line with the Islamic CSR framework as well. If Islamic CSR guidelines could be applied in non-Muslim countries, such as Thailand, it would not be very difficult to apply them in Muslim countries as well. However, it lacked information about CSR guidelines of IBank. The researcher had to carefully study the Thai law or regulation about CSR in Thailand, and it found that there was nothing which opposed with an Islamic perspective. Thus, this is a good chance to introduce Islamic CSR guidelines to the bank.

The Islamic banking path has to come from Islamic roots in every step of the bank’s activities. Moreover, there is a question about the role of the Islamic shari’ah advisory board on CSR of IBank as to whether they have been involved or not in the
CSR activities. The role of the Islamic shari’ah advisory board is very important for applying Islamic CSR guidelines in IBank. Therefore, this research has mainly examined the possibility of implementing Islamic CSR guidelines from the Islamic Bank of Thailand as well. It means that there have been two goals in this research; namely, this research has tried to propose Islamic CSR guidelines and find the possibility for applying them in the Islamic bank in Thailand.

1.4 Objectives of the Study

The general objective of this study has been to propose Islamic CSR guidelines for Islamic banking institutions and measure the practice of the Islamic Bank of Thailand with CSR. In addition, there were three specific objectives of the study as follows:

1.4.1) To construct Islamic CSR guidelines for the Islamic bank in Thailand

1.4.2) To analyse the CSR guidelines of the Islamic bank in Thailand

1.4.3) To conclude the possibility of applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand

1.5 Research Questions of the Study

As mentioned in the last section, there are specific objectives of the study and each objective needed to be achieved by the research questions as shown in Table 1.1.

The first objective of the study, which was to construct Islamic CSR guidelines for the Islamic bank in Thailand, was achieved by answering two research questions.
(1) What should the Islamic CSR guidelines for the Islamic bank in Thailand be?

(2) What is the opinion of those who are involved with the Islamic bank in Thailand of the proposed Islamic CSR guideline?

The second objective of the study, which was to analyse the CSR guidelines of the Islamic bank in Thailand, was accomplished by answering the following two research questions.

(3) What are the CSR guidelines for the Islamic bank in Thailand, now?

(4) What is the difference between the real practices of CSR by the Islamic bank in Thailand and the proposed Islamic CSR guidelines?

The third objective of the study, which was to conclude the possibility of applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand, was reached by answering the following two research questions.

(5) What is the possibility of applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand?

(6) What is the step for applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand?

Thus, the above listed all seven of the research questions answered to achieve the three research objectives. The main target of the study was to propose the guidelines of Islamic CSR for the Islamic bank in Thailand and see the possibility of applying those guidelines in the bank.
<table>
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<th>Objective</th>
<th>Research Question</th>
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| 1. To construct Islamic CSR guidelines for the Islamic bank in Thailand | 1. What should the Islamic CSR guidelines for the Islamic bank in Thailand be?  
2. What is the opinion of those who are involved with the Islamic bank in Thailand of the proposed Islamic CSR guidelines? |
| 2. To analyse the CSR guidelines for the Islamic bank in Thailand | 3. What is the current CSR for the Islamic bank in Thailand?  
4. What is the difference between the real practices of CSR by the Islamic bank in Thailand and the proposed Islamic CSR guidelines? |
| 3. To conclude the possibility of applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand | 5. What is the possibility of applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand?  
6. What is the step for applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand? |

1.6 Operational Definitions

The operational definition of the study consists of four keywords namely, stakeholder, Islamic CSR, guidelines, and an Islamic bank.

1.6.1 Stakeholder

There are some different opinions about the stakeholder of CSR. Most of those CSR definitions always mentioned as being responsible for any of its actions which were related to all of the stakeholders of the firm. It includes being responsible to the employees, shareholders, local communities, and environment (Benabou & Tirole,
2009; Committee for Economic Development, 1971; Frederick et al., 1992; Hopkins, 2004; Koestoer, 2007; Reinhardt et al., 2008). Smith (2011) mentioned that a stakeholder consists of investor, debtor, consumer, government, NGO, employee, and supplier. Moreover, some researchers have included the global.

Thus, this thesis followed the definition of Garriga and Mele (2004). The stakeholders include the employees, shareholders, local communities, environment, and global society. Stakeholders can be categorised into two groups, namely, internal stakeholders and external stakeholders. Internal stakeholders are employees, customers, and shareholders. Meanwhile, external stakeholders are local communities, global society, and nature.

1.6.2 Islamic Corporate Social Responsibility

There are various definitions of CSR which depend on the circumstances of that particular place and time. Most of those CSR definitions always mentioned as being responsible for any of its actions which were related to all of the stakeholders of the firm. (Benabou & Tirole, 2009; Committee for Economic Development, 1971; Frederick et al., 1992; Hopkins, 2004; Koestoer, 2007; Reinhardt et al., 2008; Smith, 2011).

Marsden and Andriof (1998) pointed out that

CSR comes from the interests of all stakeholders including investors, suppliers, consumers, employees, and the community, which requires companies to consider going about its business and maximising the company’s positive impact on its social and physical environment, whilst providing a competitive return to its financial stakeholders.

Baker (2004) said

CSR is about how companies manage the business processes to produce an overall positive impact on society. Companies have to manage the quality of their management - both in terms of people and processes and quantity of their impact on society in the various areas. It is because stakeholders are
taking an increasing interest in the activity of the company. Most look to what the company has actually done, good or bad, in terms of its products and services, in terms of its impact on the environment and on local communities, or in how it treats and develops its workforce.

Crowther and Aras (2008) mentioned that

CSR is concerned with some sort of social contract between corporations and society. This social contract implies some form of altruistic behaviour. Moreover, he stated that, according to the EU Commission, CSR is the concept that a company integrates social and environmental concerns in their business operations and their interactions with their stakeholders on a voluntary basis.

For this research, CSR is about how companies proceed according to the interests of all stakeholders. It is because they look at the companies to what the companies have actually done, good or bad in products, services, the effect on the environment and nearby communities, and lastly, how it treats and develops its workforce according to Baker (2004) definition and also similar to most of the CSR definitions mentioned above.

However, when the word “CSR” was applied with the Islamic perspective, it became the Islamic CSR which Asyraf Wajdi Dusuki (2008) defined as the ethical way to maximise the benefits for the Ummah according to the command of Allah (SWT). It is also the way to pursue happiness in this life and the hereafter, and acknowledge social and moral responsibility for the well-being of the fellowmen, such as consumers, employees, shareholders, and local communities. The main target of practising Islamic CSR is to get rewards from Allah (SWT), not from the humans, which is the extremely best profit.

The Islamic CSR concept is based on the relationship of responsibility to Allah (SWT), human beings, and the environment (Asyraf Wajdi Dusuki, 2008; Muhammad Yasir Yusuf, 2012). It is because Allah (SWT) created humans to be vicegerents on the earth (Sayd Farook, 2007). In being vicegerents, there are many
duties to undertake, such as unity, justice, equilibrium, and free will amongst the humans, which are in the light of the Holy Qur’an and Hadith (Jawed Akhtar Mohammed, 2007).

As mentioned above, the definition of CSR in Islam is different from the conventional CSR. It is because Islamic CSR is based on the teaching from the Holy Qur’an and the Sunnah of the Prophet Muhammad (peace be upon him) which cannot be changed. Although the ways of the conventional CSR and Islamic CSR are similar, Islamic CSR is mainly concerned with the relationship between humans, the environment, and the Creator of all as many Islamic scholars have mentioned the concept of corporate social responsibility in Islam.

Thus, Islamic CSR in this research means that the bank has to be responsible to all of the stakeholders as mentioned above to pursue happiness in this life and the hereafter, and to follow the command of Allah (SWT) the Creator as according to Asyraf Wajdi Dusuki (2008).

1.6.3 Guidelines

Canadian Business for Social Responsibility (CBSR) (2002) wrote that guidelines are an outline of what companies can do to become more socially and environmentally responsible. These guidelines provide a framework for implementing socially and environmentally responsible initiatives at one’s company.

Hohnen (2007) stated that guidelines are a “what to do,” not a “how to” tool. It can also be the implementation guide for the development, measurement, and evaluation to achieve the goals of the firm.

Apfelbaum et al. (2013) researched the practice guidelines for the management of difficult airways. They mentioned that
Practice guidelines are systematically developed recommendations that assist the practitioner and patient in making decisions about health care. They provide basic recommendations that are supported by synthesis and analysis of the current literature, expert and practitioner opinions, open-forum commentary, and clinical feasibility data.

Thus, the guidelines in these terms meant recommendations for helping a practitioner and patient to make a decision.

The California Department of Transportation reported the general guidelines for identifying and evaluating historical landscapes. It mentioned that the guidelines were designed to help cultural resource professionals identify and evaluate historical landscapes and provide information on recognising historic landscapes and on how to incorporate landscape studies into existing interdisciplinary cultural resource surveys (General Guidelines for Identifying and Evaluating Historic landscapes 1999). Hence, the guidelines in this term were defined as a criterion for identifying and evaluating historic landscapes.

The World Health Organisation (WHO) made a book about guidelines for drinking-water quality. It stated that these guidelines were made to explain the requirements to ensure drinking-water safety, including minimum procedures and specific guideline values, and how those requirements were intended to be used. Therefore, the guidelines in these terms were requirements (Guidelines for Drinking-water Quality, 2008).

Moreover, Bahadur (2014) explained that guidelines are advice and recommendations on how to act in a given situation. They are not a mandatory control.

Thus, the standard of guidelines in this research has followed as Bahadur (2014) defined them. They are a recommendation for helping managers or directors to practice CSR according to Islamic perspectives.
1.6.4 Islamic Banks

Venardos (2007) stated that Islamic banks operated by shari’ah law have prospered. Islamic banks do not finance projects involving products that are haram or forbidden under shari’ah, most obviously pork and alcohol. Also, Zukri Samat (2013) said that Islamic banks could categorise into three types of banks: standalone full-fledged Islamic banks, Islamic windows, and subsidiaries of conventional banks.

Although there are some conventional banks, such as Krungthai Bank and Bank for Agriculture and Agricultural Cooperatives, which have opened Islamic windows for Muslims in Thailand, there is no separate committee to issue especially Islamic CSR for that particular service. Moreover, there is no subsidiary of conventional banks for Islamic banking in Thailand. Thus, this thesis concerned with only the standalone full-fledged Islamic banks, of which there is only one known as IBank. It is because this kind of bank in Thailand has its committees and shari’ah advisory to issue the Islamic CSR for the Islamic bank.

1.7 Scope and Limitation of the Study

Islamic CSR is different from the conventional CSR in theory. Nevertheless, unfortunately, there is no Islamic Banking Institutions which have mentioned Islamic CSR in their official websites or annual reports. However, this research needed to propose Islamic CSR guidelines for the Islamic bank in Thailand, which had to be certified by expert persons who were involved in Islamic banking and Islamic shari’ah. The Islamic CSR guidelines were transferred from the Islamic CSR criteria which were modified by Muhammad Yasir Yusuf (2012) as mentioned in the
problem statement. Moreover, the possibility for implementing the guidelines needs to be analysed as well.

According to the Islamic bank in Thailand, this research focused on only the bank that had full-fledged Islamic banking. Therefore, there is currently only one bank in Thailand which is the Islamic Bank of Thailand. The number of informants was six expert persons who were involved with the Islamic Bank of Thailand.

1.8 Significances of the Study

The research study aimed to propose the Islamic CSR guidelines which could be considered as the early Islamic CSR guidelines for practice in full-fledged Islamic banking institutions and be a new proper choice for Islamic banking institutions or Islamic companies in the future.

In addition, there are only a few research regarding Islamic banking in Thailand, so this research could be utilised to give more information about IBank and its CSR.

This study can also enhance Islamic research in Islamic CSR to become well-known amongst the members of Thai society because this is a new step for Muslim businesses in Thailand, which might be a minority in the Thai society, but it is not the least important.

1.9 Contributions of the Study

The study shows the importance of using Islamic CSR guidelines rather than the conventional CSR guidelines in Islamic banking institutions and encouraging practising it in organisations.
This research can be utilised for Islamic banking in Thailand, accordingly, for improving the service of the bank, which has a lot of question marks from the side of the Muslims in the Thai society, to be more satisfied by the stakeholders.

Although the concept of CSR is immensely well-known and generally practised in most Islamic banking institutions, Islamic CSR should be prepared and developed for the new Islamic trend in the future. It is because the Islamic finance market industry has been growing every year according to the report of the Malaysia International Islamic Financial Centre.

1.10 Organisation of the thesis

This thesis is divided into six chapters. Chapter one dealt with the introduction of the study which consisted of the background, problem statement, objectives, research questions, the significance of the study, contributions of the study, operational definition, scope and limitation of the study, and organisation of the thesis.

Chapter two consists of three parts. The first part is about past studies to study what has been undertaken in the area of Islamic CSR in Islamic banks, and the analyses performed to find the gap in the studies. The second part is the literature review which discusses the concept of CSR from the western view, and it's CSR guidelines to explore the reason for proposing Islamic CSR guidelines. In addition, the concept of CSR in Islam, which comes from the Holy Qur’an and the Hadith of the Prophet Muhammad (PBUH), is highlighted to identify and propose the Islamic CSR guidelines for Islamic banks. The last part is the conceptual framework of the Islamic CSR guidelines.
Chapter three discussed the detail about Islamic CSR guidelines. It explained the way to become the proposed Islamic CSR guidelines.

Chapter four, the methodology, is concerned about selecting the samples, reasons for the selection of the samples, and the sampling technique. This chapter consists of five parts: the research design, face validity, pilot study, collection of the data, and lastly, the analysis of the data. It explains how the data was conducted and which theory or method was used to collect and analyse the data.

Chapter five involved the data analysis of the findings obtained from analyses and discussed the opinions of the informants about the proposed Islamic CSR guidelines. Moreover, it explained the CSR practice of IBank. It also analyses the CSR practice of IBank based on the Islamic CSR guidelines. Lastly, it is about the discussion on the way to apply the Islamic CSR guidelines in the Islamic bank in Thailand. The study was qualitative research, so the data was analysed systematically by using the content analysis.

Chapter six consists of four parts, firstly, the findings summary; secondly, the implications of the research; thirdly, further research, and finally, the conclusion.

1.11 Conclusion

The topic of CSR guidelines has been practised for many years, and it was presented by various organisations meanwhile Islamic CSR guidelines lack of information and few researchers had discussed it. This research attempted to propose Islamic CSR guidelines into Islamic banks. Moreover, this research tried to present Islamic CSR guidelines to Thai Muslim society in Thailand which is non-Muslim country. It is very challenging for the researcher to do so.
This research tried to find the possibility for applying Islamic CSR guidelines into Islamic bank in Thailand. Moreover, Thai society could learn about Islam through the practice Islamic CSR of an Islamic bank. Thai Muslim society also could know more about Islamic bank in Thailand as well.

This research consisted of six chapters which were about the introduction, literature review, Methodology, Islamic CSR guidelines, Data analysis, Conclusion of the thesis.
Chapter Two

Literature Review

2.1 Introduction

This part of the research discussed to find the literature gap which had done. This chapter mainly consists of three parts. The first part was past studies which reviewed the previous studies that were concerned about Islamic CSR to see what had been done in this area. The second part reviewed literature which discussed overall information both direct and indirect about Islamic CSR and theories concerned. At first of the literature, it presented on the CSR from the western view in the previous study. This topic was useful for the researcher to know about CSR in general and find the reason for using Islamic CSR guidelines instead of using general CSR guidelines which is related to the problem statement of the study. Secondly, it reviewed the literature on the CSR in Islam to see what the other researchers had been done and come out with the literature gap which was the idea of guidelines for Islamic CSR in an Islamic bank. The third part was the conceptual framework of the study.

2.2 Past studies

This part would review the previous studies which concerned about the situation and practice of CSR of an Islamic bank. It also discussed Islamic research about Islamic CSR concept which had been cited in many articles and researches. This past studies can help the researcher to find the literature gap.

Mostly the previous studied were discussed about CSR in Islamic financial institutions which they showed that the CSR in those Islamic financial institutions
were needed to improved and implement Islamic perspective into CSR. Moreover, the research on CSR in Islamic financial institutions especially concerned with CSR disclosure or social report which also were needed to improve as follows:

For example, Salma Sairally (2005) attempted to assess Islamic financial institutions’ (IFIs) social responsibility practices and 48 IFIs from many countries were samples by using questionnaire-based survey for analysing. The result showed that the practice of Islamic finance was not thought to be as socially responsible as same as financial practitioners voiced. It was also observed that all the IFIs did not publicise the ethical screening criteria of investment selection. The data from the informants were observed that positive criteria like investment in companies that contribute positively to society or investment in environmentally-friendly activities were the least endorsed by the IFIs. The results of CSR issues of IFIs were concluded that the objective of welfare of the society seems to be neglected within the practice.

It was the same result with Sayd Farook and Roman Lanis (2005). He studied on the annual report social disclosure to measure its level of Islamic banks base on Islamic principles He collected data from 47 Islamic banks in 14 countries. The result showed that the majority of Islamic banks disclosed very little about CSR. The result suggested that Islamic scholars who involve with Islamic bank needed to apply Islamic law about CSR disclosure into Islamic banks.

In fact, from 2004 to 2012, many researchers had presented about CSR disclosures of Islamic banks. For example, Maali, Casson, and Napier (2006) researched social reporting by Islamic banks in twenty-nine banks in sixteen countries. The result was fascinating that social issues were not of significant concern for most Islamic banks. In general, Islamic banks do not disclose
information about activities that may attract criticism, such as unlawful (*haram*) transactions and their policy for dealing with insolvent clients. They suggested that Islamic banks were required by Islamic communities to disclose all information deemed important from an Islamic perspective for people in the societies where they operated.

Umaru Mustapha Zubairu (2008) was one of many researchers who researched CSR disclosure. This researcher examined the social reporting of 7 Islamic banks in Malaysia through their annual reports over the years 2004-2007 by using the Ethical Identity Index (EII) developed by Roszaini Haniffa and Mohammad Hudaib (2007). The findings revealed that Islamic banks in Malaysia had much more in common with their conventional counterparts than the base on *shari’ah*. It is because they disclose very little information in their ethical identity and the ultimate goal of betterment of society which separates them from the conventional counterparts.

Furthermore, Azhar Abdul Rahman et al. (2010) examined trends of CSR disclosure of Bank Islam Malaysia Berhad (BIMB) from 1992 to 2005. Content analysis based on some sentences was used to measure disclosure index (checklist) and the extent of such disclosures. The findings of this study show that BIMB prefers to disclose themes associated with employees, product, and service contributions and community involvement. The results also reveal that the bank has improved regarding volume and the manner of presenting or disclosing CSR from year to year.

Similarly, Umaru Mustapha Zubairu et al. (2011) used ethical identity developed by Roszaini Haniffa and Mohammad Hudaib (2007) to examine the social reporting practices of 4 Islamic banks in Saudi Arabia over the years 2008-2009.
The findings revealed that Islamic banks in Saudi Arabia had more practised in conventional counterparts than based on *shari’ah*.

The CSR disclosure also had been researched by Percy et al. (2011). They examined disclosure on the *Shari’ah* Supervisory Board and the Board's report in the annual reports of the 18 Islamic banks in Malaysia and 4 Islamic banks in Indonesia. The results indicated that the information is still limited. The study also provided some early indicators on factors specific to Islamic financial institutions (for instance, the *Shari’ah* Supervisory Board characteristics) which might have associations with the *Shari’ah* Supervisory Board-related disclosures and *zakat* disclosures. Among the factors identified to have an association with the *Shari’ah* Supervisory Board-related disclosures were the *Shari’ah* Supervisory Board size and cross-membership of other *Shari’ah* Supervisory Boards.

In another year, Muhammad Taimoor Hassan et al. (2012) compared the CSR practices in Islamic and conventional banking. The results showed positive and little significant difference in the level and the degree of the disclosures between Islamic and conventional banking. This difference is due to exposing of IFIs by religious Islam.

Quazi Sagota Samina (2012) did study CSR in Bangladesh. She tried to find out whether the Islamic Banks of Bangladesh were adhering to the prescribed forms of the CSR activities or not based on the CSR forms which had been prescribed by Farook (2007) in his study under the light of Islamic shari’ah. It found compliance with the mandatory forms by the six fully fledged sample Islamic banks in Bangladesh whereas variety in involvement in recommended forms of CSR activities by considering the scenario of banks from 2007 to 2011. The study also found a
strong positive correlation between CSR expenditure and sample banks’ deposit, loan and profitability.

While Sarath Delpachitra (2013) examined the ability of Islamic banks to meet CSR obligations while they were maintaining efficiency and managing risk in Middle Eastern countries. She introduced a theory based on classical utility theory and then extends it to show its relevance to Islamic banking. In particular, the study showed that Islamic banking might not only improve operating performance but also increase profitability for all parties concerned.

In addition, there were also many researchers who researched the perception on CSR of Islamic banks from the stakeholders of the banks. The information was very important for an Islamic bank to improve their products and services as well as follows:

For example, the early research on perception as Asyraf Wajdi Dusuki and Humayon Dar (2005). They attempted to study the perception of Islamic banks’ stakeholders in Malaysia on the social responsibility of Islamic banks by using a sample of over 1500 informants. The finding stated that the stakeholder of Islamic bank has a generally positive view of CSR. They consider CSR as important criteria for their banking selection decision. Moreover, the findings showed that the issue of CSR had been practised in Islamic banks generally.

Chamhuri Siwar & Md Tareq Hossain (2009) analysed the opinions of Malaysian managers on Islamic CSR. The result showed that they thought that Islam encourages responsible behaviour to the society, environment and economy. It also showed the relevance of Islamic concepts and approaches. They agreed that Islamic concepts and approaches have correlation and contribution to present day CSR
policies and strategies. However, Islamic CSR was needed more research for spreading the good Islamic framework and practices to modern organisations and business entities.

Ahlam Waemusor (2010) researched the satisfaction of customers of an Islamic bank on the bank services, and to examine whether religiosity of Muslim customer influences their satisfaction. The variables of this research comprised of fast and efficient service, friendly personnel, knowledge and competent personnel, convenience, environmental practice and impact, religiosity and customer satisfaction. The sample consisted of 122 Muslim in Penang. The findings indicated that customer satisfaction with Islamic bank customer service is related to their religiosity.

Furthermore, Shifa Mohd Nor and Asutay (2011) evaluated the perceptions and the expectations of the IBF customers on CSR, sustainable compliance and performance. The results indicated that while there were great stress and expectations of CSR and sustainable development-related objectives from the IBFs by the customers, the opinions related to the actualities of IBFs regarding fulfilling such objectives was rather discouraging. The study also suggested that Islamic banks needed to keep on Islamic moral economy which was the only solution for creating social development-oriented financial institutions.

Another example on perception on CSR of Islamic bank in Malaysia, Shifa Mohd Nor and Hashim (2014) explored the social responsibility and sustainability dimension of Islamic banking in Malaysia from the management insights. The study revealed that Islamic banks were encouraged to perform various CSR activities yet it needed to improve to provide significant impact to community development especially from the socioeconomic aspects. The results, in general, revealed that
Islamic banking in Malaysia had not socially failed, but the contributions were not very satisfactory and were needed to improve.

Moreover, some researchers tried to investigate specific topic on CSR such as the way of Islamic bank about environment management as Mohamad Yazis Ali Basah (2012). He investigated environmental management in Malaysia’s banking sector, and the methods deployed by bank managers in evaluating and accommodating environmental risk in the credit assessment process. He used a questionnaire survey to collect data from managers and executives in corporate banking departments whose main task was to evaluate loan applications, especially in project financing. The findings suggested that Malaysia’s banking sector had, in general, good environmental management practice. However, local banks’ environmental management practice falls short of that of international banks. It was also found that Islamic banks have better environmental management practice than conventional banks. As regards the credit evaluation process, the study findings suggested that environmental criteria were of secondary importance compared to financial and economic criteria. He also found that cultural and institutional differences influenced the attitude of bank managers towards environmental management practice. He suggested that these factors should be taken account of in the environmental policy development process in the future.

However, the research in terms of Islamic CSR was rarely found out. For example, some researchers attempted to apply Islamic perspective in CSR disclosure, explain principles of CSR in Islam and Islamic framework as follows:

Mohd Rizal Muwazir al Mukhazir et al. (2006) researched on Islamic corporate social responsibility disclosure (ICSRD) which had to in line with Tawheedic approach. They pointed out that disclosure in the Islamic perspective would aid
economics as well as religious decision-making. It needed to have full disclosure, but it did not mean to show everything, which of course is impractical. All Islamic business organisations (IBOs) had to disclose all the information related to three relationships with Allah (SWT), with the society, and with the environment. The items as following should form the main element of ICSRD for IBOs. The first was the disclosure of the corporate mission statement. The second was disclosure of information related to the top management. The third was the disclosure of unlawful (haram) operation. The forth was disclosure of shari’ah advisory board (SAB). The fifth was disclosure of zakat. The sixth was employees. The seventh was the disclosure of products and services. The eighth was disclosure of community involvement. The ninth was disclosure of qard al-hasan funds. The tenth was disclosure relating to the relationship with the environment.

It was also as Roshayani Arshad et al. (2012). They examined Islamic CSR disclosure from annual report year 2008 – 2010 of 17 Islamic banks in Malaysia. It showed that CSR activities and disclosure from Islamic perspectives became important business strategies. However, it needed to encourage a stakeholder orientation particularly in an environment and engage in Islamic products to increase their social responsibilities from Islamic perspectives. It also needed to integrate their Islamic CSR activities into their overall business strategies as a tool to improve Islamic CSR and corporate transparency.

As mentioned above, there were some Islamic researchers had presented the Islamic principles of CSR and Islamic CSR framework as follows:

Sayd Farook (2007). He proposed Islamic principles of social equity and redistributive justice of IFIs. This study provided three major foundational principles for ISR. There was the vicegerency of mankind on earth, divine accountability and
the positive obligation to enjoin good and forbid evil. It encompassed both mandatory and recommended forms of ISR.

Moreover, Jawed Akhtar Mohammed (2007) also proposed Islamic principles of CSR into four; namely, the unity of Allah (SWT), justice, free will and responsibility. This theory was inspired by Syed Nawab Haider Naqvi (1981) who tendered a theory of Islamic economics which concerned about the need for an Islamic economic system and how it generated from the ethical statements in the Holy Qur’an and the Hadith.

Meanwhile, Asyraf Wajdi Dusuki (2008) also pointed out that the principles of Islamic social responsibilities were tendered by the concept of the caliphate of mankind on the earth. It is Muslim do believe that Allah (SWT) created mankind to have responsibility on the earth for Him such as responsibility among human being, responsibility on the environment, and responsibility to Allah (SWT). In addition, before that Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah (2007) attempted to highlight the implication of maqasid al-Shari`ah (the Shari`ah’s objectives) and the application of maslahah (the public good) to CSR. He proposed the maslahah pyramid along with the principle of preventing harm provide a framework for managers to deal with potential conflicts arising from the diverse expectations and interests of the corporation’s stakeholders, especially concerning CSR. In addition, the maslahah implied that such banks must not be done for profit; rather, they must attempt to help in terms of the social welfare and serve the needs of society as a whole.

From those studies, Muhammad Yasir Yusuf (2012) proposed Islamic CSR principles for Islamic Banking Institution (IBI). There were five principles namely: the principle of unity of Allah (SWT), Caliphate, justice, brotherhood, and creation
of *maslahah*. From the five principles produce six criteria’s and 34 items for the instrument to measure corporate social responsibility in IBI. Six criteria’s of CSR in IBI, namely, (1) *Shari’ah* compliance; (2) equality, (3) responsible in work; (4) guarantee of welfare; (5) guarantee of environmental sustainability and (6) charity for the preservation of virtue.

Mohamad Yazis Ali Basah and Mazlynda Md Yusuf (2013) pointed out that Islamic principles of Islamic bank could influence the implementation of CSR. It found that the concept of an Islamic bank that complies with religious provision should exhibit more proactive CSR activity and policies. Importantly, Islamic principles must be translated into action and actual practice in Islamic banks’ activity. If not, such principles and guidance become theoretical only.

Furthermore, some researchers attempted to propose an Islamic CSR model to apply in their case study. For example, Darrag & E-Bassiouny (2013) researched an introspect into the Islamic roots of CSR in the Middle East: the case of Savola Group in Egypt. They proposed the novel model of Islamic CSR based on the Islamic legislation (*shari’ah*) to apply in this case. However, further research was needed to assess further the generalizability of the proposed model to apply in Muslim-majority countries. In another research on ICSR model, Muhammad Adnan Khurshid, Abdulrahman, Ahmed, & Salmiah (2014) proposed an Islamic corporate social responsibility (ICSR) model with an extension of the corporate social responsibility (CSR) theory of Carroll (1979).
2.2.1 Analysis and conclusion of past studies

The above past studies from the early stage of establishment of Islamic bank until 2010 showed that IFIs in the previous period neglected in social responsibility practice (Salma Sairally, 2005) which contrasted with Islamic perspective from the teaching of the Prophet Muhammad (PBUH) and the command of Allah (SWT). Meanwhile, the awareness of stakeholder considered CSR as important (Asyraf Wajdi Dusuki & Humayon Dar, 2005). It contrasts with Islamic perspectives which encourage all people to have a social responsibility. The Islamic banks at that time thought CSR was a tool more than they had to practice as the command of Allah (SWT). Although the conventional CSR seems to be consistency with Islamic perspectives, it does not cover all Islamic perspectives such as the interest is not prohibited in the conventional CSR, gambling and alcohol company still be allowed the bank to invest, and not prohibited a company which supports obviously an enemy of Islam who insists to harm Islam. On the other hand, Islamic CSR has to emphasise on the command of Allah (SWT) rather than being the tool of Islamic bank for convincing people to an Islamic bank. As Shifa Mohd Nor and Asutay (2011) suggested that Islamic bank needed to keep on Islamic moral only solution for creating social development. As a result, many researchers proposed the concept of Islamic CSR to Islamic society yet those Islamic CSR principles had to be translated to become real practice as the suggestion of Mohamad Yazis Ali Basah and Mazlynda Md Yusuf (2013) that it was needed to produce guidance for Islamic CSR. However, there was no Islamic CSR guideline, which had been proposed in the previous research, for practice.
Thus, although, some researchers had presented the Islamic CSR conceptual framework, Islamic CSR principles, and Islamic CSR criteria, they were needed to apply in real practice. The Islamic CSR guidelines can explain how to implement those Islamic perspectives into Islamic bank practice. This research is needed to propose the Islamic CSR guidelines to fulfil this gap.

2.3 Literature review

At first, the concept of social responsibility had existed before the concept of corporate social responsibility was arisen later. One of the most reasons for existing social responsibility is that public expectations for business have changed. Production of goods is no longer the one central focus of the social system. Now production goals must share the spotlight with the elusive goal of life. Since public expectations are more in the direction of quality of life, new relationships between business and society need to be defined which will bring business activities closer to social desires for a better quality of life (Davis & Blomstrom, 1975b).

The concept of CSR began in the West. It has had a long and varied history. The idea of corporate social responsibility appeared around the turn of the twentieth century in the United States (Post et al., 2002). There have been many attempts to clarify and simplify this complex concept ever since. The concept of CSR on the norms, culture and beliefs of the Western countries is constantly evolving and incorporate different approaches depending on circumstances and need (Asyraf Wajdi Dusuki, 2008).

This part of the literature can be divided into three discussions which it firstly reviews about the concept of conventional CSR; secondly, the concept of social
responsibility in Islam and CSR in Islamic perspective; and the third the Islamic CSR guidelines.

2.3.1 The various concept of conventional CSR

In the early writings on CSR, it was referred to more often as social responsibility (SR) than as CSR. Perhaps this was because the age of the modern corporation’s prominence and dominance in the business sector had not yet occurred or been noted. It could be noticed that the concept of CSR is a diverse definition. As Davis and Blomstrom (1975a) defined social responsibility (SR) was the obligation of decision makers to take actions which protect and improve the welfare of society as a whole along with their interests. It builds a better quality of life, thus harmonising organisational actions with society’s wants.

Meanwhile, Frederick (1960) explained about the meaning of social responsibility that

Businessmen should oversee the operation of an economic system that fulfils the expectations of the public. And this means in turn that the economy’s means of production should be employed in such a way that production and distribution should enhance total socio-economic welfare.

In addition, some definitions of SR included profit maximising to be the term of SR as well. For example, Hay (1977) reveals that concepts of social responsibility have moved through three distinct phases. They are Phase 1 Profit Maximizing Management; phase 2 Trusteeship Management; phase 3 “Quality of life” Management. Consequently, Carroll (1979) concludes the definitions of social responsibility that the term has encompassed a wide range of economic, legal, and voluntary activities.

In 1971, the Committee for Economic Development (CED) (cited in Carroll, 1999) in its publication “Social Responsibilities of Business Corporations”. The
CED pointed out that business functions by public consent and its basic purpose is to serve the needs of society constructively—to the satisfaction of society. The CED articulated a three concentric circles definition of social responsibility.

However, there was still lack of clarity on CSR, so Frederick (1978) defines the concept of corporate social responsiveness as “the capacity of a corporation to respond to social pressure”, has to emerge as a reaction of it in order to provide managers with tools for managing CSR. Moreover, Wood (1990) said that corporate social responsiveness provided an action framework and a process for implementing the social philosophy contained in the principles of corporate social responsibility, which consisted of three principles of social responsibility according to namely: (1) the principle of legitimacy; (2) the principle of public responsibility; and (3) the principle of managerial discretion.

In actually, the main focus of CSR is on corporation’s stakeholder as the definition of Frederick et al. (1992), Post, Frederick, Lawrence, and Weber (1996), Post, Lawrence et al. (2002) explained the meaning of corporate social responsibility that a corporation should be held accountable for any of its actions that affect people, their communities, and their environment. It implies that negative business impacts on people and society should be acknowledged and corrected if at all possible. It may require a company to forgo some profits if its social impacts are seriously harmful to some of the corporation’s stakeholders or if its funds can be used to promote positive social good.

Later, some researchers proposed the principles of CSR for guiding the company as Steniner and Steiner (1997). They elaborate that there are six general principles of CSR to guide the company. It is not a standard for social responsibility, managers must think carefully about what their companies need to do. First, all
companies must apply with two bodies of law: one is the body of corporation law about a duty toward shareholders; the other is the body of regulation to protect stakeholders. Second, corporations should be judged fundamentally by economic criteria. Third, corporations have a responsibility on social impacts they cause. Fourth, social responsibility varies with company characteristics and national problems. Fifth, the legitimate needs of stakeholders are very important for managers to concern. Sixth, the general direction of the nation’s public policy guides the managers.

However, the definition of CSR has still included making a profit in the term of CSR which is the same as the definition of SR in early. It means that profit and CSR always come together. As Carroll (1991) designs the pyramid of CSR which the economic category is on the base and then built upward through legal, ethical, and philanthropic categories. It means that the target of CSR firm is to make a profit by following the law, being ethical, and being a good corporate citizen. Morrison and Bridwell (2011) also mentioned that corporations have a social responsibility beyond pure profit. As such, corporations should employ a decision-making process to achieve more than financial success on the assumption that CSR is integral to an optimum long-term strategy.

Alternatively, there are those who believe that CSR is an unrealistic expectation for corporations and that CSR activities should be outside the definition of business. For example, economist Milton Friedman (1972; cited in Davis & Blomstrom, 1975a) has argued strongly that social responsibility is inappropriate corporate action as one of his comments:

Have you ever heard anybody suggest that the “Mom and Pop” corner grocery store should sell food below cost to help the poor people who shop there? Well, that would be absurd! Any corner grocery that operated that way would be out of business very soon. The same is true on the larger scale. The large
enterprise can have money to exercise social responsibility only if it has a monopoly position: if it’s able to hire its employee at lower wages than they are worth: if it’s able to sell its product at a higher price than can otherwise be charged. If it is a monopoly, it ought to be prosecuted under the antitrust laws. Any businessman who boasts to the public that he has been using corporate funds to exercise a social responsibility should regard as asking for an investigation by the Antitrust Division of the Justice Department.

Moreover, Davis and Blomstrom (1975a) wrote about the argument against social responsibilities that the first argument against the business assumption of social responsibility is profit maximisation. The second argument is the excessive business costs of social involvement. The third argument is the costs of social responsibility activities. The fourth argument is that many businessmen may lack social skills. The fifth argument is a dilution of the business’s primary purpose. The sixth argument against the business assumption of social responsibility is weakened international balance of payments. The seventh argument is business has enough power. The eighth argument is lack of accountability. The last argument is the lack of broad support.

As mentioned above, the concept of CSR came from the concept of social responsibility at first, and it was developed gradually time by time. It was raised up after the idea of corporate had occurred. There are various definitions of CSR. Nevertheless, it might be concluded that CSR is the way of the companies to give reward back to a community and environment by various activities and campaigns. CSR is considered as a tool of marketing to make a long profit for the companies. It can make those companies being good companies even though some of those companies do business on alcohol or tobacco.

Nowadays, most large companies in many countries have practised CSR strongly due to many reasons such as legitimacy in those countries, being a tool for marketing, and philanthropy. Moreover, it seems to be increased continually because
they believe that CSR is long-term profitability in the business which depends on the theory which the firm uses as mentions in the next section.

2.3.1(a) Theories underpinning CSR

There are some of the major theories that underpin the practice of CSR. Cronin (2001) pointed that a more accurate understanding of corporate social responsibility is offered by the following four models drawn from Burlingame and Young (1996): neoclassical/corporate productivity model, ethical/altruistic model, political model and stakeholder model.

Meanwhile, Garriga & Mele (2004) assumed that the most significant CSR theories are based on one of the following aspects, which is rooted from the social system of Parsons (1961)², of social reality: economics, politics, social integration and ethics. These aspects can be categorised into theories into four groups: instrumental theories, political theories, integrative theories and ethical theories.

Asyraf Wajdi Asyraf Wajdi Dusuki (2008) said that the proponents of CSR doctrine depart from the classical theory which is the restrictive classical framework of a firm’s social responsibility in the light of many theories such as the social contract, instrumental, legitimacy, and stakeholder theories.


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² Parsons (1961) said that social system is combined with adaptation to the environment (related to resources and economics), goal attainment (related to politics), social integration and pattern maintenance or latency (related to culture and values).
theories in this section can be categorised into four approaches according to Garriga & Mele (2004) as follows:

a) Instrumental theories

Cronin (2001) considered this theory as a neoclassical/corporate productivity model. This model is rooted closely with the economist Friedman (1970). He argued that the goal of business is to bring profit to shareholders and customs. Thus, CSR is a strategic tool to achieve the profit (Garriga & Mele, 2004). Asyraf Wajdi Asyraf Wajdi Dusuki (2008) stated that the proponents of this model affirm that some social program may be chosen by the shareholders for a reason of good image (public relation). Garriga & Mele (2004) pointed out that there are three main groups in this model can be identified which depends on the economic objective proposed. The first group is for the maximisation of shareholder value which is short-term profits orientation. The second group is to focus on the strategic goal of achieving competitive advantages which would produce long-term profits. The third is for cause-related marketing and is very close to the second.

As from the definition of this approach, CSR was seen to be a tool for marketing purpose only to make a profit from making a good image of a company. It contrasted with Islamic perspectives which it is forbidden to do good things for seeking pleasure from others more than Allah (SWT) the Most Merciful. Thus, all Muslim and Islamic banks have to avoid from this kind of intention for doing CSR. This approach is far away from Islamic CSR.
b) Integrative theories

Garriga & Mele (2004) mentioned that business depends on society. Social demands are normally being the same line with society interacts with business and gives it a certain legitimacy and prestige. Corporate management should operate a business in accordance with social values. Therefore, the theories of this group mainly focus on the detection and scanning of, and response to, the social demands that achieve social legitimacy, greater social acceptance and prestige. The legitimacy theory can be involved in this group according to Asyraf Wajdi Asyraf Wajdi Dusuki (2008). He explained that the legitimacy theory is corporations look for a balance between their actions and how they are perceived by outsiders and what is thought by society to be appropriate. Corporations will affect if they have broken their social contract. It is because society’s perceptions of the organisations are very importance and crucial thing.

The idea of doing Islamic CSR is to serve it and be responsible for it according to the command of Allah (SWT). Nevertheless, this approach does CSR as the demand of people. A company needs to integrate with the society because the company needs the people to know it and promote it at the same time. The final target is also profit from the society. Moreover, the company will do activities according to the demand of the local people. It does not come from the thing which is more necessary to be solved. For Example, sometimes people need to get a job first, but the healthy in the community is more needed because of bad environment, so the environment should be solved first. It is needed to think before people thinks according to the command of Allah (SWT) the All-Knowing. Thus, this approach is not appropriated with an Islamic bank.
c) Political theories

Garriga & Mele (2004) mentioned that the political theories focus on interactions and connections between business and society and the power and position of the business and its inherent responsibility. Meanwhile, the social contract theory is included in this group too. Asyraf Wajdi Asyraf Wajdi Dusuki (2008) stated that social contract theory is how to relate a corporation to society. There is direct and indirect mutual need between business corporations and society. The business corporation needs support from society. Meanwhile, Cronin (2001) argued about the political model that the company uses this theory to minimise taxation, legislation and regulation by either self-regulating or creative innovative, alternative programs.

As Cronin (2001) mentioned above, this approach occurred because a company needs to get the benefit of doing CSR. It is not only to get interesting from communities, but the company also minimises taxation. Moreover, sometimes the company practices CSR because of regulation, it is not from its willing. It might become not strong CSR. It also does as people demand, but it is not for Allah (SWT). It is not suited for an Islamic bank.

d) Ethical theories

Garriga & Mele (2004) mentioned that this approached focus on the ethical requirements. They are based on the principle that expresses the right thing to do or necessary to achieve a good society. Stakeholder theory is included in this group. Asyraf Wajdi Asyraf Wajdi Dusuki (2008) stated that stakeholder theory has indeed become one of the most important and frequently cited theories. Paying attention to the needs and rights of all the stakeholders in a business is a useful way of
developing socially responsible behaviour which is seen as an obligation to stakeholder Figure prominently in the decision-making of managers. Meanwhile, Cronin (2001) separated the ethical model and the stakeholder model in a different group.

These theories seem to be consistency with Islamic perspective because it considers what the communities have to get and be compulsory to achieve. Islamic CSR concept can be categorised in this group. However, Islamic CSR deserves to practice CSR for Allah (SWT) alone without other purposes hiding.

These four theories together serve as the main justifications for CSR in the West which there is much overlap between the theories in business operations. Moreover, the main target of doing these theories is to achieve the profit and power although they are involved in the ethical theories. It is because it is not an overall practice and performance in the ethical model. After that these theories had been applied to conventional CSR guidelines to be practised in an organisation or a company. It was depended on which theory was chosen into it.

2.3.1(b) The conventional CSR guidelines

Before going to propose Islamic CSR guideline, the researcher should understand the structure of the conventional CSR guidelines which there are the well known international standards of CSR guidelines for example; the ten principles of UN Global Compact, and the ISO 26000 Guidance Standard. These two international standards are interesting international standards to be studied in their guidelines which are followed up by a lot of companies and banks in various countries. In addition, there is an institution in Thailand which provides CSR guideline for a Thai registered company and a general organisation. It was a Corporate Social
Responsibility Institution (CSRI), and now it was changed to be a Social Responsibility Center (SR Center). This centre was set up by The Stock Exchange of Thailand (SET). The CSR guidelines of these three institutions would be explained in this section as followed.

a). The UN Global Compact

According to the information from the UN Global Compact (2015), the first international standard of CSR is the UN Global Compact. It is considered the world’s largest corporate citizenship and sustainability. There are more than 12,000 participants, over 8,000 businesses in 145 countries around the world. The UN Global Compact’s ten principles focus on four areas such as human rights, labour, the environment and anti-corruption. It asks the companies to embrace, support and enact within these four areas. From these four areas, it produced the UN Global Compact’s ten guidelines according to the UN Global Compact official website (2015).

Firstly, human right consisted of two principles which were concerned namely,

Guideline 1: Human rights should be supported and respected

Guideline 2: No human rights abuses.

These two guidelines promoted and made consumers aware of their rights. Meanwhile, companies have to treat their worker with dignity and recruit worker according to the social, environmental and governance record of companies. Companies should adopt a statement of policy as a public commitment to fulfil their responsibility to respect human rights. In addition, those companies should have in place or participate in remediation processes to identify risks of negative impacts and avoid escalation of disputes. Moreover, it has to be made sure that they are not
complicit in human rights abuses. The way to avoid the human abuse right is human right policy and conducting appropriate human right due diligence. It can show that the company took every reasonable step to avoid involvement.

Secondly, companies have to concern about labour. This area consists of four guidelines:

Guideline 3: the right to collective bargaining and the freedom of association should be upheld

Guideline 4: all forms of forced and compulsory labour have to be eliminated

Guideline 5: No child labour

Guideline 6: No discrimination in employment

These four guidelines let all workers form and join a trade union of their choice which is not disruptive to regular company operations. The companies have to address any problem-solving or other needs of interest to workers and management. The companies should support the establishment and functioning of local/national employers’ organisations, and trade unions. A company has to have a clear policy not to use, be complicit in, or benefit from forced labour. A company should has clear employment contracts to all employees which state about the terms and conditions of service, freedom to leave, and any penalties that may be associated with a departure or cessation of work. Moreover, the contracts should write in language easily understood by workers. The company has to support, help and develop skills training for adult removed from situations of forced labour. Moreover, the company should provide the counselling programs for children removed from forced labour. The company should encourage supplementary health and nutrition programs for workers. In addition, a company should adhere to minimum age
provisions of national labour laws and regulations. The company has to ensure that wages paid to adults take into account the needs of both them and their families. The company should use adequate and verifiable mechanisms for age verification in recruitment procedures. Companies can put in place specific activities to address the question of discrimination and eliminate it within the workplace. For example, the companies should provide policies and procedures which make qualifications, skill and experience the basis for the recruitment, placement, training and advancement of staff at all levels. The companies should encourage and support efforts to build a climate of tolerance and equal access to opportunities for occupational development such as adult programs and health and childcare service.

Thirdly, companies have to take care of the environment. There are three guideline s in this area for example:

Guideline 7: supporting a precautionary approach to environmental challenges;

Guideline 8: undertake initiatives to promote greater environmental responsibility;

Guideline 9: encourage the development and diffusion of environmentally friendly technologies.

Companies should provide better information to the consumer, communicating potential risk to the consumer, the public or the environment. Companies could take to promote systematically environmental responsibility step by step. Lastly, companies encourage for improving environmentally friendly technologies as much as possible.

Fourthly, companies have to avoid corruption. This area was contained one guideline namely:
Guideline 10: Businesses should work against corruption in all its forms, including extortion and bribery.

Companies need to introduce anti-corruption policies in organisations. Moreover, they should make a report on the work against corruption. They have to join forces with industry peers and with other stakeholders.

b). **International Organisation for Standardization (ISO)**

The second international standard of CSR is the International Organisation for Standardization (ISO). According to the International Organisation for Standardization (2015), it is an independent, non-governmental membership organisation and the world's largest developer of voluntary International Standards. They are made up of our 165 member countries that are the national standards bodies around the world, with a Central Secretariat that is based in Geneva, Switzerland. ISO has published more than 19,500 International Standards covering almost every industry, from technology, to food safety, agriculture and healthcare. ISO International Standards impact everyone, everywhere.

The International Standard ISO 26000 (2015) provides guidance on understanding, implementing and continuously improving the social responsibility of organisations, which is understood as the impacts of an organisation’s actions on society and the environment. The ISO 26000 is based on seven principles, seven core subjects or requirements, the total comprising of total 36 identified significant Issues or potential area to work by the organisation. The organisation needs to choose the issue themselves according to the relevant and significant.

The first guideline is the organisational governance. Regarding social responsibility, it has the special characteristic of being both a core subject on which
organisations should act and a means of increasing the organisation’s to implement socially responsible behaviour concerning the other core subjects. It should have a decision-making system designed to put into practice the principles of social responsibility mentioned above.

The second guideline is a human right. States have a duty and responsibility to respect, protect, fulfil and realise human rights. An organisation has the responsibility to respect human rights, including in its sphere of influence.

The third guideline is labour practice. An organisation has to adopt legislation consistent with the Universal Declaration of Human Rights and relevant ILO labour standards and enforce those laws. In addition, it has to ensure that workers and organisations have the necessary access to justice.

The fourth guideline is environmental responsibility. Environmental matters are closely linked to other social responsibility core subjects and issues. They also require due consideration of holistic education, as environmental education is fundamental to promoting the development of sustainable societies and lifestyles.

The fifth guideline is fair operating practices. It concerns the way an organisation uses its relationships with other organisations to promote positive outcomes which can be achieved by providing leadership and promoting the adoption of social responsibility more broadly throughout the organisation’s sphere of influence.

The sixth guideline is consumer issues. It issues regarding social responsibility are related to fair marketing practices, protection of health and safety, sustainable consumption, dispute resolution and redress, data and privacy protection, access to essential products and services, and education among other matters.
The seventh guideline is community involvement and development. Community involvement and development are both integral parts of sustainable development. Community involvement goes beyond identifying and engaging stakeholders about the impacts of an organisation’s operations; it also encompasses support for and identification with the community. An organisation’s community involvement should arise out of recognition that the organisation is a stakeholder in the community, sharing common interests with the community. An organisation’s contribution to community development can help to promote higher levels of well-being in the community.

These seven core subjects are based on seven guidelines of social responsibility. Firstly, accountability is answerable for decision and activities and their impact on society, the economy and the environment. Secondly, transparency is concerned with decisions and activities the impact on society and the environment. Thirdly, ethical behaviour is by accepted principles of right or good conduct. Fourthly, respecting for stakeholder interest is to respect, consider and respond to the interests of its stakeholders. Fifthly, it is respecting for the rule of law. Sixthly, it is respecting for international norms of behaviour. Lastly, it is respecting for human rights.

c). Social Responsibility Center (SR Center)

Social Responsibility Center (SR Center) (2015) was set up by The Stock Exchange of Thailand (SET)\(^3\). It was changed from the old name Corporate Social

\(^3\) The Stock Exchange of Thailand (SET) has played very important role in Thailand. It has been helping Thai listed companies, which there were 601 Thai listed companies in 2015, to have good governance adopted by the recognized international standard. The starting point was in 1995 before the financial crisis, when it studied roles of audit committee for listed companies. After that, in early 1998 it issued a listing requirement indicating that effective from 1999 onwards, all listed companies have an audit committee. It provides consulting services to and exchanges ideas about corporate governance practices with directors and executives of listed companies, as well as those of firms
Responsibility Institution (CSRI). SET plays a very important role on CSR in Thailand. SET intends to continue its mission to build a strong foundation for the sustainable growth of the capital market in the long run. According to SET (2015) focuses its role in sustainable development in three key areas:

1. Encouraging stakeholders of the capital market to focus on sustainability in business process and investment determinedly
2. Fostering the development of the ecosystem to promote sustainability of the capital market
3. Elevating the sustainable development of the Thai capital market to be globally accepted

SR Center was set up in 2007 under its initial name Corporate Social Responsibility Institute. It has later been renamed “Social Responsibility Center”. SR Center is responsible for providing sustainability guidelines for stakeholders in the capital market, including SET itself.

SR Center (2015) attempted to integrate the philosophy of sufficiency economy for sustainable development and international standard to become a guideline of corporate social responsibility in Thailand. The sufficiency economy is a philosophy that stresses the middle path as an overriding principle for appropriate conduct by the populace at all levels. A company has to do business on a middle path which it must not encroach other, must not only to get maximum profit, must have social responsibility on society, environment, and culture. The company has to use an appropriated resource, but it is worth. It leads to making a benefit for an economy of a nation, environment, and society as well. Also, the recognised international standards, which were combined with the philosophy of sufficiency economy for preparing to be listed companies. It attempts to producing and disseminating a variety of information and materials as guidelines.
sustainable development, were gathered from the International Organisation for Standardization (ISO 26000) and the UN Global Compact. It could categorise the element of social responsibility process into two dimensions.

The first one is an internal dimension which is consisted of responsibility on human resource management; health and safe workplace; adapting to economic, environment and political change; resource and environment management in a company; and good governance and transparency in business.

The second is an external dimension. A company has to concern about a partner and a stockholder who have a social responsibility. The company has to empathise with a customer. The company has to have a social responsibility in a community which is nearby. The company has to attend to a society.

The CSR guidelines by SR Center (2015) were presented into ten guidelines as followed:

1. Good organisational governance

Good organisational governance regarding corporate social responsibility means that a company provides a system management function and be responsible for dealing with equal fairness, transparency and efficiency. At the same time, a company assigns a relevant person taking into account in determining objective, goal and guidance which regards to the benefit of the company, stakeholder, society, nature and environment. The company has to design the objective, goal and guidance to realise its role according to moral, culture and value of the company as well. Being good organisational governance is depended on fundamental of creation, idea development, decision, strategy, structure, system, plan, methodology, procedure and indicator. It can also make a person, company, society, nature and environment for living together happily.
2. Fair business

A company has a fair business competition, encouraging social responsibility, respecting for property right and supporting the involvement of political responsibility. It contributes to enhancing the competitiveness of the national economy and higher productivity as a whole.

3. Anti-corruption

The fight against corruption can be achieved through policies and strategies. The leader of a company has to be a good model for it, and the company has to plan for risk management of corruption in the company and stakeholder. The company has to design a system of monitoring and to report to encourage staff, a representative and partner for realising about a result of corruption.

4. Human right respect

A company has to respect the human right of all people which is a basis of human resource management and development. It can be practised according to three steps as follows:

1. Making a policy of human right according to international standard, giving knowledge about human right in a company and periodic evaluation.
2. Risk management in human rights violation in a company, community and society.
3. Providing protection and remedy for staff, community and society.

5. Justice for labour

A company has to respect and follow the law and ethics without non-discriminatory employment. It must not use forced labour and child labour in the
company. The labour is permitted liberally to negotiate with the company for the right protection. The company has to provide a healthy and safe workplace for the labour.

6. Responsibility on consumer

A company has to serve an excellent service and sell a safety product to a customer. The company needs to have a secured database which can be trusted and proficient for the customer. The company has to have a good customer relationship management. The company provides clear information about the product and service to a customer for making a decision. The company should produce innovation of good and service by doing research for development which emphasises on the sustainable benefit for society and the environment.

7. Community and social development

Supporting community and social development can make a strong economy and revive society and culture by participating in the community. Moreover, the company should support in education, culture, and moral in the community. The company helps the community to develop employability skill and encourage good health in the community. All activities have to consist with virtue. It is a sustainable development for the community.

8. Environment management

Environment management is the way to adding value and sustainability for the business, society, and nation. It can be practised in four parts: 1) pollution prevention 2) the use of sustainable resource 3) reducing and adapting to global warming 4) protecting the environment and restoring residential nature. The company needs to
have actual knowledge of the business which may affect to the environment. The company is required to pursue a new knowledge to develop the environmental activists. It has to use resource and budget modestly. The company has to participate with a community to monitor and evaluate such activity.

9. Innovation and dissemination of innovation from the CSR

Innovation can be occurred by practising social responsibility which always creates and systematically develops new knowledge in term of economic and healthy for society and the environment.

Innovation could be created in all fields of study and at every level. This innovation in part of practising social responsibility can be disseminated widely by producing company sustainability reporting which affects a structure and culture of the company. It can change society as well.

10. Sustainability reporting

Sustainability reporting is concerned about disclosure and result which are both advantage and disadvantage to the economy, community, and environment that are affected by a business of a company. The aims of the reporting are as follows:

1. Benchmarking and evaluating of sustainability practice tell about a degree and quality of social responsibility and virtue in business, respecting the law, norm, ethics, performance standard and voluntary activity.

2. Demonstrating is the way to show the influence of a company which is expected about sustainability developing

3. Comparing is to compare operation within a company and compare operation between a company to company. It also compares qualitative outcome in finance and other values which are important for sustainability.
In conclusion, these two international standards UN Compact and ISO 26000 emphasise strongly on human right and labour. They always refer to the Universal Declaration of Human rights (Universal Declaration) and the International Labor Organisation’s Declaration on Fundamental Principles and Rights at Work. Also, the guideline of CSR in Thailand also applied from these two international standards. They attempted to practice it for sustainability development.

However, when it compares to Islam, the concept of sustainable development in Islam is included both in this life and Hereafter. It means that the Islamic CSR guidelines are more sustainability and longer profit. The general social responsibility lack of soul which there is nothing link to the God and have more motivation to practice than the conventional social responsibility.

In contrast, the general social responsibility has to use rule or law of society and attempt to present the concept of long profit to convince the people. They have made these two samples guidelines to become the valuable standard which all people should follow. They have made all business feel that if they do not follow one of these standards, those businesses will not seem to a professional company. It can make them have a good image. Nonetheless, Islamic CSR guidelines have to consider this social responsibility in the standard of Allah (SWT) which is best standard ever.

Moreover, all of these guidelines did not mention about interest (riba) which has to be forbidden in an Islamic bank and has to be included in CSR. Moreover, a company which supports an enemy against Islam and a company which involves with gambling and alcohol product have to be avoided from an Islamic bank, but it has not mentioned in the conventional CSR as well.
2.3.2 The Concept of CSR in Islam

Since Allah (SWT) creates mankind in the earth, from the Prophet Adam (PBUH) until now, there is no doubt that He also gives duties to all mankind which is included non-believer as well. Allah (SWT) says that

“I am about to place My vicegerent on the earth” (Al-Baqarah: 30)

Ibn-Kathir mentioned that this verse means “ O Muhammad! Mention to your people what Allah (SWT) said to the angels that He is going to place a Khalifah on the earth”. The word Khalifah (vicegerent) is not meant only the Prophet Adam (peace be upon him), but all mankind from generation to generation as mentions the word Khalifah in another verse that

And makes you (Khulafa) inheritors of the earth, generation to generation. (An-Naml: 62)

Thus, all mankind must worship only one God and be responsible for all creatures too. In this regard, it becomes an Islamic worldview (tasawwur)

According to the basic tasawwur, Muhammad Syukri Salleh (2003) categorised into three levels of relationships. These relationships include the relationship between man and God (hablun-min-Allah), the relationship between human to human (hablun-min-annas), and the relationship between human with the environment (hablun min al’alam). Thus, the concept of social responsibility occurred in these three relationships.
Since the concept of social responsibility can be found in the *Holy Qur’an and Hadith*, social responsibility also can be practised both in person and corporation. It is because there is no evidence that Allah (SWT) not allows doing social responsibility by the corporation. Moreover, it can be found in Islamic history that *Khalifah Uthman* (May Allah be pleased with him) created *baitulmal* for collecting and distributing *zakat*. Furthermore, the people in that era had got many benefits from that *baitulmal* of *Khalifah Uthman* (May Allah be pleased with him). It was a kind of social responsibility by the state. Thus, it might be great if the pure Islamic perspective is applied into social responsibility in the form of corporation, communities would get many benefits as it has occurred before.

### 2.3.2(a) Social Responsibility in the *Holy Qur’an and the Hadith*

It could say that social responsibility is a part of Islam. If one Muslim does not ever practice social responsibility until he or she is back to Allah (SWT), his or her
life in hereafter may have a problem. It is because most of the good deed is concern on social responsibility, for example, do a good deed with a neighbour, *zakat or sadaqah*, do a good deed all people around, speak polite and smile with another person, keep clean in anywhere, being justice and so on. There are many verses in *the Holy Qur’an* and many reports in the *Hadith*.

For example, practice social responsibility in the human right

I have made oppression unlawful for Me and for you, so do not commit oppression against one another Ṣaḥeeḥ Muslim, Vol.3 Ḥadith No.6254

Help thy brother whether he is the oppressor or the oppressed, i.e. If he is an oppressor he should prevent him from doing it, for that is his help and if he is oppressed he should be helped (against oppressor). Ṣaḥeeḥ Muslim, Vol.3, Ḥadith No. 6246.

These two *Hadith* told that a person could not harm another person without lawful. They should help each other. Moreover, there are the evidence which are about the importance of practice social responsibility in human resources

Your employees are your brethren upon whom Allah (SWT) has given you authority. So if one has one’s brother under his control, one should feed him with the like of what one eats and cloths him with the like of what one wears. You should not overburden him with what he cannot bear, and if you do so, help him in his job. Ṣaḥeeḥ Muslim Vol.3 Ḥadith No. 4093

Allah (SWT) says:

I will be an opponent to three persons on the Day of judgment: One who makes a covenant in My Name, but he proves treacherous, one who sells a free person (as slave) and eats the price, and one who employs a laborer and gets the full work done by him but do not pay him wages. Ṣaḥeeḥ Al-Bukhaari Vol.3: Ḥadith No.2

These two *Hadith* commanded that an employer has to do justice on his or her employee. The employer has to provide all facility to the employee and cannot oppress and take advantage of the employee.

Practice social responsibility in the environment also is mentioned in the Holy Qur’an.

And when he goes away, he strives throughout the land to cause destruction therein and destroy crops and animals. And Allah (SWT) does not like a mischievous act. (*Al-Baqarah* 2:205)
And do no mischief on the earth, after it has been set in order, but call on Him with fear and aspiration. Indeed the mercy of Allah (SWT) is near to doers of good. (Al-Araf 7:56)

In these two verses according to Ibn-Kathir, Allah (SWT) mentions that He dislikes the one who destroys on the earth. When the affairs are in order, and then mischief occurs, it will cause maximum harm to the people.

In fact, there are also many Hadith which mentioned about being kind to an animal such as a dog and a cat, and there are rewards for being kind to animals as the Prophet PBUH) told his companions.

The Companions said, O Allah’s Messenger! Is there a reward for us in serving the animals? He replied: There is a reward for serving any living being. (Bukhaari)

Also, Islam emphasises on practice social responsibility in Philanthropic. In fact, there are at least 64 different verses of the Holy Qur’an and many the Hadith of the Prophet (peace be upon him), in which Allah (SWT) mentions the virtues and importance of charity and philanthropic effort which is related to the concept of social responsibility; for example:

And fear Allah (SWT) as much as you can, listen and obey; and spend in charity for the benefit of your souls. And those saves from the covetousness of their souls; they are the ones who achieve prosperity. (At-Taghabun 64:16)

Every Muslim must pay sadaqah (charity). The companion asked, “What about someone who has nothing to give?” The Prophet replied, “Then let him do something with his two hands and benefit himself. That will be charity.” The companion asked, “But what if he cannot do that?” The Prophet replied, “Then he can help someone who is needy.” Again they asked, “But what if he cannot do that?” The Prophet replied, “Then he should enjoin the doing of good.” Still again they asked, “But what if he cannot do that?” The prophet replied, “Then he should give respite from evil, for that is the form of charity. Al-Bukhaari’s Abadul Mufrad, Hadith No. 225.
From the two *Hadith*, it showed that charity is not about only money, but it also does something good for another person to be considered as one form of charity. A person who does charity, he will get a reward from Allah (SWT) and his soul will be cleaned from sin as well. *Subhanallah*, Allah (SWT) is the most merciful.

In conclusion here, social responsibility has been conveyed to the Muslim nowadays. Allah (SWT) commands all Muslim to have social responsibility anywhere whether in the form of a person or corporation. It is no evidence that Allah forbids to do social responsibility by a group of people. On the other hand, it will be pleased by Allah (SWT) for a group that corporate to do a good deed. It is a responsibility for all mankind to preserve virtue and good society in this world. Without these responsibilities, this world will be worst, and Allah (SWT) will be angry. Thus, Islamic CSR guidelines have to be issued for the real practice in the general society. It is not only for the human but also for all creatures which have to be responded.

### 2.3.2(b) Islamic CSR

There are many verses in the Qur’an and the *Hadith* which explain the obligations of individuals to bear the needs of others as mentioned above. Islam has begun to exist and practice social responsibility individually for the past 14 centuries. When the concept of corporate exists in the society, it has been considered as one of a stakeholder in the community which should be responsible for the community as individual too. Thus, the concept of CSR in Islam has to be educated.

Although most of the dimensions of CSR as proposed by many Western theoreticians are consistent with the spirit and the teaching of Islam, this is somehow perceived as a mask for the unhindered pursuit of profit and power ("The Good Company", 2005). The concept of CSR in Western is based on the materialistic
approach to life than with ethical concerns. For example, according to theories of CSR in the social contract between business and society, since the legitimacy of corporations depends on the public’s expectation, which always changes, on them to behave only and the perception of society cannot be predicted (Asyraf Wajdi Dusuki, 2008).

Islamic CSR has a philosophy from the Holy Qur’an and the Hadith of the Prophet (peace be upon him) as the guidance in the various activities of life. As mentioned early, Allah (SWT) orders all people to emphasise on three relationships between the God and human, human and human, and human and the earth. The CSR concept also comes from these three relationships as well for any company or Islamic institution to practice. Islamic CSR must be understood as part of shari’ah compliance. Islamic CSR is practised in line with the principle of the Holy Qur’an and the Hadith. It is not just merely fulfil al kifayah (obligatory upon community) and giving a positive image to corporate, but also a method to reduce poverty and achieve the true economic goals in Islam.

In the Islamic worldview, the three relationships as mentioned, Sayd Farook (2007) and Asyraf Wajdi Dusuki (2008) pointed similarly that the principles of Islamic social responsibilities were tendered by the concept of the caliphate of mankind on the earth. It is Muslim do believe that Allah (SWT) created mankind to have responsibility on the earth for Him such as responsibility among human being, responsibility on the environment, and responsibility to Allah (SWT).

Nevertheless, Sayd Farook (2007) mentioned other two principles which are the three major foundational principles for Islamic social responsibility (ISR); for example, divine accountability, and the positive obligation to enjoin good and forbid evil. Meanwhile, Asyraf Wajdi Dusuki (2008) mentioned another one principle of
Islamic social responsibility which was *taqwa* (piety). In the understanding of *shari’ah taqwa* means wariness of God or God-consciousness. Muslim, who truly understands the meaning of *taqwa*, knows his role in this world which is to manage and develop the world according to the *shari’ah*. Every Muslim have to worship Allah (SWT) with *taqwa*, included a responsibility on society is considered as one kind of worship Allah (SWT). It is because Muslim practices it with the sake of Allah (SWT). If Muslim does not have *taqwa*, they will do it for another purpose, not the sincere heart for Allah (SWT) which is very dangerous in the Day of Judgment. As three kinds of people who did a good deed in this world namely, people who learn the *Holy Qur’an* by heart, fighting and died in the way of Allah (SWT), and the generous rich person was mentioned in the *Hadith* that:

> These three persons will be heated in the Fire on the Day of Resurrection if they do it for show someone else so-and-so that they are a reader, generous person, and courageous. In the other hands, if they do it with the sake of Allah (SWT) with a sincere heart, Allah (SWT) will surely reward for them as well. At-Tirmidhi (*Hadith* no. 2382)

Jawed Akhtar Mohammed (2007) divides Islamic principles of CSR into four; namely, the unity of Allah (SWT), justice, free will and responsibility. This theory was inspired by Syed Nawab Haider Naqvi (1981) who tendered a theory of Islamic economics which concerned about the need for an Islamic economic system and how it generated from the ethical statements in *the Holy Qur’an* and the *Hadith*.

Moreover, Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah (2007) also explained the implication of *maqasid al shari’ah* (the *shari’ah*’s objectives) and the application of *maslahah* (the public interest) to CSR approach for corporate managers. These principles provided a better framework that managers can use when faced with potential conflicts arising from the diverse expectations and interests of a corporation’s stakeholders.
From those studies, Muhammad Yasir Yusuf (2012) concluded them to create his own Islamic CSR principles for Islamic Banking Institution (IBI). There are five principles namely; the principle of unity of Allah (SWT), Caliphate, justice, brotherhood, and creation of maslahah.

These Islamic principles of CSR in Islamic banks can link the three dimensions of relationship responsibilities as in Figure 2.1, which are inter-related to each other; namely, the relationship of responsibility to Allah (SWT), the relationship of responsibility to a human being, and the relationship of responsibility towards the environment. With these principles, they are used to measure the practice of CSR in Islamic banking, that whether in line with conventional CSR or Islamic CSR, in this research. It is essential for an Islamic bank to run all activities of the bank according to Islamic perspective.

As Muhammad Yasir Yusuf (2012) presented the five Islamic CSR principles, he also proposed six criteria’s and 34 items to measure CSR in IBI. The six criteria were that (1) shari’ah compliance; (2) equality; (3) responsible in work; (4) guarantee of welfare; (5) guarantee of environmental sustainability; and (6) charity for the preservation of virtue. Each criterion had items to measure CSR of IBI.

However, the problem is that if an Islamic bank needs to practice CSR according to Islamic perspective or Islamic CSR, how is the way to implement Islamic CSR into the bank? And what should the bank do to follow Islamic CSR? It is needed something to guide and lead the bank to Islamic CSR path. It is needed Islamic CSR guidelines to guide the bank. Unfortunately, it was lack of information about Islamic CSR guidelines which had been known and practised in an Islamic organisation before. It would be better than this research could propose another
Islamic CSR guidelines into Islamic society to be a choice for Muslim managers in the future. It was the gap of the study that it should be done in this research.

2.4 Conceptual Framework of the Study

This section discusses a conceptual framework of the study which is analysed from the reviewing literature above. This research aims to propose the Islamic CSR guideline of Islamic bank in Thailand.

According to the Islamic worldview, it explained the relation Among Creator, human, and nature. The Creator sent the human to the earth for worshipping Him and obeys His commands as He says:

And I did not create the jinn and mankind except to worship Me. (Adh-Dhariyat 56)

Ibn Kathir (2003) mentioned that Allah (SWT) created the creatures to worship Him alone without partnership. Those who obey him will be rewarded with the best rewards, while those who disobey Him will receive the worst punishment from Him. Allah (SWT) does not need creatures, but instead, they are in need of Him in all conditions.

Moreover, the Creator also commands mankind to preserve the nature for the next generation as Allah (SWT) commands that:

Eat and drink from the provision of Allah, and do not commit abuse on the earth, spreading corruption. (Al-Baqarah: 60)

Allah (SWT) gives another duty to the mankind which does not harm each other without lawful. From these three relationships, it can be proposed Islamic CSR principles which had three principles such as the concept of Caliphate, the idea of the unity of Allah (SWT), and Ihsan (excellence).
A human being was created by Allah (SWT) with the duties which are responsible on the earth. It is related to the concept of the caliphate on the earth. These duties were also applied in a corporation, and groups of individual as Islamic banks. These responsibilities were also inspired by the concept of the unity of Allah (SWT) which Muslim have to worship for Allah (SWT) only one. Moreover, Muslim with a strong understanding of their roles in this world knows that they have the role to manage and develop the world by shari’ah. From the two concepts, the Islamic bank has to practice Islamic CSR by the Holy Qur’an and the Hadith. It becomes an Islamic CSR guideline in light of the Holy Qur’an and the Hadith to be followed by an Islamic corporation or Islamic bank. Then, Islamic bank has to practice Islamic CSR with sincere without another objective, but Allah (SWT) only one. Also, it has to aware that every step of Islamic CSR activities has seen by Allah (SWT). It expects to get the reward from Allah (SWT) only in this world and hereafter.

From these three Islamic CSR principles, they were lead to seven dimensions of Islamic CSR guidelines which came from the six criteria of Muhammad Yasir Yusuf (2012) and another one was presented by the researcher, the encouragement Islamic ethics in an organisation namely, (1) empowering shari’ah for The Judge (Al-Ḥakam); (2) equality for The Utterly Just (Al-Adl); (3) responsible in work and service mind for The Truth (Al-Ḥaqq); (4) providing good welfare for The Governor (Al-Waliyy); (5) good environment sustainability for The Creator (Al-Khaliq); (6) charity for The Ever Providing (Ar-Razzaq); (7) encouragement Islamic ethics in an organisation for The Doer of Good (Al-Barr) as shown in Figure 2.2. In additions, each dimension of Islamic CSR guidelines was produced its guidelines to achieve.
2.5 Conclusion

As shown in data above, most of the Islamic research had discussed CSR in Islamic bank about the way to disclose CSR of an Islamic bank and attempted to measure the quality of their CSR. Although, there were some of the Islamic researchers had proposed the ideas of Islamic CSR and its concept, there were rarely in the number of Islamic research on Islamic CSR.

Among those Islamic researchers had presented the concept of Islamic CSR and Islamic principles such as Sayd Farook (2007), Mohammed (2007), Asyraf Wajdi Dusuki (2008), and Muhammad Yasir Yusuf (2012). They presented the Islamic
CSR principles to achieve the three relations among Allah (SWT) the Creator, Human, and all creatures in this world.

Islamic CSR was needed someone to propose its guidelines, which was lack of information, to guide those Islamic banks for practice Islamic CSR and to be another choice for Muslim manager. Thus, this research attempted to propose Islamic CSR guidelines of an Islamic bank.
Chapter Three

Islamic CSR Guidelines

3.1 Introduction

As mentioned in the previous chapter, Islamic CSR was needed Islamic CSR guidelines, but it was a lack of research and data, so this research aimed to propose Islamic CSR guidelines of an Islamic bank. This chapter was discussed about Islamic CSR principles which could produce Islamic CSR dimensions. After that, it would state about Islamic CSR dimensions and Islamic CSR guidelines of each dimension.

3.2 Islamic CSR principles

From all presented Islamic CSR principles such as Sayd Farook (2007), Mohammed (2007), Asyraf Wajdi Dusuki (2008), and Muhammad Yasir Yusuf (2012), the researcher agreed with Muhammad Yasir Yusuf (2012) that the foundational Islamic CSR principles should be a generated from the concept of the caliphate on the earth and the concept of unity of Allah (SWT). Nevertheless, under the concept of the caliphate, it must realise automatically about justice, brotherhood, and try to the creation of maslahah among a community which these are considered to be a subset of the concept of the caliphate. Moreover, the concept of taqwa will come after the concept of unity (Tawheed) was applied. In addition, Islamic CSR principle has to be fulfilled by another one concept which is related to both unity of Allah (SWT) and caliphate, and no researcher in Islamic social responsibility has been discussed is the concept of Ihsan. As the Prophet Muhammad (peace be upon
him) mentioned that "Verily actions are by intentions, and for every person is what he intended…" [Agreed upon]

From this Hadith, the Prophet (peace be upon him) told all Muslims that if they want to their work to be sacrificed for Allah (SWT) and they want to get the reward from Allah (SWT), they must have an intention for Allah (SWT) alone. The question is that how can they clear their heart to do so? The answer is that they must extremely believe that everything has been seen by Allah (SWT) every single time and every place whether in the public or unseen place. Thus, the concept of Ihsan is not the thing that hard to achieve but everyone can do. Ihsan can increase taqwa. As a result, Islamic CSR principles from the opinion of the researcher should come from three concepts namely, caliphate, the unity of Allah (SWT), and Ihsan. The reason of choosing three principles is that it is by three-dimension relationships in Figure 2.1 which are a relationship between Allah (SWT) and human being, the relationship between human and human, and the relationship between human and environment. The concept of the unity of Allah (SWT) is directly represented the responsibility of human to Allah (SWT). The concept of the caliphate has explained the responsibility among human and environment. Moreover, the concept of Ihsan is discussed about the way to do these all responsibility to be accepted by Allah (SWT) which is a heart of all responsibilities. The definition of these concepts will be discussed in detail.

3.2.1 The unity of Allah (SWT) (Tawheed)

The principle of unity or consolidate asserts that Allah (SWT) is only one God who creates all being and be the owner of everything without partner in His
dominion (Rububiyyah)⁴, one without similitude in His essence and attributes (Asmaa was sifaat⁵), and one without rival in His divinity and in worship (Uluhiyyah ibadah)⁶ (Philips, 2005). This belief in the Oneness of God was described in the **Holy Qur’an**:

Say: He is Allah, the One and Only; Allah the Eternal, Absolute; He begets not, nor is He begotten, And none is like Him. (Al-Ikhlas: 1-4)

Under the concept of **Tawheed**, man has to maintain a good relationship not only with Allah (SWT), but also with human beings and its environment which is the property of God for All Mankind (Faisal bin Othman, 1994; cited in Mohd Rizal Muwazir al Mukhazir et al., 2006; Syed Othman Alhabshi, 1994). It is because of All Muslim belief that there is no God to be worshipped but Allah (SWT). Every aspect of human life and all activities such as economics, politics, society, and culture must be God as the main target. Allah (SWT) states in the **Holy Qur’an** that:

Truly, my prayer and my service of sacrifice, my life and my death, are (all) for Allah, the Cherisher of the Worlds: No partner hath He: this am I commanded, and I am the first of those who bow to His will. (Al-An’am:162-163)

For Islamic Banking, all activities have to be made for Allah (SWT). Islamic corporate social responsibility of Islamic banks especially must not benefit society

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⁴ **Tawheed rububiyyah** means it is to single out Allah (SWT) alone in His actions, with the belief that He is the only one Creator and Sustainer in all the creations. He has negated a partner for Himself in Creation, Sustenance, Sovereignty, Control, Giving life and death, and so on.

⁵ **Tawheed asmaa was sifaat** means affirming the names and attributes of Allaah and believing that there is none like unto Allaah in His names and attributes. This **Tawheed** is based on two principles:

1 – **Affirmation**: i.e., affirming that which Allah (SWT) has affirmed for Himself in His Book or that His Prophet (PBUH) has affirmed of His beautiful names and sublime attributes in a manner that suits the Majesty and Greatness of Allah, without distorting them, twisting their meanings, denying their reality or discussing how they are.

2 – **Denial**: i.e., denying that Allah has any faults and denying any shortcomings that He has denied Himself. The evidence for that is the words of Allah (interpretation of the meaning)

⁶ **Tawheed Uluhiyyah ibadah** means devoting all acts of worship, both inward and outward, in word and deed, to Allah (SWT) Alone, and not worshipping anything or anyone other than Allah (SWT), no matter who he is. Allaah says (interpretation of the meaning)
for showing off because it is considered to be minor *shirk* (*Ash-Shirk al-asghar*) as the Prophet Muhammad (peace be upon him) said that:

The thing I fear for you the most is ash-shirk al-asghar (minor shirk). The companions asked O Messenger of Allah, what is minor shirk? He replied, ‘Ar-Riyaa’ (showing off), for verily Allah will say on the Day of Resurrection when people are receiving their rewards, “Go to those for whom you were showing off in the material world and see if you can find any reward from them. (Reported by Ahmad, at- Tabraanee and al-Bayhaqee in as-Zuhd)

*Riyaa’* (showing off) is particularly dangerous because it is natural for man to desire and enjoy the praise of his fellow men. Performing any of the various forms of worship to be seen and praised by people destroys all the benefits that lie in righteous deeds and get a strong punishment (Philips, 2005).

Under the concept of the unity of Allah (SWT), Islamic bank obeys as Allah (SWT) commands. He commands All employer take good care of his or her employees and give the proper welfare as mentioned in the Hadith which was narrated by Abu Huraira, the Prophet (peace be upon him) has said;

God says that I will act as a plaintiff, on the Day of Judgment against the person who engages some worker on work and takes full work from him but does not give him (full) wages. (Ṣaheeh Bukhaari, Volume 3:34:430)

Prophet Mohammed (PBUH) said:

Food Drinks and Cloths are the right of people working under you. (Ibn Habban)

As the Hadith and *the Holy Qur’an*, Islam does not allow any employer to give an injustice wage to any employee if it was compared to his or her hard work. The employer must protect the employee from hunger by giving his wages and providing security of job and employee must provide business security of his employer by saving from losses.

Under the concept of the unity of Allah (SWT) (*Tawheed*), all bank staffs need to learn about the beautiful names and attributes of Allah (SWT). It can increase
their consciousness and faith; it also makes them having a sincere heart at work because they know All-Seeing and All-Hearing.

According to the six criteria which were introduced by Muhammad Yasir Yusuf (2012) under the concept of unity of Allah (SWT) in this work, all six criteria can be transferred to be the dimensions of Islamic CSR guidelines here namely; equality, responsible in work and service mind, providing good welfare, good environment, charity, empowering shari’ah. Moreover, it is to ensure that all stakeholders of Islamic bank understand and realise about the importance of practice Islamic CSR, it is needed to encourage by giving the knowledge about Islamic ethics and moral. Thus, encouragement Islamic ethics is the seventh dimension of the guideline.

Furthermore, the importance of knowing the all beautiful names and attributes of Allah (SWT) is that: Abu Huraira reported a Hadith in which the Messenger of Allah (SWT) said:

Allah’s Apostle said, “Allah has ninety-nine names, one-hundred minus one, and whoever knows them will go to Paradise. (Ṣaḥeeḥ Bukhaari Vol. 3, Book 50, Hadith 894)

As mentioned in the Hadith, in fact, all Muslims not only have to memorise them, and they also have to understand and acknowledge the meaning of Allah’s names. Moreover, it needs to spread the names and attributes of Allah (SWT) to other as well, for example, Allah Al-‘Adl (the Utterly Just) gives justice to everybody, Muslim has to spread the justice from Allah (SWT) to others.

Also, Allah the Most Exalted said:

And (all) the most Beautiful Names belong to Allah, so call on Him by them, and leave the company of those who belie or deny (or utter impious speech against) His Names. (Al-Araf: 180)
From this verse, Allah (SWT) tells that All Muslim should call Him by the most beautiful names to belong to Allah (SWT). Muslims have to acknowledge the names of Allah (SWT) by asking Him with His names relate to what they are asking. If one is seeking forgiveness from God for a sin they have committed, they would call upon Him by His name “Al-Ghaffar,” meaning “The Ever-Forgiving.”

According to the verse and the Hadith above, it is better to put the most beautiful names of Allah (SWT) at the back of all Islamic CSR guidelines as well. It is to emphasise the importance of the names and attitudes of Allah (SWT) and follow the command of Allah (SWT) in this verse as well.

As a result, seven dimensions of Islamic CSR guidelines were proposed by the concept of the unity of Allah (SWT), were namely: 1. Equality for The Utterly Just (Al-Adl) 2. Responsible in work for The Truth (Al-Haqq) 3. Providing good welfare for The Governor (Al-Waliyy) 4. Good environment for The Creator (Al-Khaliq) 5. Charity for The Ever Providing (Ar-Razzaq) 6. Empowering Shari’ah for The Judge (Al-Hakam) 7. Encouragement Islamic ethics for The Doer of Good (Al-Barr).

3.2.2 Caliphate (Istikhlaf)

This principle is closely related to the unity of Allah (SWT) (Tawheed). It is because a human being has to be a good relationship not only with Allah (SWT) but also with a human being and the environment as Allah’s Caliphate. The role of being caliphate is to exploit, to develop, to use the property for welfare in the way of Allah (SWT) (Mohd Radzi Othman & Ghafarullahhuddin Din, 2005; cited in Zakaria Bahari & Yusuf, 2011). The concept of the caliphate was mentioned in the Holy Qur’an that:

It is He Who hath made you (His) agents, inheritors of the earth: He hath raised you in ranks, some above others: that He may try you in the gifts He
hath given you: for thy Lord is quick in punishment: yet He is indeed oft-forgiving, Most Merciful (Al-An’am: 165)

Humans are only trustees of God and the wealth of his property for the benefit of mankind. Caliphate on earth, man needs to enforce in line with shari’ah of Allah (SWT). The man has to maintain the harmony and peace, protect the environment, and to fulfil the roles of good manner (Mohd Rizal Muwazir al Mukhazir et al., 2006).

For practising corporate social responsibility in Islamic banks, this principle is an essential requirement to increase economic growth and strengthen all stakeholders. Any activities or profits earned of Islamic banks must be in the manner permitted by Islamic shari’ah. It is prohibited for the Islamic banks to run a business on usury transaction, fraud, and others that are not permitted in Islam. Islamic banks have to make the public welfare and create a maximum added value in corporate social responsibility by the intention of creating a benefit to the ummah (community).

Under the concept of the caliphate, Islamic bank has to provide equality and justice in the organisation as Allah (SWT) commands that:

Verily, Allah commands that you should render back the trusts to those, to whom they are due; and that when judge between men, you judge with justice. Verily, how excellent is the teaching which He (Allah) gives you! Truly, Allah is Ever All-Hearer, All-See. (An-Nisa: 58)

In fact, this was revealed during conquest Makkah about Uthman ibn Talhah. He was the one who keeps the key of Ka’bah. The Prophet (peace be upon him) asked Ali to return the key of Ka’bah to him (Emerick, 2010). The Prophet (peace be upon him) judges with justice by order of Allah (SWT). In fact, Allah (SWT) does not command only the Prophet (peace be upon him) but all people. Moreover, the Islamic bank has to provide good welfare to all bank staffs as well.
Under the concept of the caliphate, in the Hadith and the Holy Qur'an, Allah (SWT) commands people to take good care of animal and earth seriously as an example in the Hadith.

Abu Huraira reported: The Prophet, peace and blessings be upon him, said,

Allah had once forgiven a prostitute. She passed by a dog panting near a well. Seeing that thirst had nearly killed him, she took off her shoe, tied it to her scarf, and drew up some water. Allah forgave her for that. (Ṣaḥeeḥ al-Bukhaari 3143, Ṣaḥeeḥ Muslim 2245)

The Prophet (peace be upon him) gave an example one prostitute who climbed down into a well and fed water to a dog and Allah (SWT) forgave her sin. And another Hadith which was narrated by Abdullah bin Umar.

Allah's Apostle (SAW) said, "A woman was tortured and was put in (Hell) Fire because of a cat which she had kept locked till it died of hunger." Allah's Apostle (SAW) further said Allah knows better. "Allah said (to the woman), 'You neither fed it nor watered when you locked it up, nor did you set it free to eat the vermin of the earth." (Ṣaḥeeḥ al-Bukhaari 559)

On the one hand, one woman imprisoned a cat until the cat died. Allah (SWT) confirmed that this woman goes to the hellfire. These are examples from the Hadith to show that Islam also concerned a lot about an animal. Then it is essential for an Islamic bank to make an action environment and nature.

Under the concept of the caliphate, all staffs in Islamic bank have to be responsible for every action which they do. They have to make a client of the bank feel safe in their money and trust in the bank in which their money is not be used in non-halal business according to Islamic jurisprudent. It also was mentioned to emphasise on a brotherhood whether Muslim or non-Muslim

As discussed above and according to the six criteria which were introduced by Muhammad Yasir Yusuf (2012), the concept of caliphate can produce five

3.2.3 Ihsan

*Ihsan* means it denotes doing things completely, excellence, perfection, nicely and in a tasteful manner. One word in English cannot be represented by the concept of *Ihsan*. *Ihsan* is compared to be a fruit of iman (faith). When a tree has a strong root and nourished, the blossom will come out from the plant. Iman has to be strong by submitting to Allah (SWT), and then *Ihsan* will blossom in their heart. When a person desires to attain *Ihsan*, all achievement will come afterword such as Islam legacy in the previous time which had many achievements from the person who realised in *Ihsan* (Halaqa, 2008).

Muslim has to do a good deed as he is seeing Allah (SWT) or even though he cannot see Allah (SWT) Allah surely always see him as in the *Hadith* reported by Muslim in the book of faith number 1. The *Hadith* told about there was one strange man with pure white cloth and no one had seen him before. It was because he was an angel who came to ask the Prophet (peace be upon him) about Islam, *Iman*, *Ihsan*, and the day of judgement.

Then he (man) said, “Inform me about Ihsan.” He (the Messenger of Allah) answered, “It is that you should serve Allah as though you could see Him, for though you cannot see Him yet He sees you.

According to the explanation of Muhammad bin Ibrahim At-Tuwaiyiri (2014) *Ihsan* can be divided into two level that the first, Muslim worship his Lord as if he
sees Him out of yearning and seeking, and out of love and desire. Allah (SWT) is his main object. It is the higher of two levels. The second level is if Muslim cannot worship Allah (SWT) as if he sees Him and seeks Him, then worship Him knowing that Allah (SWT) sees him. It would engage one in fearing Allah (SWT) and fleeing from His punishment, humbly submitting oneself to Him.

This concept is the way to worship Allah (SWT) with a sincere heart which relates to practice social responsibility with sincere and submit it to Allah (SWT) only one. Without the awareness of the concept of Ihsan, one man can do anything whether is prohibited or not. He may think that no one can see him if he does the wrong thing in an unseen place. Once he can do, the second and other times he will do it again. It is a very dangerous condition. Society nowadays has a lot of crime. All staffs in Islamic bank have to seriously aware and comprehend it.

Under the concept of Ihsan, Islamic bank has to have sincerely intended to do social responsibility for the sake of Allah (SWT) and by shari‘ah compliance. It is responsible on Islamic shari‘ah board to monitor all activities in the institution. Moreover, the shari‘ah board has to give the Islamic knowledge to everybody in the organisation. The shari‘ah board has to aware them continuously and makes them realise what they have to do, what they cannot do, and why they have to do so. It is because Allah (SWT) knows everything Allah All-Hearer and All-Knower in all situation and place. It is the part of encouragement Islamic ethics through the institution. Therefore, according to the six criteria of Muhammad Yasir Yusuf (2012) and the reason mentioned above, the concept of Ihsan can generate two dimensions of Islamic CSR guidelines for example 1. Empowering Shari‘ah for The Judge (Al-Ḥakam); 2. Encouragement Islamic ethics for The Doer of Good (Al-Barr).
As shown in Table 3.1 from these three Islamic CSR principles, it can be generated seven dimensions of Islamic CSR guidelines in Islamic Banking Institutions (IBI), namely, (1) Empowering *shari’ah* for The Judge (*Al-Ḥakam*); (2) equality for The Utterly Just (*Al-Adl*); (3) responsible in work for The Truth (*Al-Ḥaqq*); (4) providing good welfare for The Governor (*Al-Waliyy*); (5) good environment sustainability for The Creator (*Al-Khaliq*); (6) charity for The Ever Providing (*Ar-Razzaq*); (7) an encouragement Islamic ethics in an organisation for The Doer of Good (*Al-Barr*). These seven dimensions of Islamic CSR guidelines could produce Islamic CSR guidelines of each dimension which will be mentioned next section.

Table 3.1 Relation between Islamic CSR principles and dimensions of Islamic CSR guidelines

<table>
<thead>
<tr>
<th>Islamic CSR principles in an Islamic bank</th>
<th>Dimensions of Islamic CSR guidelines</th>
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| 1. The concept of the unity of Allah (*Tawheed*) | 1. Equality for The Utterly Just (*Al-Adl*)  
2. Responsible in work for The Truth (*Al-Ḥaqq*)  
3. Providing good welfare for The Governor (*Al-Waliyy*)  
4. Good environment for The Creator (*Al-Khaliq*)  
5. Charity for The Ever Providing (*Ar-Razzaq*)  
6. Empowering *Shari’ah* for The Judge (*Al-Ḥakam*)  
7. Encouragement Islamic ethics for The Doer of Good (*Al-Barr*) |
| 2. The concept of the caliphate | 1. Equality for The Utterly Just (*Al-Adl*)  
2. Responsible in work for The Truth (*Al-Ḥaqq*)  
3. Providing good welfare for The Governor (*Al-Waliyy*)  
4. Good environment for The Creator |
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<td>3. The concept of <em>Ihsan</em> (excellence)</td>
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<td></td>
<td>1. Empowering <em>Shari‘ah</em> for The Judge (<em>Al-Ḥakam</em>)</td>
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<td>2. Encouragement Islamic ethics for The Doer of Good (<em>Al-Barr</em>)</td>
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<td>5. Charity for The Ever Providing (<em>Ar-Razzaq</em>)</td>
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<td>(Al-Khaliq)</td>
<td>4. Empowering <em>Shari‘ah</em> for The Judge (<em>Al-Ḥakam</em>)</td>
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### 3.3. The Proposed Guidelines of Islamic CSR of Islamic bank in Thailand

As mentioned above, the dimensions of guidelines were transferred from Islamic CSR six criteria of Muhammad Yasir Yusuf (2012). Also, the researcher proposed one more dimension of guideline which was the encouragement ethics in an organisation. The researcher has chosen those criteria of Muhammad Yasir Yusuf (2012) because his six criteria had covered almost aspect of Islamic CSR which a company can follow them as the researcher opinion and after tracing back to *the Holy Qur’an* and the *Hadith* (Allah knows best). Moreover, each dimension of Islamic CSR guidelines can produce Islamic CSR guidelines and its procedure for applying into Islamic bank in Thailand.

These seven dimensions of guidelines would be affected by the stakeholders of IBank namely, director, *shari‘ah* advisory board, workers of the bank, communities, customers, and shareholders. Moreover, there are two departments of IBank which are involved with these guidelines namely; Department of Information and Image of IBank which recently is responsible on CSR of IBank directly, and *shari‘ah* advisory board of IBank that currently is responsible on proving all the project of IBank. These Islamic CSR guidelines also have to be consistency with Thai law which includes labour law, the right of the customer, and right of the shareholder. In this section, it discusses more on the way to achieve all seven dimension guidelines of Islamic CSR as follow:
3.3.1. Empowering Shari’ah for The Judge (Al-Ḥakam)

There is no doubt that following shari’ah is the most important in every step of Islamic banks. The importance of shari’ah can be seen through the meaning of the concept. The word shari’ah means a waterway that leads to the mainstream, a drinking place, and a road or the right path. From this meaning, the word shari’ah was used to refer to a way or a passage that leads to an intended place, or to a specific goal. The importance of shari’ah is proved by the literal meaning. Water is life for everything, then shari’ah is life for every human. On the other hand, shari’ah refers to a set of rules and regulations for Muslims. Shari’ah concerns about worship, morals in the political, social, and economic (Salem Al-Hasi, 2013).

The Islamic banks cannot stand without shari’ah. Although every Islamic bank has Islamic shari’ah committees, there are still differences in shari’ah committees’ role among Islamic banks themselves. Islamic bank has to practice as follow at least three guidelines to empower shari’ah in Islamic bank:

1). Islamic banks must give strong power to shari’ah committees to monitor every activity and every movement of Islamic banks. In fact, Islamic banks should have shari’ah governance framework according to the Islamic Financial Services Board (IFSB) (2006) and the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI) (2010). According to the Islamic Financial Services Board, Nurhastuty Wardhany & Shaista Arshad (2012) stated that shari’ah governance refers to the set of institutional and organisational arrangements through which an Islamic Financial Institution (IFI) ensures that there is effective independent oversight of shari’ah compliance over each of the following structures and processes: (1) the issuance of relevant shari’ah pronouncement/resolution; (2)
dissemination of information on such *shari’ah* resolutions to operative personnel of
the IFI; (3) an internal *shari’ah* compliance review or audit; (4) to an annual
*shari’ah* compliance review or audit for verifying the internal *shari’ah* review.

2). Islamic banks have to ensure that the Islamic banking product and operations
match *shari’ah* principles. For example, Islamic *shari’ah* committees can examine
every product and investment which must not involve with interest, gambling,
alcohol, and other non-*halal*. Moreover, Islamic banks could not do business with
the company that is related to harming brother and sister in Islam and others. The
financing of Islamic banks has to be compliant with *shari’ah* too. As Allah (SWT)
the Sustainer for all His creation said that:

> O mankind, eat from whatever is on earth lawful and good and do not follow
> the footsteps of Satan. Indeed, he is to you a clear enemy. (*Al-Baqarah*: 168)

Allah (SWT) allows all mankind to eat anything which is lawful. If anyone who
eats something that is unlawful, it means they follow the step of Satan. For Islamic
bank, it also needs to follow Islamic law. If it is not so, it follows the footsteps of
Satan.

3). *Shari’ah* committees have to be strongly influent in Islamic bank such as the
product of the bank, moral of the workers while they are in the working place.
Islamic *shari’ah* committee examines all the product of Islamic bank before going to
promote in public. It is the responsibility of the *shari’ah* committee to ensure that all
the product of Islamic bank is *halal*. It is because Allah (SWT) will ask them about
the responsibility of their duties in the Day of Judgement. The Messenger of Allāh
(peace be upon him) said to discharge the trust to those who entrust you and do not
act treacherously to those who act so with you. (*Bayhaqi, Shu’ab al-iman*: 5252)
According to this point, they have to remember that all the knowledge comes from Allah (SWT) the All-Knowing. It is compulsory for a person, who has good knowledge, to spread them to the other person as the Prophet (PBUH) said convey from me, even if it is a verse. (Ṣaheeh al-Bukhaari: 3461)

It means that whatever he or she knows, it has to be transmitted to others. Shari’ah committee also has to spread the knowledge to other people as well. Moreover, a shari’ah committee has to be an expert on Islamic finance as Allah (SWT) commands:

Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice. Excellent is that which Allah instructs you. Indeed, Allah is ever Hearing and Seeing. (An-Nisa: 58)

Allah (SWT) commands that Amanah should be given to the rightful person and trust person. Thus, being a shari’ah committee of Islamic bank should be given to a person who knows Islamic finance.

Moreover, the bank has to follow the law of Allah (SWT) who is The Judge (Al-Ḥakam). According to the beautiful names of Allah (SWT), this aspect can be also done for the other names of Allah (SWT) such as The All-Compassionate (Ar-Rahman), The All-Merciful (Ar-Rahim), The Absolute Ruler (Al-Malik), The Source of Peace (As-Salam), The Guardian (Al-Muhaymin), The Greatest (Al-Mutakabbir), The Knower of All (Al-`Alim), The Just (Al-`Adl), and so on.

3.3.2. Equality for The Utterly Just (Al-Adl)

Allah is the Utterly Just (Al-Adl) for all mankind. It is the responsibility of every people to spread the just to other people as well. Islamic bank is considered as an Islam representative in term of Islamic finance and banking. Islamic banks have to respect and cultivate the values of brotherhood with a human being in various
activities. Islam emphasises inequality among the people whether Muslim or not in the eyes of Allah (SWT) as Allah (SWT) says that:

O Mankind: We created you from a male and a female, and made you into tribes and nations that you may get to know each other. And verily, most honoured before God is the most virtuous. (al Hujurat 49:13)

This verse was revealed during the time of Muslim conquest of Mecca. Muhammad (peace be upon him) sent Bilal (may Allah be pleased with him), one of the African companions, to the roof of Ka’bah to announce the call to prayer. Nevertheless, there were three Meccans commented that a black man (and a former slave) should be given the honour to climb a top of the Ka’bah. Allah alerts all mankind that they are all equal in their humanity.

In the Utterly Just’s eyes, people are made equal without considering from gender or race. We are the same. This aspect also can be done according to the other beautiful names of Allah (SWT) such as The Source of Peace (As-Salam), The Inspirer of Faith (Al-Mu‘min), The Knower of All (Al-‘Alim), The Bestower of Honors (Al-Mu‘izz), The Humiliator (Al-Mudhill), The Hearer of All (As-Sami), The Seer of All (Al-Basir), The Forbearing (Al-Halim), The Accounter (Al-Hasib), The Witness (Ash-Shahid), and so on.

According to this point, Islamic corporate social responsibility can be practised regarding equality into four groups which are shareholder, worker, customer, and community as follow:

A shareholder is a first group which Islamic banks have to practice with them regarding equality principle at least two guidelines.

1). Islamic banks need to encourage the values of brotherhood and avoid discrimination among the shareholders. Moreover, Islamic banks have to convince
the shareholders of supporting the value of brotherhood in any activities. Allah (SWT) says that:

   The believers are nothing else than brothers. So make reconciliation between your brothers, and fear Allah, that you may receive mercy. (*Al-Hujurat*, 10)

   Allah (SWT) points in this verse about the relationship between one Muslim to another Muslim and they have to help each other. Thus, Islamic bank needs to fulfil this duty with Islamic communities in Thailand.

2). Shareholders who they are either big or small shareholders should have the same opportunity to give opinion or comments to the banks. As Allah (SWT) commands that:

   O Mankind! We have created you from a male and female, and made you into nations and tribes, that you may know one another. Verily, the most honourable of you in the sight of Allah is he who has most taqwa among of you. Verily, Allah is All-Knowing, All-Aware. (*Al-Hujurat*: 13)

   In this verse, Islam declares equality among people. They all have the same right whether big or small shareholder. They all have the same right to vote and comment. This is also same with Thai law about shareholder that a shareholder has their right to comment and vote in a company. It is also included having good service equally to all customers. Moreover, an Islamic bank is needed to have a department or a person that has responded to the right of the bank workers.

   A customer is the second group which Islamic banks have to practice with them according to the equality principle at least four guidelines.

3). The banks have to give an excellent service to all customers whether a general customer or a handicapped who he or she does not much amount of money in the bank account or a premium customer who he or she does have a lot of money in the bank account. Providing facility for all customers is one kind of charity as the Prophet (PBUH) said:
Charity is obligatory every day on every joint of a human being. If one helps a person in the matter concerning his riding animal by helping him to ride it or by lifting his luggage on to it, all this will be regarded charity. A good word and every step one takes to offer the compulsory Congregational prayer, is regarded as charity; and guiding somebody on the road is regarded as charity. (Ṣaheeh al-Bukhari 2891)

According to the Hadith above, helping handicapped and other customers to make a facility for them is regarded as charity.

4). The banks have to give clear advantage information about the product to customers without hiding some information. The bank has to tell a customer what is the benefit from a product or bank promotion and what is a disadvantage which compares to another one. As Allah (SWT) states in the Holy Qur’an that

And give full measure when you measure and weigh with a balance that is straight. (Al-Isra’: 35)

This verse can be referred to trading with justice at all times. It has to be applied in the bank to not hide any information for taking advantage of the customers.

5). The banks have to give good advice to all customers (Muhammad Yasir Yusuf, 2012). If the bank’s customer faces the problem with the bank, the bank has to solve that problem as soon as possible. The bank should not ask the customer to wait for more than three days which concerns about the customer’s money. It is because money is very important for their living every day. For example, a customer has a problem with the cash deposit machine. The customer deposited his or her money into the machine. Unfortunately, it has a depository error (that money does not go a proper account). Some bank asks a customer to wait for his money more than five to seven days. It is the very worst situation because the customer cannot use that amount of money for five to seven days. For Islamic bank, they have to put more afford to solve this problem as fast as possible or does something to decrease the stress of the customer.
6). The bank should provide a facility for the handicapped. It is also considered to be a charity as the Prophet (PBUH) said:

> Charity is obligatory every day on every joint of a human being. If one helps a person in the matter concerning his riding animal by helping him to ride it or by lifting his luggage on to it, all this will be regarded charity. A good word and every step one takes to offer the compulsory Congregational prayer, is regarded as charity; and guiding somebody on the road is regarded as charity. (Ṣaḥeeḥ al-Bukhari 2891)

A worker is the third group which Islamic banks have to fulfil the equality principle at least three guidelines.

7). The banks have to give proper work with the time, and position of the worker as the Prophet (PBUH) said

> The slave has his food and clothing. Do not burden a slave with work he cannot manage. (Authentic)

8). The banks have to give the workers the same opportunity to increase the salary or upgrade the position of work which is depended on the result of work, diligent, and the duration of work in the organisation. The banks have to avoid discrimination and supporter in the organisation. As the Prophet (PBUH) said:

> God says that I will act as a plaintiff, on the Day of Judgment against the person who engages some worker on work and takes full work from him but does not give him (full) wages. (Ṣaḥeeḥ Bukhaari, Volume 3:34:430)

This hadith showed that an employer has to give full wage or salary to an employee according to his or her work.

9.) The banks should give equally the good welfare for the all worker as the Prophet (PBUH) said:

> Slaves be well treated and use to say, ‘Feed them from what you eat and clothe them from what you wear and do not inflict punishment on Allah’s creation’. (Authentic)

A community is the last group which Islamic bank have to apply the equality principle into it at least two guidelines.
10). The banks should help and support the community uprightly regarding health, environment, education, and the economy as much as possible (Muhammad Yasir Yusuf, 2012). It is because the existence of Islamic bank institution is not for the profit only but benefits for the local people of the communities which it is lawful in Islam.

11). The banks have to give the knowledge to the community about the advantage of Islamic banking. The banks should provide the information about the dangerous of interest, gambling, and drug. The banks should give them advice for occupation, business or trading. It was found in the time of the Prophet (PBUH) that if there were any village that the people accepted Islam, the Prophet (PBUH) would send his trust companion to that village to be a consultancy of that village. Al- Hasan said:

    People never seek advice without being guided to the best possibility available to them.” Then he recited, “And whose affairs are a matter of council. (Authentic Chain) from the book Al-Adab Al-Mufrad by Imam Al-Bukhari

This hadith mentioned the benefits of consultation. The local community will get a lot of benefit from it because it is close to the community and the office for consulting needs to integrate with a local community as well.

    Islamic bank was not established only for Muslim but other religion as well. Thus, the bank has to work hard to be trusted by both Muslim and non-Muslim.

3.3.3. Responsible in work for The Truth (Al-Ḥaqq)

    Responsible for work is very important moral in Islam. Responsible in work can be called in Arabic “Amanah”. Every Muslim must show their responsible attitude not only to their employer but more than that it is to Allah (SWT) too. Allah (SWT) mentions Amanah in the Holy Qur’an which is a very big burden for a human that:
We did indeed offer al-Amanah to the Skies, the Earth and the Mountains; but they declined to bear it and were afraid thereof: but man undertook it; he was indeed unjust and foolish. (Al-Ahzab: 72)

In this verse, in the book of Ibn Kathir (2003) explained about the meaning of al-Amanah is obedience. In fact, this al-Amanah, Allah (SWT) has offered it to the heavens and earth and mountains, but they could not bear it. Also, Allah (SWT) offered it to Adam (peace be upon him), and he asked: “what does it involve!” Allah (SWT) said, “If you do good, you will be rewarded, and if you do evil, you will be punished. Then Adam took it and bore it. It can say that al-Amanah is very seriously important for all people whom it has been given.

According to the beautiful names of Allah (SWT), Al-Haqq (The Truth), it means Allah is the Truth; then His Words are the truth; His Promise is the truth; His Threat is the truth, and His Acts are the truth. Thus if we are the creation of the Ultimate Truth, and we worship Allah the Truth, then we have to live this life by the principles of truth. Being truthful is being truthful in our speech and our actions (Jinan Yousef, 2013). It can be applied in work that if one promises to do which is assigned in his work, he has to be responsible in that particulars. It also can be applied by the other names of Allah (SWT) such as The Protecting Friend (Al-Wali) which the bank needs to protect the right of a customer; The Responder to Prayer (Al-Mujib) which the bank needs to respond to any requirement from customers and employees; The Preserver (Al-Hafiz) which the bank has to preserve clients, shareholders, and employees money from risk situation.

According to this regard, there were at least four guidelines as follow:
1). The banks have to be responsible for the money of the customers and shareholders. The banks have to be transparency. The banks have to show all clear information in every activity. Allah (SWT) commands in the *Holy Qur’an* that:

Fulfil the covenant of Allah when ye have covenanted, and break not your oaths after the asseveration of them, and after ye have made Allah surety over you. Lo! Allah knoweth what ye do. *(An-Nahl: 91)*

Allah (SWT) commands that when someone makes a promise, they have to fulfil it. Being responsible for the money of the customers, it also is considered as *amanah*. Thus, this is very important to beware about the money of the customers or shareholders of the bank.

2). The banks should reduce the adverse impact of the investment. Islam encourages risk management when it is compulsory as it can be found in Islamic history. When the Prophet (PBUH) and his companions were commanded by Allah (SWT) to emigrate from Makkah to Madinah, the Prophet (PBUH) asked his companions to immigrate in a small group to reduce risk from the *Quraish* Makkah and submission to Allah (SWT). It is very important that although the bank has risk management, it still needs to submit it to Allah (SWT).

3). The employees of the banks have to work in accordance with the limitations and responsibilities. They have to be optimal for using the time and expertise. The employers and the employed to have integrity in work (Muhammad Yasir Yusuf, 2012).

4). The banks need to have appropriate reward and penalty with justice to motivate the workers (Muhammad Yasir Yusuf, 2012).

### 3.3.4. Providing good welfare for The Governor *(Al-Waliyy)*

Allah (SWT) is The Governor *(Al-Waliyy)* who takes good care of all creatures in the earth. He provides all kind of good welfare to them with justice. He gives
them to the people who are the believers and not believers. Thus, the human needs to spread this welfare of The Governor (Al-Waliyy) to others as well.

Islam is very concerned with the welfare of the people who are involved in the company or institution. The banks have to take care of them reasonably and qualified. This is the order of The Governor in the Holy Qur’an as mentioned that:

Allah orders justice, and good deeds, and giving to one’s kindred. He forbids indecency, dishonour and insolence. He admonishes you so that you take heed. (Al-Nahl: 90)

The Governor orders people to do justice and kindness in this verse. Haque (2015) explained the meaning of the word justice which has many significations. One of those meaning is to give people their rights and what they deserve. According to this Islamic CSR guideline in this section Islamic banks have to practice as follow at least three guidelines:

1). Islamic bank gives eligible wages to the employees, and a workplace has to be safe and comfortable. Also, the work time must not exceed the limit and time. If they have to work more than ordinary time, the banks have to give them proper compensation. The Messenger of Allah (SWT) said:

The Almighty Allah said – There will be three persons whose opponent I shall become on the Resurrection Day: A man who gave in My name and then broke trust, and a man who sold a free man and enjoyed his price, and a man who engaged a labourer and enjoyed full labour from him but did not pay him his wages. (Ṣaheeh al-Bukhari)

From the hadith, the Prophet (PBUH) warned all Muslims to avoid three types of people. One of them is a person who does not pay wages to his workers. It also includes injustice paying wage that has to be avoided. Although an Islamic bank is not a person, it happens in the organisation all the persons, who have the power to change it, will be questioned by Allah (SWT) on the Day of Judgement.
2). Islamic bank should try to increase the capacity of their employees by providing group course training, encouraging them for studying. Moreover, the bank should look after an employee’s child such as scholarship, the opportunity for working in the bank, support child care, and giving them the Islamic knowledge and general. This is according to the Hadith of the Prophet (PBUH) said that:

Slaves be well treated and use to say, ‘Feed them from what you eat and clothe them from what you wear and do not inflict punishment on Allah’s creation’. (Authentic)

Abu Hurayra said:

Help the worker in his work. He that works for Allah (i.e. the servant) will not be disappointed. (Authentic Chain)

These two hadiths mean that an employer needs to help his workers in work such as training them. Moreover, the employer should treat them well as he could do for them.

3). Islamic bank must be good interested in the health of employees. The banks should establish a fund for employees in the bank. Moreover, the bank should allow a woman staff, who delivers the baby and need to breastfed her baby, to leave more than three months. It is because Allah (SWT) orders all mothers to breastfeed their baby as in the Holy Qur’an that

The mothers shall give suck to their children for two whole years, (that is) for those (parents) who desire to complete the term of suckling. (al-Baqarah 233)

Allah (SWT) commands all mothers to breastfeed their baby for two years. Nevertheless, the bank cannot precisely allow their women staff to leave for two years because it will affect their work. However, the World Health Organisation announced that exclusive breastfeeding for six months is the optimal way of feeding infants. After that infants should receive complementary foods with continued breastfeeding up to two years of age or beyond. It means at least six months for
exclusive breastfeeding because after six-month baby can be nursed by other food together with milk until two years or above which is related to the command of Allah (SWT).

In addition, under the beautiful names of Allah (SWT), this aspect can be done under the other names of Allah (SWT) such as The All-Compassionate (Ar-Rahman), The All-Merciful (Ar-Rahim), The Giver of All (Al-Wahhab), The Source of Peace (As-Salam), The Reliever (Al-Basit), The Forgiver and Hider of Faults (Al-Ghafur), and so on.

3.3.5. Good environment for The Creator (Al-Khaliq)

Allah (SWT) created the environment for supporting a human being, so the environment and human being cannot be separated. As Prophet Sulaiman (peace be upon him), he asked his army to stop for ants which are on the road. He did not want his army to step on the ants. This story showed that Islam is attentive to an animal event they are a very small creature.

Islamic bank must pay a lot of attention to nature. As this section concerned on the environment, Islamic bank has to do as follow at least three guidelines:

1). Islamic bank has to give the knowledge about the relationship between Islam and environment to a community and how is the importance of the environment for the community as well. Moreover, the bank has to promote among their shareholders and workers about the importance of nature in Islam and let them know the relationship between human and environment in Islam as well. As the Prophet (PBUH) commanded that:

If a Muslim plants a tree or sows seeds, and then a bird, or a person or an animal eats from it, it is regarded as a charitable gift (sadaqah) for him. (Ṣaḥeeḥ al-Bukhari)
The Prophet (PBUH) encouraged Muslims to take care of nature, animal, and plant by showing the reward of it.

2). Islamic bank has to sincerely pay attention to protecting the environment by using the material which no harms the environment. As the reward had mentioned in the Hadith that:

    Whoever plants a tree and diligently looks after it until it matures and bears fruit is rewarded. (Musnad)

The banks should also support activities for preserving the nature such as saving water, using recycled paper, saving electricity, and so on. The banks must not involve with the harmful company on the environment. The banks should have a campaign for saving the earth.

3). The environment in this term does not mean only preserving trees and animals, but it can include a positive work environment according to Islam such as keeping clean in the workplace, speaking politely in the workplace, providing proper room for praying solat and making ablution and providing a place for reading the Holy Qur’an. It may include an encouraging for fasting in Ramadan month and outside Ramadan, and encouraging for donation as well. As Jabir ibn Abdullah reported: The Messenger of Allah, peace and blessings be upon him, said, “Politeness to people is charity.”

    According to the beautiful names of Allah (SWT), this responsibility can be applied by the other names of Allah (SWT) namely; The Nourisher (Al-Muqit), The Originator (Al-Mubdi’), The Giver of Life (Al-Muhyi), The Taker of Life (Al-Mumit), and so on.
3.3.6. Charity for The Ever Providing (Ar-Razzaq)

He is the one who created the means of sustenance and those who need them. The purpose of the former is to satisfy the latter. Ar-Razzaq also created for them the causes of enjoying this sustenance, and it consists of nourishment and food. A man can hope to achieve of this characterisation are the following two possibilities. The first is that he recognises the real nature of this characterisation and that no one deserves it except God Most High and does not expect the sustenance from other things except Him. The second possibility that man can hope to achieve in respect of this characterisation is that God might give him the knowledge to guide others, a tongue that can direct and teach, and a hand capable of giving alms (Stade, 1970).

The charity concept is one way to achieve this characterisation (Ar-Razzaq). It is very important in Islam. Zakat is one form of charity, and it is one of five pillars of Islam. The Ever Providing commands with all Muslim to pay zakat for helping each other. Charity can be a form of donation or doing activities for the sake of Allah (SWT). As a result, Islamic bank must pay strong attention to this section and also preserve virtue in society. According to this Islamic CSR guideline, Islamic bank has to do as follow at least four guidelines:

1). The banks have to convince all shareholders to realise the necessity of charity in Islam (Muhammad Yasir Yusuf, 2012).

2). Islamic bank has to make a special fund for doing a charity activity (Muhammad Yasir Yusuf, 2012). In the activity, Islamic bank has to empower local communities by advising them the way to do halal business or guide them to produce a local product for example. It is not only Muslim communities but non-Muslim communities too. The bank also has to support the local halal product.
3). Charity can be in the way of giving knowledge to local communities, do an activity, scholarship, and support education for children (Muhammad Yasir Yusuf, 2012).

4). Islamic bank must not involve corruption in any way. It has to tell all stakeholders disadvantage of the corruption in this world and hereafter according to Islam. As Abu Sa`id Al-Khudri (may Allah be pleased with him) narrated that the Prophet (PBUH) said:

   Whosoever amongst you sees an evil, let him change it with his hands; and if he is not able, then with his tongue; and if he is not able, then let him hate it in his heart, and that is the weakest of faith. (Authenticated by Al-Albani)

   According to the names of Allah (SWT), this responsibility can be achieved under the other names of Allah (SWT) for example; The Enricher (Al-Mughni), The Righteous Teacher (Ar-Rashid), The Inheritor of All (Al-Warith), The Nourisher (Al-Muqit), and so on.

3.3.7. Encouragement Islamic Ethics for The Doer of Good (Al-Barr)

   Al-Barr is the One from whom comes every good deed and every beneficence (Stade, 1970). Allah (SWT) never leaves any bad people without someone to show how to be good people. Allah (SWT) taught people good moral by sending the prophets and messengers. Those who believed in Him and obeyed His commands were rewarded in this life and the Hereafter. As a result, it is the responsibility of all Muslim to teach other people good moral which is pleased by Allah (SWT). Sometimes it may have fewer people to follow that teaching, but it does not matter because the result comes from Allah (SWT). The best thing is to start doing it and leave the rest to Allah (SWT).
The prophet Muhammad (PBUH) commanded every Muslim to practice Islamic moral and ethical in daily life. Thus, it is necessary for encouraging Islamic ethics in an organisation. In this regard, Islamic bank has to do as follow at least five guidelines:

1). It has to educate all employees about Islamic ethical and moral. As a result, the bank will have a strong Islamic corporate social responsibility, if the stakeholders of the bank have a strong individual social responsibility as well. It has to be started from the individual practice by giving them the knowledge and the importance of being a social responsibility. As the first verse of the Holy Qur’an was revealed by the Angel Jibleel to the Prophet (PBUH):

Read! In the Name of your Lord Who has created (all that exists). He has created man from a clot (a piece of thick coagulated blood). Read! And your Lord is the Most Generous. Who has taught (the writing) by the pen. He has taught man that which he knew not. (Al-Alaq: 1-5)

Allah (SWT) wants all believers to read to seek the knowledge of Allah (SWT), so this is all responsibility of Muslim to encourage each other to learn the signs of Allah (SWT) and benefit knowledge. Pertaining to the reward associated with the process of learning and seeking knowledge, Prophet Muhammad (PBUH) said in a hadith:

Whoever follows a path in the pursuit of knowledge, Allah will make a path to Paradise easy for him. (Ṣaḥeeḥ al-Bukhārī)

2). It has to motivate all stakeholders about the command of Allah (SWT) for doing social responsibility. The bank has to extremely believe that all profit and loss come for the sake of Allah (SWT). The bank has to uphold in this point. If the bank does not have this principle, Islamic corporate social responsibility cannot be successful. The banks should give time to the worker in learning about Islamic moral in the organisation. As Allah says in the Quran,
You are the best of peoples ever raised up for mankind; you enjoin Al-Ma’ruf (the good that Islam has ordained) and forbid Al-Munkar (the bad that Islam has forbidden). (Aal-e-Imran: 110).

Providing advice by enjoining the good and forbidding the evil is an integral part of Islamic teachings.

3). Islamic bank should educate workers about Islamic banking and the importance of Islamic banking for the society. At least the worker will understand Islam more.

Blessings on those who spread the knowledge: Prophet (blessings and peace of Allah be upon him) said:

Allah, the angels, the inhabitants of heaven and earth, even the ant in its hole and even the fish in the sea, send blessings upon the one who teaches the people well. (At-Tirmidhi, 2609)

4). It is not only personal practising Islamic ethics in an organisation, but the bank also has to practice Islamic ethics in business. The banks cannot ignore it any single of business. It cannot be called Islamic institution without practice Islamic business ethics. The banks have to make the stakeholders of the banks to understand it and support the banks for practise it. The banks have to keep in mind that whatever they do it has to be according to Islam first, not the profit. As Allah (SWT) commands all the believers that:

O you who believe! Be upright for the sake of Allah, in testifying for fairness: and do not let the hatred of a people urge you to be unjust, be just (since) that is closer to piety. Fear (from displeasing) Allah, verily Allah is Aware of what you do. (Al- Ma’idah: 8)

All Muslim has to deal with others by justice and fairness. This is an example of what Allah (SWT) commands to do business according to the Holy Qur’an and Hadith.

5). Shari’ah committees should have an action in duty for the suggestion, recommendation, and giving the knowledge to managers, workers, and shareholders
about Islamic business ethics. As Abdullah ibn Umar reported: The Messenger of Allah, peace and blessings be upon him, said,

Every one of you is a shepherd and is responsible for his flock. The leader of people is a guardian and is responsible for his subjects. A man is the guardian of his family, and he is responsible for them. A woman is the guardian of her husband’s home and his children, and she is responsible for them. The servant of a man is a guardian of the property of his master, and he is responsible for it. No doubt, every one of you is a shepherd and is responsible for his flock. (Ṣaḥeeḥ al-Bukhārī 6719, Ṣaḥeeḥ Muslim 1829)

As the Hadith stated above everyone has their responsibility, so shari’ah committees also have a responsibility to deal with workers, managers, shareholders, and others who are involved with an Islamic bank.

According to the names of Allah (SWT), it can be achieved by the other names such as The Loving One (Al-Wadud), The Rewarder of Thankfulness (Ash-Shakur), The Inspirer of Faith (Al-Mu'min), The All-Compassionate (Ar-Rahman), The All-Merciful (Ar-Rahim).

3.4 Conclusion

These were seven dimensions of guidelines of Islamic CSR which were proposed by the researcher for the study, and each dimension has the guidelines for achieving namely: 1. Equality for The Utterly Just (Al-Adl); 2. Responsible in work for The Truth (Al-Ḥaqq); 3. Providing good welfare for The Governor (Al-Waliyy); 4. Good environment for The Creator (Al-Khaliq); 5. Charity for The Ever Providing (Ar-Razzaq); 6. Empowering Shari’ah for The Judge (Al-Ḥakam); and 7. Encouragement Islamic ethics for The Doer of Good (Al-Barr). Moreover, these seven dimensions of guidelines and their guidelines would be brought to ask for the opinion of the informants whether these can be practised in an Islamic bank in Thailand or not.
4.1. Introduction

Research methodology is a way to resolve the research problem. It may be understood as the science of studying how research is performed, scientifically (Kothari, 2004). The methodology is driven by certain ontological and epistemological assumptions which consist of research questions or hypotheses, a conceptual approach to a topic, the methods to be used in the study (and their justification), and, consequently, the data source. It also refers to the procedural framework within which the research is undertaken, where the approach can be put into practice to help describe the research process (Siti Uzairiah Mohd Tobi, 2016).

This section consists of four parts which discussed the research design, collection of the data, analysis of the data, and the pilot study. These four parts were very important for research, which could complete if there is not at least three of them or there is a lack of information. The research design can ensure that the evidence obtained by a researcher can be used to answer the research question as unambiguously as possible (Vaus, 2001). Subsequently, the data collection and data analysis explains, in more detail, the method which the researcher has chosen and the reasons for choosing it. Last part was the conclusion.

4.2. Research Design

Burns and Grove (2003) defined a research design as a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the
findings. Parahoo (1997) described a research design as a plan that describes how, when, and where data are to be collected and analysed. Polit and Hungler (1991) defined a research design as the researcher’s overall plan for answering the research question or testing the research hypothesis. It is very important for all researchers to have a clear plan for their research. It can help a researcher to choose the right method to get the result according to their research questions and objectives.

This research was qualitative research because the research aimed to know the possibility of implementing the guidelines, which could not be described in the form of quantitative data. As qualitative research involves “… an interpretive naturalistic approach to the world” (Denzin & Lincoln, 2000), it tends to focus on how people or groups of people can have (somewhat) different ways of looking at reality (usually social or psychological reality). Also, it focuses on reports of experiences or on data which cannot be adequately expressed numerically (Hancock, Ockleford, & Windridge, 2009)

The unit of analysis is one of the most important things for doing research. The unit of analysis is the primary entity that a researcher is analysing in the study (Trochim, 2006). According to the objectives of the study, there were two units of analysis. The first unit was an organisation because the study needed to know the current practice of CSR in the Islamic bank in Thailand, which could be considered as an organisation although the data came from informants. The second unit was a group of expert persons on the Islamic bank in Thailand. The researchers collected the data by individually interviewing eight informants, but the data were analysed and summarised as a group of expert persons for the Islamic bank in Thailand.

According to the research questions of the study, an inductive research strategy was applied for answering the research questions. The inductive strategy started with
the data collection, followed by data analysis, and then the result (Blaikie, 2000). An inductive strategy is a way to create a theory by collecting data from many sources and analysing those data to obtain a result or new theory as thinking from the bottom to the top. This is different from a deductive strategy which is a way to examine or prove an existing theory or hypothesis. As Blaikie (2000) mentioned, the deductive strategy aims to test theories to eliminate false ones and corroborate the true ones. It is a way to think from top to bottom, which was not like in this study. Moreover, two other types of research strategies are reproductive and abductive, which are also different from the two earlier strategies. A retroductive strategy starts with an observed regularity as with deductive, but this is followed by the construction of a hypothetical model of a possible existing structure or mechanism. While, an abductive strategy begins by exploring, through everyday language, the knowledge that social actors use in the production, reproduction, and interpretation of the phenomenon under investigation. This is followed by a redescription of this everyday account into a social scientific account, and possibly, into a grounded explanation (Blaikie, 2000).

This study attempted to collect the data from many informants and analyse that data collection. Lastly, the result became the Islamic CSR guidelines for the Islamic bank in Thailand, which were appropriated by the opinions of the expert persons. According to the strategies above, the inductive strategy was matched with the method of the study.

Moreover, this research was interpretive research. According to Bevir and Kedar (2008) and Lisa M. Given (2008), interpretive research is the way to understand social reality by seeing human action philosophically and methodologically as meaningful. This study attempted to interpret the practices of CSR in the Islamic
bank in Thailand and propose the Islamic CSR guidelines which were suitable for practice in Thailand, which would be integrated between the Islamic perspective and current practice. The data of the study was collected through interviews, document reports, and questionnaires, and analysed inductively as mentioned above.

4.3. Data Collection Method

This part discusses the method that was used to collect the data for this research and the justification of using them. It is very important to select a method which is dependent on the research questions of the study. In the first part, it would explain a technique which was chosen for choosing the sampling and explain the reason. Moreover, there were two sub-topics in data collection method which were face validity and pilot study.

For this research, a purposive sampling technique was used to select the informants as shown in Table 4.1. The informants of the research were those currently involved or previously involved with the CSR in the Islamic Bank of Thailand. They had experience and were familiar with the CSR of the Islamic bank in Thailand. By the way, IBank is the only Islamic bank in Thailand, now, which runs a full-fledged Islamic shari’ah system, although there is a conventional bank that has opened an Islamic bank window as well, namely, Bank for Agriculture and Agricultural Cooperatives (BAAC). The researcher had chosen IBank to be studied because BAAC does not have a specific management administration for the Islamic part alone or a CSR committee in the part of the Islamic bank window. It has only a shari’ah advisory board for it and has an Islamic saving account only. As such, it is not suitable to implement Islamic CSR in the bank.
This research selected the informants who were involved with IBank because of three reasons. Firstly, these Islamic CSR guidelines had been proposed for an Islamic bank, as such, they were more suitable for that type than for a conventional bank, especially in Thailand. The second reason was that the shari’ah committee in BAAC was not involved with the CSR of BAAC, which was a different case from IBank. The third reason was that there was no Muslim who was proficient in Islamic finance in BAAC while there were many in IBank.

There were two groups of informants who were chosen for the interviews and answering the questionnaire. In actuality, the researcher attempted to interview and complete the questionnaire with all of the informants, but some informants did not have time for the interview, and some of them did not return the answered questionnaires. As a result, some of the informants had completed both the interview and questionnaire, and the rest of the informants had completed either the interview or the questionnaire as stated in Table 4.1.

The first group was comprised of six informants who were selected from persons who were involved with the CSR in IBank, specifically, the managing director of IBank, committee member of the shari’ah supervisor board, head officer in the CSR department, ex-members or current members of the shari’ah advisory board, and a specialist in Islamic finance. It meant that it was a particular group of people who had to be interviewed. Also, they had a lot of experience and were familiar with the CSR of the Islamic bank in Thailand. They had an understanding about the Islamic finance and Islamic teachings which had to be applied in the Islamic CSR guidelines; although, most of their study backgrounds were not in Islamic finance and banking. The samples were selected to examine the practice of
CSR in the Islamic Bank of Thailand. The researcher had to read the latest annual report of IBank and prepare the lists of questions for the interview before going to interview each person. Also, the second group consisted of four informants, comprising a specialist in Islamic finance, shari’ah advisory board members, and a CSR representative of the Islamic Bank of Thailand. It was because they had an understanding about CSR in an Islamic bank. This group was selected to prove the Islamic CSR guidelines. The purposive or judgment sample was suitable for this case. The questionnaire was used for this group. The duration for collecting the data from the first group was around one month because most of them had more than one job. The researcher had to make appointments with them and arrange suitable times. The name lists of the informants are shown in Table 4.1.

In fact, there are some advantages and disadvantages of the interview method and questionnaire method; but both of them were suitable for this research according to the research objectives and research questions. Chaudhary (1991) and Zainudin Hj Awang (2010) explained the advantages and the disadvantages of the two methods as follows:

There are several advantages to personal interviews. Firstly, the interviewer can get more accurate data. Secondly, the interviewer can note the specific reactions of the informant during the interview. Thirdly, it has a high response rate. Fourthly, this method is flexible, and there is a possibility to restructure the questions. Fifthly, the interviewers can control which persons will answer the questions. Sixthly, personal information can be easily collected. There are also several disadvantages of the personal interview. Firstly, there are sometimes incomplete responses because any small mistake by the interviewer can cause an error in the response, such as bad facial expression, coming at the wrong time, and using the wrong approach.
Secondly, there could be errors in recording; it might happen when the interviewer is in a hurry due to the time constraint on the part of the informants. Thirdly, it is a very expensive method in the case where the area of the research is very large and wide. Fourthly, there remains the possibility of the bias of the interviewer as well as that of the informants. Fifthly, it cannot be used in the case of a person who is not easily approachable.

There are a few advantages to the questionnaire. Firstly, the informants can answer the questions at his/her convenience. Secondly, more informants and a wider area can be covered. Thirdly, the cost is low due to no travelling. There are also a few disadvantages with the questionnaire. Firstly, the questionnaires could be incomplete due to the questions being difficult to answer, so the informant will not bother completing the remaining questions, as well there is nobody available to explain them. In addition, there is no assurance that the person who responds to the questionnaire is the intended informant or the legitimate informant, which may cause the wrong result. Moreover, only a fairly dependable result can be expected.

As mentioned above, this research was needed to use two methods for collecting the data both an interview and a questionnaire, so that face validity was needed to use for measuring questions in the questionnaire whether it was appropriated or not for achieving the data. Moreover, a pilot study also was needed to see the appropriated interview.

<table>
<thead>
<tr>
<th>Name of Informants</th>
<th>Experience</th>
<th>Category of Informants</th>
<th>Method</th>
</tr>
</thead>
</table>
| 1. Dr Anat Amattayakul | • PhD of Arabic Language and literacy, Aligarh Muslim University  
                     • Lecturer in Faculty of Humanities and Social Sciences, Mahidol University  
                     • Executive director of World Muslim Policy Center, Faculty of Economics, Chulalongkorn University  
                     • Head of shari‘ah advisory board of Shari‘ah advisory | Shari‘ah advisory | Interview |
| Islamic Bank of Thailand  
- Advisory Committee of WAMY in Thailand  
- Executive Director, Center of Muslim Studies, Asian Studies Institution, Chulalongkorn University. |  |
|---|---|
| 2. Assoc. Prof Abdullah Abru  
- PhD Candidate in Islamic Studies, Prince of Songkla University.  
- M.A (Economics) Luck Now University, India.  
- *Shari'ah* advisory board of Islamic Bank of Thailand  
- Lecturer in Faculty of Islamic Economics and Management, College of Islamic Studies, Prince of Songkla University.  
- Islamic Committee of Pattani Province | *Shari’ah* advisory/specialist Islamic Finance *Interview* |
| 3. Mr Rida Ahmad Samadi  
- M.A in Islamic Principal (Comparative Religion and Philosophy), The University of Al-Qarawiyin, Morocco  
- Founder, executive director and Head of Islamic Department of saving and Amanah Co-operative  
- Director, White Channel (Satellite TV Channel)  
- Chairperson, Muslim for Peace (for propagation and social responsibility)  
- Ex- *shari’ah* advisory board of Islamic Bank of Thailand 2013 | *Shari’ah* advisory *Interview* |
| 4. Mr Thongrob Danampai  
- Certificated Course from the National Defense College 2015  
- Certificated Course Top Executive Program in Commerce and Trade (TEPCoT) 2012, University of the Thai Chamber of Commerce  
- Certificate Course in Public Administration and Law for Executives 2010, King Prajadhipok’s Institute  
- Master of Business Administration Program in Strategic Management, Thammasat University  
- Advisory of the Minister of Communication and Technology  
- Committee of Ratchaburi Electricity Generating Holding  
- Ex-Chief Executive and Director of Islamic Bank of Thailand 2013 | Managing Director of IBank *Interview* |
| 5. Mr Pramote Meesuwan  
- Bachelor’s Degree in Islamic Propagation Faculty of Islamic Propagation and Islamic Law (*Shari’ah*)  
- Postgraduate Student in Islamic Development, Bangkokthounburi University  
- Imam of Badrulmumineen Mosque, Salaroi, Bangkok  
- Islamic Teacher of Miftahul Ulumuddeen School | *Shari’ah* advisory *Interview* And questionnaire |
<table>
<thead>
<tr>
<th>6. Dr Abeedeen Wankhwan</th>
<th>6. Dr Abeedeen Wankhwan</th>
<th>Interview And questionnaire</th>
</tr>
</thead>
<tbody>
<tr>
<td>PhD. West Asian Studies (Economics) Aligarh Muslim University</td>
<td>PhD. West Asian Studies (Economics) Aligarh Muslim University</td>
<td>Head of CSR Departmen t or Image and informatio n of IBank 2017/ Specialist Islamic Finance</td>
</tr>
<tr>
<td>Vice President Shariah Product Department (Islamic Bank of Thailand)</td>
<td>Vice President Shariah Product Department (Islamic Bank of Thailand)</td>
<td></td>
</tr>
<tr>
<td>Head of Information and Image Department (Islamic Bank of Thailand)</td>
<td>Head of Information and Image Department (Islamic Bank of Thailand)</td>
<td></td>
</tr>
<tr>
<td>Shariah advisor to Thailife Insurance Public Limited Company (TAKAFUL)</td>
<td>Shariah advisor to Thailife Insurance Public Limited Company (TAKAFUL)</td>
<td></td>
</tr>
<tr>
<td>Shariah advisor to The Deves Insurance Public Company Limited (TAKAFUL)</td>
<td>Shariah advisor to The Deves Insurance Public Company Limited (TAKAFUL)</td>
<td></td>
</tr>
<tr>
<td>Developing a committee for the curriculum of Islamic Banking and Finance (Kasem Bundit University)</td>
<td>Developing a committee for the curriculum of Islamic Banking and Finance (Kasem Bundit University)</td>
<td></td>
</tr>
<tr>
<td>Special Instructor M.A. Islamic studies and development (Bangkokthomburi University)</td>
<td>Special Instructor M.A. Islamic studies and development (Bangkokthomburi University)</td>
<td></td>
</tr>
<tr>
<td>Special Instructor B.A. Islamic Business studies (Bansomdejchaopraya Rajabhat University)</td>
<td>Special Instructor B.A. Islamic Business studies (Bansomdejchaopraya Rajabhat University)</td>
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</tbody>
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<table>
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<tr>
<th>7. Isares Mahamad</th>
<th>7. Isares Mahamad</th>
<th>questionnaire</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor of Accountancy Degree (2nd Class Honours), Chulalongkorn University</td>
<td>Bachelor of Accountancy Degree (2nd Class Honours), Chulalongkorn University</td>
<td>Shareholde r/ specialist Islamic Finance</td>
</tr>
<tr>
<td>Master of Sciences in Finance Degree (1st Class Honours and the best student), Specialized: Applied Finance and Islamic Banking and Finance, International Islamic University Malaysia</td>
<td>Master of Sciences in Finance Degree (1st Class Honours and the best student), Specialized: Applied Finance and Islamic Banking and Finance, International Islamic University Malaysia</td>
<td></td>
</tr>
<tr>
<td>IT Consultant, PWC Thailand</td>
<td>IT Consultant, PWC Thailand</td>
<td></td>
</tr>
<tr>
<td>Assistant Financial Manager, MN Residents</td>
<td>Assistant Financial Manager, MN Residents</td>
<td></td>
</tr>
<tr>
<td>Assistant Manager of Financial Advisor, Investment Banking Dept. , Islamic Bank of Thailand</td>
<td>Assistant Manager of Financial Advisor, Investment Banking Dept. , Islamic Bank of Thailand</td>
<td></td>
</tr>
<tr>
<td>Shariah Advisor For ONE-SHARIAH 6 Fund, One Assets Management</td>
<td>Shariah Advisor For ONE-SHARIAH 6 Fund, One Assets Management</td>
<td></td>
</tr>
<tr>
<td>Vice President for Islamic investments &amp; Private Funds, KTB Securities (Thailand)</td>
<td>Vice President for Islamic investments &amp; Private Funds, KTB Securities (Thailand)</td>
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</tbody>
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<tr>
<th>8. Seni Yupensuk</th>
<th>8. Seni Yupensuk</th>
<th>questionnaire</th>
</tr>
</thead>
<tbody>
<tr>
<td>B.A. in Islamic Studies and Hadeeth, Abu Bakr Islamic University, Karachi, Pakistan.</td>
<td>B.A. in Islamic Studies and Hadeeth, Abu Bakr Islamic University, Karachi, Pakistan.</td>
<td>Shari’ah advisory</td>
</tr>
<tr>
<td>M.A. in Arabic Language and Literature, Aligarh Muslim University, Aligarh, India</td>
<td>M.A. in Arabic Language and Literature, Aligarh Muslim University, Aligarh, India</td>
<td></td>
</tr>
<tr>
<td>Shariah Advisor for Finance Takaful</td>
<td>Shariah Advisor for Finance Takaful</td>
<td></td>
</tr>
<tr>
<td>Former Principal of Khunathum Wittaya School</td>
<td>Former Principal of Khunathum Wittaya School</td>
<td></td>
</tr>
<tr>
<td>Special Instructor at Sassanu School</td>
<td>Special Instructor at Sassanu School</td>
<td></td>
</tr>
<tr>
<td>Shariah Advisor for Siamsumsung Takaful Company</td>
<td>Shariah Advisor for Siamsumsung Takaful Company</td>
<td></td>
</tr>
<tr>
<td>Islamic Lecturer of TV Satellite of TMTV</td>
<td>Islamic Lecturer of TV Satellite of TMTV</td>
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<tr>
<td>Secretary and sub-committee in the</td>
<td>Secretary and sub-committee in the</td>
<td></td>
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</tbody>
</table>
4.3.1 Face Validity

This part discusses the face validity which was used to measure the questions of the questionnaire in Appendix 1 as to whether or not the assessment was an adequate measure. Face validity has been defined as reflecting the extent to which a measure reflects what it is intended to measure (Nunnally & Bernstein, 1994 cited in David M. Hardesty & Bearden, 2004). In fact, face validity does not necessarily mean that a test is a valid measure of a construct; but rather, the test looks like it is a valid measure. It means that a test accurately measures what it is supposed to measure. Importantly, if the test is not facing valid, the overall measure cannot be a valid operationalisation of the construct of interest. Hence, face validity is a necessary but not sufficient condition for ensuring construct validity (Nunnally & Bernstein, 1994).

The researcher did face validity with two experts in the field of Islamic banking and Islamic shari’ah. The first person was an assistant department manager in IBank, and the other one was the head of the shari’ah board of White Channel TV (Islam TV satellite in Thailand). The researcher provided them with the questionnaire, which was to be used for collecting the data. After they had finished the questionnaire, they had to answer six questions to measure the validity of each question. They were:

1. Is the question easily understandable? 2. Is the question appropriate with the objectives of the questionnaire? 3. Is this question concise? 4. Does the question comply with the Islamic perspective? 5. Is the question appropriate with the
informant? 6. Does the question lead to proposing Islamic CSR guidelines?

As in Table 4.2 – Table 4.9, the alphabet “Q” means the question to measure the validity of each question according to the six questions above and the number was according to the number sequence of the six questions as follows:

Q1 = Is the question easily understandable?
Q2 = Is the question appropriate to the objectives of the questionnaire?
Q3 = Is this question concise?
Q4 = Does the question comply with the Islamic perspective?
Q5 = Is the question appropriate with the informant?
Q6 = Does the question lead to proposing Islamic CSR guidelines?

Moreover, the alphabet “I” means the informant who answered the questions, of which there were two informants. The symbol “√” means “Yes” and the symbol “X” means “No”

The result in Table 4.2 was shown that the two experts had certified all these seven questions about dimensions of Islamic CSR guidelines of Islamic Bank in Thailand which were suitable to be used in the questionnaire of the research according to the six questions as stated above Q1- Q6.

<table>
<thead>
<tr>
<th>Questions/ Informant</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The guidelines of Islamic corporate social responsibilities of Islamic Bank</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<td>√</td>
<td>√</td>
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<tr>
<td>in Thailand must be concerned with Empowering <em>Shari’ah</em> for The Judge (Al-Hakam)</td>
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<tr>
<td>2. The guidelines of Islamic corporate social responsibilities of Islamic Bank</td>
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<td>√</td>
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<td>√</td>
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<td>in Thailand must be concerned with equality</td>
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<tr>
<td>for The Utterly Just (Al-Adl)</td>
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<tr>
<td>3. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with Responsible in work for The Truth (Al-Haqq)</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>4. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned about Providing good welfare for The Governor (Al-Waliyy)</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>5. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned on Guarantee of environment for The Creator (Al-Khaliq)</td>
<td>√</td>
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<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>6. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with charity for The Ever Providing (Ar-Razzaq)</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>7. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with encouragement of Islamic ethics in an organisation for The Doer of Good (Al-Barr)</td>
<td>√</td>
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</tbody>
</table>

The result in Table 4.3 was shown that the two experts had certified all these three questions about the Islamic CSR guidelines of Islamic bank in Thailand on Empowering *shari’ah* for The Judge (*Al-Hakam*) which were suitable to be used in the questionnaire of the research according to the six questions as stated above Q1-Q6.
Table 4.3: Face validity of the questions about the Islamic CSR guidelines of Islamic bank in Thailand on Empowering shari‘ah for The Judge (Al-Hakam).

<table>
<thead>
<tr>
<th>Questions/Informant</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic bank must give strong power to shari‘ah committees to monitor every activity and every movement of Islamic bank</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>2. Islamic bank has to ensure that the Islamic bank products and operations have been matched with shari‘ah principles</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>3. The shari‘ah committees have to be strongly influential in Islamic banks. Also, it needs to have sub-committees to verify all movement of Islamic banks.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
</tbody>
</table>

The result in Table 4.4 was shown that the two experts had certified all these twelve questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Equality for The Utterly Just (Al-Adl) which were suitable to be used in the questionnaire of the research according to the six questions as stated above Q1- Q6.

Table 4.4: Face validity of the questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Equality for The Utterly Just (Al-Adl).

<table>
<thead>
<tr>
<th>Questions/Informant</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic banks need to encourage the values of brotherhood and avoid discrimination among the shareholders.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>2. The shareholders who they are either big or small shareholders should have the same opportunity to give opinion or comments to the banks.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
</tbody>
</table>
3. The banks have to give a good service to all customers whether a general customer or a handicapped who he or she does not much amount of money in the bank account or a premium customer who he or she does have a lot of money in the bank account.

4. The banks have to give clear advantage information about the product to customers without hiding some information. The bank has to tell a customer what is the benefit from a product or bank promotion and what is a disadvantage which compares to another one.

5. The banks have to give good advice to all customers. If the bank’s customer faces the problem with the bank, the bank has to solve that problem as soon as possible.

6. The bank should provide a facility for handicapped such as blind people. For example, the bank provides Braille alphabet, and number in a book account for blind people.

7. The banks have to give proper work with the time and position for the worker.

8. The banks have to give the workers the same opportunity to increase the salary or upgrade the position of work which is depended on the result of work, diligent, and the duration of work in the organisation. The banks have to avoid discrimination and supporter in the organisation.
9. The banks should give equally the good welfare of all worker.

10. the banks provide an opportunity for handicapped

11. The banks should help and support the community uprightly regarding health, environment, education, and economy as much as possible.

12. The banks have to give the knowledge to the community about the advantage of Islamic banking. The banks should provide the information about the dangerous of interest, gambling, and drug. The banks should give them advice for occupation, business or trading.

The result in Table 4.5 was shown that the two experts had certified all these four questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Responsible in work for The Truth (Al-Haqq) which were suitable to be used in the questionnaire of the research according to the six questions as stated above Q1- Q6.

Table 4.5 Face validity of the questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Responsible in work for The Truth (Al-Haqq)

<table>
<thead>
<tr>
<th>Questions/ Informant</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The banks have to be responsible for the money of the customers and shareholders. The banks have to be transparency. The banks have to show all clear information in every activity.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
</tbody>
</table>

123
2. The banks should reduce the adverse impact of the investment.

3. The employees of the banks have to work by the limitations and responsibilities. They have to be optimal for using the time and expertise. The employers and the employees need to have integrity at work.

4. The banks need to have appropriate reward and penalty with justice to motivate the workers.

The result in Table 4.6 was shown that the two experts had certified all these three questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Providing good welfare for The Governor (Al-Waliyy) which were suitable to be used in the questionnaire of the research according to the six questions as stated above Q1- Q6.

Table 4.6 Face validity of the questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Providing good welfare for The Governor (Al-Waliyy)

<table>
<thead>
<tr>
<th>Questions/ Informant</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic bank gives eligible wages to the employees, and a workplace has to be safe and comfortable. Also, the work time must not exceed the limit and time. If they have to work more than ordinary time, the banks have to give them proper compensation.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>2. Islamic bank should try to increase the capacity of their employees by providing group course training, encouraging them for studying. Moreover, the bank should look after an employee’s child such as scholarship, the</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
</tbody>
</table>
opportunity for working in the bank, support child care, and giving them the Islamic knowledge and general

3. Islamic bank must be good interested in the health of employees. The banks should establish a fund for employees in the bank. Moreover, the bank should allow a woman staff, who delivers the baby and need to breastfed her baby, to leave more than three months.

The result in Table 4.7 was shown that the two experts had certified all these four questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Guarantee of environment for The Creator (Al-Khaliq) which were suitable to be used in the questionnaire of the research according to the six questions as stated above Q1- Q6.

Table 4.7 Face validity of the questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Guarantee of environment for The Creator (Al-Khaliq)

<table>
<thead>
<tr>
<th>Questions/ Informant</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic bank has to give the knowledge about the relationship between Islam and environment to a community and how is the importance of the environment for the community as well.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>2. Islamic bank has to sincerely pay attention to protecting the environment by using the material which no harms the environment. The banks should support activities for preserving the nature such as saving water, using recycled paper, saving electricity, and so on.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
</tbody>
</table>
3. The banks must not involve with the harmful company on the environment.

4. The environment in this term does not mean only preserving trees and animals, but it can include a positive work environment according to Islam such as keeping clean in the workplace, speaking politely in the workplace, providing proper room for praying solat and making ablution and providing a place for reading the Holy Qur’an. It may include an encouraging for fasting in Ramadan month and outside Ramadan, and encouraging for donation as well.

The result in Table 4.8 was shown that the two experts had certified all these four questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Charity for The Ever Providing (Ar-Razzaq) which were suitable to be used in the questionnaire of the research according to the six questions as stated above Q1- Q6.

Table 4.8 Face validity of the questions about the Islamic CSR guidelines of Islamic Bank in Thailand on Charity for The Ever Providing (Ar-Razzaq)

<table>
<thead>
<tr>
<th>Questions/ Informant</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The banks have to convince all shareholders to realise the necessity of charity in Islam.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>2. Islamic bank has to make a special fund for doing a charity activity. In the activity, Islamic bank has to empower local communities by advising them the way to do halal business or guide them to produce a local product for example.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
</tbody>
</table>
3. Charity can be in the way of giving knowledge to local communities, do an activity, scholarship, and support education for children.

4. Islamic bank must not involve corruption in any way. It has to tell all stakeholders disadvantage of the corruption in this world and hereafter according to Islam.

The result in Table 4.9 was shown that the two experts had certified all these five questions about the Islamic CSR guidelines of Islamic Bank in Thailand on encouragement Islamic ethics in an organisation for The Doer of Good (Al-Barr) which were suitable to be used in the questionnaire of the research according to the six questions as stated above Q1- Q6.

Table 4.9 Face validity of the questions about the Islamic CSR guidelines of Islamic Bank in Thailand on encouragement Islamic ethics in an organisation for The Doer of Good (Al-Barr)

<table>
<thead>
<tr>
<th>Questions/ Informant</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. It has to educate all employees about Islamic ethics and moral.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>2. It has to motivate all stakeholders about the command of Allah (SWT) for doing social responsibility.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>3. Islamic bank should educate workers about Islamic banking and the importance of Islamic banking for the society. At least the worker will understand Islam more.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>4. The bank also has to practice Islamic ethics in business.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
</tbody>
</table>
The shari’ah committees should have an action in duty for the suggestion, recommendation, and giving the knowledge to managers, workers, and shareholders about Islamic business ethics.

As a result, showed in Table 4.2 – Table 4.9, the two informants who had answered all the questions in the questionnaire thought that all of the questions were easily understood by them. These questions were appropriate with the objectives of the questionnaire, which was to present the Islamic CSR guidelines for the Islamic bank in Thailand to experts and get opinions from them about the Islamic CSR guidelines. Moreover, the result from Table 4.2 – Table 4.9 showed that the two informants were of the opinion that all of the questions complied with Islamic perspectives and they were suitable for them. Lastly, they agreed that those questions led to proposing Islamic CSR guidelines for the Islamic bank in Thailand.

4.3.2 Pilot Study

This section discusses the way to test the tool used for collecting the data as to whether it was suitable or not. The informant who was one of the shari’ah advisory board members was chosen to be in the pilot study. Moreover, he was included to be one of the informants of the study for both groups as well.

At first, the questions were separated into two parts: the first part was concerned about the current CSR of the Islamic bank and the second part discussed the informant’s opinion about Islamic CSR guidelines, whether he agreed or not and any recommendation.

After finishing the interview, it was found that the questions which the
informant was asked at that time needed to be explained clearly and the informant was told about the idea of the research, of which the information was sent to him before the interview day.

The questions in the second part, which was concerned about the Islamic CSR guidelines, were too broad and not specific enough in each element of the Islamic CSR guidelines. For example, the informant said he agreed with following the shari’ah, but he did not comment as to whether the shari’ah advisory should provide a sub-committee or not, and whether the bank should assign the authority to the shari’ah advisory board.

Also, in this interview, much time was spent to cover all aspects of the questions; about more than an hour after finishing the interview as was shown to be the time on the recorder. Nevertheless, Al-humdulilah, the first informant did not have any meeting after the interview, and his house was nearby the place for the interview at that time. Hence, the researcher designed the close-ended questionnaire for the second part of an interview in case the other informants had limited time for the interview. The close-ended questionnaire could reduce the time of the interview. The researcher contacted all of the informants to do the questionnaire online later.

4.4. Data Analysis Method

This part explains the way to analyse the data after the researcher has collected the data from the fieldwork, such as completing an in-depth interview and questionnaire and gathering data from annual reports. It is very important to find the right method to analyse the information, and later come out with a result according to the research questions and the achievement of the objectives, which for this research are as shown in Table 4.10.

As mentioned early, this research was considered to be qualitative research
which attempted to find the possibility of implementing the Islamic CSR guidelines in the Islamic bank in Thailand. All of the data were in the form of discussion from an interview and information from the bank’s annual report. The method of analysing which is suited for these kinds of data is the content analysis.

Content Analysis is defined as an approach of an empirical, methodologically controlled analysis of texts within their context of communication, following content analytical rules and step by step models, without rash quantification (Mayring, 2000). Krippendorff (2004) explained that content analysis could range from the simplest form of word count to a thematic analysis or conceptual analysis. Content analysis is also often used to analyse how participants talk, feel, think, etc.

According to this research, the data mainly came from the interview data, which had to be transcribed, and the annual report of the bank; so then, the content analysis was chosen for analysing these data. As shown in Table 4.10, the content analysis had been used to analyse all the research questions because all the data came from qualitative data. Although, there were some of the data were in the form of quantitative data to find how those informant satisfied with Islamic CSR guidelines, these were needed to transfer into context to explain that relation between the general CSR guidelines and Islamic CSR guidelines. At first, the researcher transcribed the entire interview data after which he needed to find the keywords in the conversation which answered the actual questions. During the conversation, the researcher needed to ask some indirect questions to lead the informants to the direct questions. The keywords together with the information from the annual report were analysed to answer the questions related to the research questions. However, there were some data which came from a close-ended questionnaire that had to analyse by a simple statistic such as mean and percentage. The researcher then used these data
to analyse the proposed Islamic CSR guideline as to whether they were suitable or not with IBank. Finally, the researcher combined the entire data to answer the research questions of the study as shown in Table 4.10.

<table>
<thead>
<tr>
<th>Objectives of the Study</th>
<th>Research Questions</th>
<th>Analyzing Data Method</th>
</tr>
</thead>
</table>
| 1. To construct Islamic CSR guidelines for the Islamic bank in Thailand | 1. What should the Islamic CSR guidelines for the Islamic bank in Thailand be?  
2. What is the opinion of those who are involved with the Islamic bank in Thailand of the proposed Islamic CSR guidelines? | Content Analysis |
| 2. To analyse the CSR guidelines for the Islamic bank in Thailand | 3. What is the current CSR for the Islamic bank in Thailand?  
4. What is the difference between the real practices of CSR by the Islamic bank in Thailand and the proposed Islamic CSR guidelines? | Content Analysis |
| 3. To conclude the possibility of applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand | 5. What is the possibility of applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand?  
6. What is the step for applying the proposed Islamic CSR guidelines in the Islamic bank in Thailand? | Content Analysis |

**4.5 Conclusion**

This research was considered as qualitative research because the research aimed to know the possibility of implementing the guidelines. For collecting the data, this research used an interview method and a questionnaire. A face validity and a pilot study were used to measure the tools. Lastly, content analysis was also used to analyse the data to answer all of the research questions and achieve those three objectives of the study.
Chapter Five
Data Analysis

5.1. Introduction

This section was the analysis part which contained about the data from interview and questionnaire. The analysis data is very important as it provides an explanation of various concepts, theories, frameworks and methods used. It eventually helps in arriving at conclusions and sees the achieving of objectives and research questions.

The data were analysed according to interview questions, a questionnaire and an annual report of Islamic Bank of Thailand. The interview data were transferred from six interviewees those involved with an Islamic bank in Thailand. The second part, the questionnaire data were collected from four informants who are experts in an Islamic bank in Thailand. In fact, the interviewees and the informants who answered the questionnaire were the same groups of people. There were four informants did not send the answers back to the researcher. Also, it hardly contacted them again. Thus, there were four informants while there were six interviewees.

According to the objectives of the study, this part was analysed in generally three parts which could lead the study to get the answer to it. The first one was about the practice on CSR of Islamic bank in Thailand. The second one was about the proposed guidelines of Islamic CSR of the Islamic Bank in Thailand. The last part was about the possibility for applying the proposed Islamic CSR guidelines into Islamic bank in Thailand.

From the first part, the data were conducted by six interviewees and combined with the IBank annual report. According to data collection method, the data of this
part was collected by interview method; the content analysis was used to analyse the conversation between the researcher and the informants about the current practice of IBank on CSR. The researcher firstly selected the sentences which appropriated with a particular topic. Secondly, the researcher analysed the content in that sentence whether it contrast or conform to the topic. For the second part, it was conducted by using a questionnaire for all informants. Moreover, the last part would be analysed from both interview data and annual report. It also was supported by Islamic perspectives view to finding the answer.

In detail of this chapter five, it is combined seven components namely; 1. introduction of the chapter, 2. the opinions about the proposed guidelines of Islamic CSR of Islamic Bank in Thailand, 3. the awareness on CSR of Islamic bank in Thailand, 4. the current CSR guidelines of Islamic bank in Thailand, 5. The differences between the proposed Islamic CSR guidelines and the current IBank practice, 6. the possibility for applying the proposed Islamic CSR guidelines into Islamic bank in Thailand, and the last is summary.

5.2. The opinion about the guidelines of Islamic CSR of Islamic Bank in Thailand

This part was conducted by using a questionnaire for all informants. Due to the limited time of informants, the researcher had to ask them to send the answer to the question via Google form which was made and send to their email or Facebook messenger application. The researcher had contacted eight informants. Six of the informants were the same group as the interview section. By Allah will, four informants answered the questionnaire. From the informants, there were two shari’ah advisories of Islamic Bank of Thailand which were informant 1 and
informant 4, one staff of Islamic Bank of Thailand who used to work as the head of Information and Image department which was informant 2, one shareholder of Islamic Bank of Thailand who used to work in Islamic Bank of Thailand and being an expertise in Islamic finance which was informant 3. There were eight questions in the questionnaire which these informants had answered. This data was shown in the form of Table and analysed each opinion. The informants answered with the number 1 – 5. The value of number 5 meant strongly agree, number 4 meant to agree, number 3 meant neutral, number 2 meant disagree, and number 1 meant strongly disagree.

These data were used in the arithmetic mean to find an average of the data. As De Smith (2015) mentioned that the arithmetic mean or an average of a set of data values is known as the sample mean and is regarded as weights rather than frequencies the result is known as the weighted mean. The mean value of the data was found as a level of approval for each dimension from the informants. The meaning of the average result as follows:

- 1.00 – 1.50 meant strongly disagree
- 1.51 – 2.50 meant disagree
- 2.51 – 3.50 meant neutral
- 3.51 – 4.50 meant agree
- 4.51 – 5.00 meant strongly agree

This first question was concerned about their opinions on the guidelines of Islamic CSR of Islamic Bank in Thailand which would be practised in the bank whether agree or not with seven dimensions in the guidelines. The opinions were divided into five level of approval as shown in Table 5.1 below.
Table 5.1 Opinion on the dimensions of Islamic CSR guidelines of Islamic Bank in Thailand

<table>
<thead>
<tr>
<th>Questions</th>
<th>informant 1</th>
<th>informant 2</th>
<th>informant 3</th>
<th>informant 4</th>
<th>Total Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with Empowering Shari’ah for The Judge (Al-Hakam)</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4.75</td>
</tr>
<tr>
<td>2. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with equality for The Utterly Just (Al-Adl)</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>3. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with Responsible in work for The Truth (Al-Haqq)</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>4. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned about Providing good welfare for The Governor (Al-Waliyy)</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>3.75</td>
</tr>
<tr>
<td>5. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned on Guarantee of environment for The Creator (Al-Khaliq)</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>4.25</td>
</tr>
<tr>
<td>6. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with charity for The Ever Providing (Ar-Razzaq)</td>
<td>4</td>
<td>5</td>
<td>3</td>
<td>5</td>
<td>4.25</td>
</tr>
<tr>
<td>7. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with encouragement of Islamic ethics in an organisation for The Doer of Good (Al-Barr)</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4.75</td>
</tr>
<tr>
<td>Overall average</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4.53</td>
</tr>
</tbody>
</table>

The information of Table 5.1 showed that all informants had agreed with all dimensions of Islamic CSR guidelines of Islamic bank in Thailand because the average of the agreement each dimension was upper than 3.50. Moreover, the overall
average total was equal to 4.53 which was meant that overall agreement was at the level of strongly agree. However, according to the Table 5.1, the lowest level of agreement was in the part of providing good welfare for The Governor (Al-Waliyy) which the average was equal to 3.75. The highest level of agreement was on the part of equality for The Utterly Just (Al-Adl) and Responsible in work for The Truth (Al-Haqq) which the averages of them were equal to 5.0.

Table 5.2 The Islamic CSR guidelines of Islamic bank in Thailand which be concerned with empowering shari’ah for The Judge (Al-Ḥakam).

<table>
<thead>
<tr>
<th>Questions</th>
<th>informant 1</th>
<th>informant 2</th>
<th>informant 3</th>
<th>informant 4</th>
<th>Total average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic bank must give strong power to shari’ah committees to monitor every activity and every movement of Islamic bank</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>2. Islamic bank has to ensure that the Islamic bank products and operations have been matched with shari’ah principles</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>4.5</td>
</tr>
<tr>
<td>3. The shari’ah committees have to be strongly influent in Islamic banks. Also, it needs to have sub-committees to verify all movement of Islamic banks.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Overall average 4.83

The information of Table 5.2 was concerned about the opinions on the guidelines of Islamic CSR of Islamic bank in Thailand on empowering shari’ah for The Judge (Al-Ḥakam) whether they agree or disagree to practice this aspect according to at least three items. The result was shown that all informants gave them strongly agree on level which overall average was 4.83. The lowest point was 4.5 which was about Islamic bank has to ensure that the Islamic bank products and operations have been matched with shari’ah principles, but its point was in the agreed level. Moreover, the rest two ways were in the highest point which was 5.0. It meant that the informants gave them strongly agree opinions.
Table 5.3 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned on Equality for The Utterly Just (Al-Adl)

<table>
<thead>
<tr>
<th>Questions</th>
<th>informant 1</th>
<th>informant 2</th>
<th>informant 3</th>
<th>informant 4</th>
<th>Total Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Shareholder</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Islamic banks need to encourage the values of brotherhood and avoid discrimination among the shareholders.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>3</td>
<td>3.75</td>
</tr>
<tr>
<td>2. The shareholders who they are either big or small shareholders should have the same opportunity to give opinion or comments to the banks.</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>4.5</td>
</tr>
<tr>
<td>- Customer</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. The banks have to give a good service to all customers whether a general customer or a handicapped who he or she does not much amount of money in the bank account or a premium customer who he or she does have a lot of money in the bank account.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>4. The banks have to give clear advantage information about the product to customers without hiding some information. The bank has to tell a customer what is the benefit from a product or bank promotion and what is a disadvantage which compares to another one.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4.75</td>
</tr>
<tr>
<td>5. The banks have to give good advice to all customers. If the bank’s customer faces the problem with the bank, the bank has to solve that problem as soon as possible.</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4.75</td>
</tr>
<tr>
<td>6. The bank should provide a facility for handicapped such as blind people. For example, the bank provides Braille alphabet, and number in a book account for blind people.</td>
<td>3</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4.25</td>
</tr>
<tr>
<td>- Worker</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. The banks have to give proper work with the time and position for the worker.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>4.5</td>
</tr>
<tr>
<td>8. The banks have to give the workers the same opportunity to increase the salary or upgrade the position of work which is depended on the result of work, diligent, and the duration of work in the organisation. The banks have to avoid discrimination and supporter in the organisation.</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>5</td>
<td>4.75</td>
</tr>
<tr>
<td>9. The banks should give equally the good welfare for all worker.</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>4.5</td>
</tr>
</tbody>
</table>
The information in Table 5.3 was concerned about the opinions on the guidelines of Islamic CSR of Islamic bank in Thailand which be concerned on equality for The Utterly Just (Al-Adl) whether the informants agree or disagree on the items to achieve this aspect. The result was shown that the informants gave them in agree level only which its overall average was 4.44. The lowest point in this Table was 3.75 which mentioned about Islamic banks need to encourage the values of brotherhood and avoid discrimination among the shareholders, and another one was explained about the banks provide an opportunity for handicapped. Interestingly, the latter one had one informant gave the point only two which meant in disagree level. The highest point in this aspect was 5 which concerned about the banks have to give a good service to all customers whether a general customer or a handicapped who he or she does not much amount of money in the bank account or a premium customer who he or she does have a lot of money in the bank account. In this Table, it had one informant gave one point which meant strongly disagree in the way that the banks should help and support the community uprightly regarding health, environment,
education, and the economy as much as possible. Nevertheless, the rest informants gave 5 points regarding this practice.

Table 5.4 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned with Responsible in work for The Truth (Al-Ḥaqq)

<table>
<thead>
<tr>
<th>Questions</th>
<th>informant 1</th>
<th>informant 2</th>
<th>informant 3</th>
<th>informant 4</th>
<th>Total</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The banks have to be responsible for the money of the customers and shareholders. The banks have to be transparency. The banks have to show all clear information in every activity.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>2. The banks should reduce the adverse impact of the investment.</td>
<td>5</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>4.5</td>
<td></td>
</tr>
<tr>
<td>3. The employees of the banks have to work by the limitations and responsibilities. They have to be optimal for using the time and expertise. The employers and the employees need to have integrity at work.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>4.5</td>
<td></td>
</tr>
<tr>
<td>4. The banks need to have appropriate reward and penalty with justice to motivate the workers.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4.75</td>
<td></td>
</tr>
<tr>
<td>Overall Average</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4.69</td>
</tr>
</tbody>
</table>

The information in Table 5.4 was concerned on the opinions on the guidelines of Islamic CSR of Islamic bank in Thailand which be concerned on responsible in work for The Truth (Al-Ḥaqq) which there were four items to achieve this aspect. The result was shown that the overall average was 4.69 which meant that it was in the strongly agree level. The lowest average point was 4.5 which mentioned about the banks should reduce the adverse impact of the investment, and another one was about the employees of the banks have to work by the limitations and responsibilities. They have to be optimal for using the time and expertise. The employers and the employees need to have integrity at work. The highest average point in this Table was five which discussed the banks have to be responsible for the
money of the customers and shareholders. The banks have to be transparency. The banks have to show all clear information in every activity.

Table 5.5 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned about
Providing good welfare for The Governor (Al-Waliyy)

<table>
<thead>
<tr>
<th>Questions</th>
<th>informant 1</th>
<th>informant 2</th>
<th>informant 3</th>
<th>informant 4</th>
<th>Total Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic bank gives eligible wages to the employees, and a workplace has to be safe and comfortable. Also, the work time must not exceed the limit and time. If they have to work more than ordinary time, the banks have to give them proper compensation.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>4.5</td>
</tr>
<tr>
<td>2. Islamic bank should try to increase the capacity of their employees by providing group course training, encouraging them for studying. Moreover, the bank should look after an employee’s child such as scholarship, the opportunity for working in the bank, support child care, and giving them the Islamic knowledge and general</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>3. Islamic bank must be good interested in the health of employees. The banks should establish a fund for employees in the bank. Moreover, the bank should allow a woman staff, who delivers the baby and need to breastfed her baby, to leave more than three months.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Overall average 4.83

This information in Table 5.5 was concerned about the opinions on the guidelines of Islamic CSR of the Islamic Bank in Thailand which be concerned with providing good welfare for The Governor (Al-Waliyy). The overall average point was shown that the informants strongly agreed with this aspect as it was 4.83. The lowest average point was 4.5 which mentioned about Islamic bank gives eligible of wages to the employees, and a workplace has to be safe and comfortable. Also, the work time must not exceed the limit and time. If they have to work more than ordinary time, the banks have to give them proper compensation. Moreover, the
average point of the other two items got five which the first one concerned about Islamic bank should try to increase the capacity of their employees by providing group course training, encouraging them for studying. Moreover, the bank should look after an employee’s child such as scholarship, the opportunity for working in the bank, support child care, and giving them the Islamic knowledge and general. The second one talked about Islamic bank must be good interested in the health of employees. The banks should establish a fund for employees in the bank. Moreover, the bank should allow a woman staff, who delivers the baby and need to breastfed her baby, to leave more than three months.

Table 5.6 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned on Guarantee of environment for The Creator (Al-Khaliq)

<table>
<thead>
<tr>
<th>Questions</th>
<th>informant 1</th>
<th>informant 2</th>
<th>informant 3</th>
<th>informant 4</th>
<th>Total Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic bank has to give the knowledge about the relationship between Islam and environment to a community and how is the importance of the environment for the community as well.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4.75</td>
</tr>
<tr>
<td>2. Islamic bank has to sincerely pay attention to protecting the environment by using the material which no harms the environment. The banks should support activities for preserving the nature such as saving water, using recycled paper, saving electricity, and so on.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>4.5</td>
</tr>
<tr>
<td>3. The banks must not involve with the harmful company on the environment.</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>4. The environment in this term does not mean only preserving trees and animals, but it can include a positive work environment according to Islam such as keeping clean in the workplace, speaking politely in the workplace, providing proper room for praying solat and making ablution and providing a place for reading the Holy Qur'an. It may include an encouraging for fasting in Ramadan month and outside Ramadan, and encouraging for donation as well.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Overall average</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4.56</td>
</tr>
</tbody>
</table>
The information in Table 5.6 showed the result of the opinions on the guidelines of Islamic CSR of the Islamic Bank in Thailand which were concerned with the guarantee of environment for The Creator (Al-Khaliq). There were four items to achieve this aspect. The result showed that the overall average point which was given by the informants was 4.56 which meant that they strongly agreed with this aspect. The lowest average point of this Table was four which talked about Islamic banks must not involve with the harmful company on the environment. Moreover, the highest average point was 5.0 which explained the environment in this term does not mean only preserving trees and animals, but it can include a positive work environment according to Islam such as keeping clean in workplace, speaking politely in workplace, providing proper room for praying solat and making ablution, and providing place for reading the Holy Qur’an. It may include an encouraging for fasting in Ramadan month and outside Ramadan, and encouraging for donation as well.

Table 5.7 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned on Charity for The Ever Providing (Ar-Razzaq)

<table>
<thead>
<tr>
<th>Questions</th>
<th>informant 1</th>
<th>informant 2</th>
<th>informant 3</th>
<th>informant 4</th>
<th>Total Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The banks have to convince all shareholders to realise the necessity of charity in Islam.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>5</td>
<td>4.25</td>
</tr>
<tr>
<td>2. Islamic bank has to make a special fund for doing a charity activity. In the activity, Islamic bank has to empower local communities by advising them the way to do halal business or guide them to produce a local product for example.</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>3. Charity can be in the way of giving knowledge to local communities, do an activity, scholarship, and support education for children.</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
4. Islamic bank must not involve corruption in any way. It has to tell all stakeholders disadvantage of the corruption in this world and hereafter according to Islam.

<table>
<thead>
<tr>
<th>Questions</th>
<th>informant 1</th>
<th>informant 2</th>
<th>informant 3</th>
<th>informant 4</th>
<th>Total Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. It has to educate all employees about Islamic ethics and moral.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>4.25</td>
</tr>
<tr>
<td>2. It has to motivate all stakeholders about the command of Allah (SWT) for doing social responsibility.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>4.25</td>
</tr>
<tr>
<td>3. Islamic bank should educate workers about Islamic banking and the importance of Islamic banking for the society. At least the worker will understand Islam more.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4.75</td>
</tr>
<tr>
<td>4. The bank also has to practice Islamic ethics in business.</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Overall Average 4.06

The information in Table 5.7 was the opinions on the guidelines of Islamic CSR of the Islamic Bank in Thailand which be concerned with Charity for The Ever Providing (Ar-Razzaq). The result showed that the overall average point was 4.06 which meant that this aspect was in the level of agree. The highest average point was just 4.25. Meanwhile, the average point of the other three guidelines were 4. Interestingly, in this aspect, there was an informant who gave the agreement point number 2 which was in the level of disagree in the item which concerned about Islamic bank must not involve with corruption in any way. It has to tell all stakeholders disadvantage of the corruption in this world and hereafter according to Islam.
The information in Table 5.8 was about the opinions on the guidelines of Islamic CSR of Islamic Bank in Thailand which be concerned about encouragement Islamic ethics in an organisation for The Doer of Good (Al-Barr). The result showed that all informants strongly agree with this aspect because the overall average point was 4.6. Moreover, the lowest average point was also in the level of strongly agree which was 4.25 in the item that it has to educate all employees about Islamic ethics and moral. Meanwhile, the highest average point was 5.0 in the guideline about the bank has to practice Islamic ethics in business.

5.3. Analysing the Awareness on CSR of Islamic bank in Thailand

This part discussed a current practice on CSR of Islamic bank in Thailand by using the interview method. The researcher asked six interviewees about the situation of CSR in the bank.

Interviewee 1 said that the policy of Islamic Bank of Thailand is not clear regarding CSR currently. It is because there will have some changing within the bank now. Meanwhile, interviewee 2 told that CSR of IBank mostly concerned about society. The bank didn’t consider any activities for the bank’s workers or staffs being CSR although there were the activities which were compulsory for being a participant for all bank’s workers or staffs. Furthermore, the bank used to have the activity about planting the trees as well.
Interviewee 3 said the bank arranged an Islamic workshop for understanding about Islamic finance once a year but did not mention that this was CSR. CSR of the bank was not strong and have the very small amount of money to support this kind of activities. The money came from shubhat or suspecting money of the bank.

Interviewees 4 told that CSR activities of the bank are such as the distributing the Holy Qur’an to Muslim communities, being consulting finance for Muslim communities, renovating a street in a community, planting trees, and being a sponsor for breakfasting in Ramadan month, other activities which are social welfare.

Interviewee 5 mentioned that CSR of Islamic bank must be done under the concept of shari’ah. It is because international standard just made a good image for the bank and looked nice from the eyes of customers. Nevertheless, it does not suit for the Islamic Bank of Thailand.

Interviewee 6 explained that when a project was presented to the shari’ah advisory board, it did not mention specifically that this project was concerned on CSR of the bank.

From the interview data above, it showed that IBank had practised CSR activities on communities and society. Some informants had not yet cleared about the policy of CSR of IBank because, at that time, there was some changing policy and changing the head of the department of information and image that responds on CSR policy of IBank.

The researcher observed that IBank at that time it faced the problem about finance of the bank. IBank attempted to change the board of director, and there was some investigation from the Thai government into the bank. As a result, the policy of CSR was in the state of pending, and it also had not a person who was in charge in CSR of IBank. Moreover, it could be seen on the website of the bank at that time.
that there were not many activities which related to CSR. Interestingly, in the website of IBank both in the English version and Thai version, there was no information about the vision of the bank on CSR right now although, there was a sub-tab name “CSR”. However, the information about CSR of IBank could be found in the annual report every year.

Moreover, the data from the annual report showed that the bank also encouraged the bank workers to participate in CSR activities. It was because the object of CSR of the bank which mentioned in the report said that Islamic Bank of Thailand needs the bank workers and society to realise about responsibility in the environment together. There was some example of the activities that related to this point such as Share 2 Share Donation Trip and Telling One Good Story. As shown in Plate 5.1, Share 2 Share Donation Trip was the project which encouraged the bank workers to collect an important document and dispose of it according to the international standard way. Every one ton of disposal paper was exchanged to be 2000 Baht for donation. After that, the bank donated that money to various schools in Thailand. As shown in Plate 5.2, Telling One Good Story was an activity to acknowledging a bank worker about Islamic moral and other good things via internal wire broadcasting and online internet. The objective of it was to encourage good moral, unity, and good attitude in the organisation. These two activities showed that the bank also spread the knowledge about the social responsibility and environmental responsibility through the workers.
Also, after the researcher read the annual report about CSR of the bank, it only had the activities which concerned about social welfare, environment and religion as the annual report mentioned that there were five dimensions of CSR of Islamic Bank of Thailand which had to be done. The first dimension is respecting the Institution of Monarchy of Thailand. As the researcher saw in the annual report about the activities which were related to the first dimension, it mostly concerned about for supporting the project of the Institution of Monarchy of Thailand. For example, as shown in Plate 5.3, the bank donated rice to Pradabos School which is one of the projects of the institution of the monarchy of Thailand in three southernmost provinces of Thailand.
Secondly, the bank did responsibility for sociality and environment. The bank also convinced the bank workers to join this campaign as well, for example, planting trees in the mangrove forest, turning an air-condition at 24°C, and reusing paper. The bank hoped that the bank’s workers realised the importance of the environment which is very close to the human. It can affect all human in this world if there is some changing. Thirdly, the bank did an activity about religion and culture. The bank attempted to be a supporter for especially Muslim activities such as the supporting food in the month of Ramadan with the project name “Ibank Iftar Dinner”, distributing the Holy Qur’an, and consulting and giving knowledge to a community about Islamic financing as shown in Plate 5.4.
Fourthly, the bank attempted to support the community in the economy. Islamic bank needs to be involved with communities. It is not only for Muslim communities, but it is included non-Muslim communities as well. For example, the bank did consultant for Muslim communities. The bank gives the knowledge about Islamic finance on a Television program. The bank’s workers did volunteer in the public place and gather the money among the bank’s workers for donating to Muslim communities as shown in Plate 5.5 and Plate 5.6.
Plate 5.6 Activities for non-Muslim communities

Fifthly, the bank supported in education terms. It is because education is very important to all of society and it is the way to develop a human resource in the country. As a result, the bank attempts to encourage Thai people in education and give a chance for a poor people in education by providing a scholarship or donation for an orphan in various communities such as activity name “IBank connecting with the orphan” as in Plate 5.7 below.
However, the data from the interview were mentioned about responsibility on the worker of the bank as interviewee 4 told the researcher that the bank had given appropriately good salary with the work for the bank worker. The bank used to help a bank worker family such as supporting the money to child’s work in education or health. The bank had a reward for a worker who had good work and good result. Moreover, from the interviewees 2 and 4, they also mentioned that the bank has an activity about saving energy in the organisation as they would switch off an aircon and light in the area that did not have any worker at that time and turn on the temperature of the aircon at 24 degrees only. As this information from interviewee 4, it was found in the annual report about the responsibility of Islamic bank on the worker as well, but it was in the part policy of corporate governance (CG) of IBank which was separated from CSR of IBank according to the annual report of the bank. Moreover, the responsibility on customer and shareholder can be found in Policy of CG too. It noticed that as the policy of IBank about CG is not under the policy of CSR which is different from the policy of other conventional banks in Thailand. It is also different from the guidelines of the UN Global Compact, ISO 26000, and SR
Center which their CG and the responsibility of the worker, customer, and shareholder are under the CSR policy.

Thus, it can be concluded here about the CSR of Islamic bank in Thailand that it has mainly practised on communities, society, and environment. It has evidence that IBank also has concerned about the social welfare of the worker and also has a policy for customer and shareholder. Nonetheless, they have been done under the policy of CG, not CSR policy when the data from the interview and annual report were combined.

5.4. Analyzing CSR guideline of Islamic bank in Thailand

The information about CSR of Islamic Bank of Thailand could not be given directly by the department of information and image of the bank which is the department for promoting CSR of the bank. It was because the head of the department of information and image was going to change and no one had any authority to give the data to the researcher at that time. Therefore, the researcher had to gather and analyse data from other interviewees and the annual bank report.

As the data from the shari`ah advisory board of IBank, ex-director of IBank, ex-head of information and image department of IBank, and the annual report 2012 - 2015. The current CSR guideline of IBank could be summarised that the definition of CSR concerned with society, environment, religion, and culture.

The data from the annual report was consistent with the data from the interviewees that all the CSR activities mainly concerned with society, community, religion, culture, and environment. In fact, there are five main targets of CSR activities which were written in the annual bank report in detail namely respecting institution of the monarchy of Thailand, environment, education, economy, and
religion as mentioned more detail above. Moreover, there was the particular department which supervised CSR activities of the bank which was a department of information and image. The bank attempted the bank workers to be involved with CSR activities.

There were some interviewees told that Islamic Bank of Thailand has a good relationship with the conventional bank name Krungthai Bank. As before the established IBank, Islamic banking was found in Krung Thai Bank first. After Islamic Bank of Thailand Act was issued, Islamic banking in Krungthai Bank was moved to Islamic Bank of Thailand completely on 9 November 2005 as mentioned in official IBank website. It is possible that the CSR guideline of IBank came from the same structure of CSR in Krungthai Bank in the early stage. The reason is that Krungthai Bank also follows the CSR guidelines of international standard both ISO 26000 and UN Compact which were modified by SR Center in Thailand and most of all big companies in Thailand also follow this standard. IBank is not a big company and needs some guidelines from other company at the beginning, so it probably used the model from close relation to Krungthai Bank. Moreover, there was indirect evidence that IBank has probably conducted CSR guidelines similar to SR Center. It is that IBank has been forced by the Thai Government from 2 April 2015 to follow the concept of good organisational governance which is the same with SR Center’s guidelines as mentioned in the literature review part. Another reason is that IBank already registered into the Stock Exchange of Thailand or SET. As a result, all register companies in SET were convinced to follow the CSR guidelines of SR Center.

However, there was no direct evidence that IBank has followed CSR guideline from other company. Another reason contrasts with an argument about IBank might
follow Krungthai Bank that currently, Krungthai Bank’ corporate governance (CG) is under the policy of CSR meanwhile IBank’ CG is separated from CSR of the bank. The way of explaining about CG and CSR in IBank and Krungthai Bank is now totally different. For example, IBank mentioned about the detail of CG before starting mentioned about CSR projects. Meanwhile, CG of Krungthai Bank was mentioned under the concept of CSR. Lastly, as mentioned the section above that, SR Center guidelines have stated about CG under the concept of CSR which is the different way with IBank.

Thus, it could be concluded here that IBank’s CSR guidelines were not the same as Krungthai Bank nowadays, but it might be the same in previous time at the beginning of IBank. Moreover, IBank already adopts some concept from SR Center, such as good organisational governance, and attempted to create own CSR guidelines which are now concerned with society, community, and saving the environment in the organisation.

5.5. Analysing the differences between the proposed Islamic CSR guidelines and the current IBank practice

This part is discussed about the differences between the proposed Islamic CSR guidelines from seven dimensions and the current CSR of Islamic bank in Thailand according to both interview data and the secondary data such as the annual bank report.

As the researcher combined the data from interview and the secondary data about the role of shari‘ah in an Islamic bank, it found that according to interviewee 1 and interviewee two told that shari‘ah advisory board has a duty that considers all activities, including CSR activities. In fact, according to interviewees three said that
there were no such activities which were mentioned specifically that this project was a CSR project. Nevertheless, in my opinions, there were the activities which seemed to be CSR activities that were considered by the shari’ah advisory board. There were some projects, which concerned about religious activities, shari’ah advisory board has to be in those activities as well. Nevertheless, the interviewee 1, interviewee 3 said shari’ah committees should have more role than this because according to the Islamic bank Act, shari’ah can be the only advisor of the bank. There is something that shari’ah committees cannot examine; for example, after the project already was passed the consideration by shari’ah advisory, the shari’ah advisory cannot do any action if it is not done correctly as in the proposal and does not correct by shari’ah. It is because the role of shari’ah committees in the current Act is the only advisor. It is not in the administration position.

Interviewee 1, interviewee 3, interviewee 4, and interviewee 6 told that Islamic bank is needed to have a new Islamic bank Act which is suitable for the Islamic Bank of Thailand nowadays.

Interviewee 5 told that shari’ah board had to play more roles in Islamic Bank of Thailand. The shari’ah committees of the bank have to be involved in every department of the bank to examine and make all activities to be in the correct way according to Islam. During interviewee five worked as the director of IBank, he told that he supported and gave more power to the Islamic shari’ah board. Normally, the shari’ah advisory board would have a separate meeting after the meeting of executives of the bank. Nevertheless, he asked the shari’ah advisory board and executives to have a meeting together.

From the interview above, it showed that the shari’ah advisory board has to involve with the CSR by considering its project proposal whether it is needed to
change some activities before approving or it cannot be done. *Shari’ah advisory board* has to be in some CSR activities which were about religious activities. Nonetheless, the *shari’ah* advisory does not have authority to examine any projects which problem was occurred.

According to the Islamic Bank of Thailand Act (2002), *shari’ah* advisory board must advise the bank about the religious matter only. It also mentioned that the bank has to proceed business transactions according to Islamic *shari’ah*. If any committee, director, manager, or worker of the bank does not follow as stated, it is considered unlawful.

From this sentence, it showed that Islamic *shari’ah* advisory has strong power according to the Islamic Bank of Thailand Act and also in the real practice. It is proved that all the projects in IBank have to be endorsed by *shari’ah* advisory board and if not, that project cannot be run on. Also, if anyone in IBank is not followed as the *shari’ah* advisory stated, it is unlawful.

Moreover, the annual report showed that IBank also has *shari’ah* sub-committee under *shari’ah* department to verify the bank transaction and does reports to *shari’ah* advisory. However, as the opinion of interviewee 5, he thought that the *shari’ah* committee must have in every department of IBank. It should not be separated to *shari’ah* department. It is because there are many details which cannot be considered in meeting one or two days. It must be supervised daily. It can ensure that all the projects and processing were consistent with *shari’ah*. Nevertheless, it seemed that shari’ah advisory needs to be involved with the role of management in IBank as most of them need to have new Islamic Bank of Thailand Act to have a role in management as well.
Thus, it can be found that the current practice of IBank has fulfilled all the proposed Islamic CSR guidelines although IBank has not included Islamic *shari’ah* matter in the definition of IBank CSR policy as shown in Table 5.9.

<table>
<thead>
<tr>
<th>Islamic CSR guidelines on empowering <em>shari’ah</em> for The Judge (Al-Ḥakam)</th>
<th>the current IBank practice</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic bank must give strong power to <em>shari’ah</em> committees to monitor every activity and every movement of Islamic bank</td>
<td>√</td>
</tr>
<tr>
<td>2. Islamic bank has to ensure that the Islamic bank products and operations have been matched with <em>shari’ah</em> principles</td>
<td>√</td>
</tr>
<tr>
<td>3. The <em>shari’ah</em> committees have to be strongly influential in Islamic banks. Also, it needs to have sub-committees to verify all movement of Islamic banks.</td>
<td>√</td>
</tr>
</tbody>
</table>

The second dimension of Islamic CSR guidelines is about equality for The Utterly Just (Al-Adl). According to the interview data, interviewee 4 told the researcher that the bank had given appropriately good salary with the work for the bank worker. The bank used to help a bank worker family such as supporting the money to child’s work in education or health. The bank had a reward for a worker who had good work and good result.

This sentence pointed out that the bank has the policy to give equally welfare to all worker. It is also mentioned in the annual bank report about the policy of CG on the workers, which was presented by the Thai government, to encourage IBank for having good welfare for all workers in the company. The Policy of CG of IBank is concerned six dimensions as follow: 1. Operating under Thai Government Supervision, 2. Right and Equality of Government, 3. The responsibility of the bank committee, 4. Role of the stakeholders, 5. Transparency Disclosure 6. Morality. The policy is applied for all stakeholders of IBank such as director, shareholders,
workers, customers, society, and environment. In terms of responsibility on the communities, the data from the interviewee 4 about the CSR activities of IBank that: CSR activities of the bank are such as the distributing the Holy Qur’an to Muslim communities, being consulting finance for Muslim communities, renovating a street in a communities, planting trees, and being a sponsor for breakfasting in Ramadan month, other activations which are social welfare. It can prove that the bank has responsibility on communities as the policy above. Also, the latest announcement from the Thai government, who has to unavoidable monitor IBank due to the financial problem of IBank since 2010, recommended IBank to pay attention intensively to shareholders and workers as well.

Moreover, there were researches on satisfaction on the service of Islamic Bank of Thailand in Nonthaburi branch by Songsraboon (2017). The result it briefly showed that most of the customers satisfied with the service of the IBank because of good behaviours of the bank’s workers and fast service. It can prove that the bank attempts to have good service to its customers.

Therefore, it can conclude that the current bank practice has fulfilled half of the proposed Islamic CSR guidelines on equality for The Utterly Just (Al-Adl) according to the information above. However, other six Islamic CSR guidelines have not been found or mentioned in both interview data and the secondary data as shown in Table 5.10.

<table>
<thead>
<tr>
<th>Table 5.10 The differences between Islamic CSR guidelines of Islamic Bank in Thailand on Equality for The Utterly Just (Al-Adl) and the current IBank practice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islamic CSR guidelines of Islamic Bank in Thailand on Equality for The Utterly Just (Al-Adl)</td>
</tr>
<tr>
<td>- Shareholder</td>
</tr>
<tr>
<td>1. Islamic banks need to encourage the values of brotherhood and avoid discrimination among the shareholders.</td>
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<td></td>
</tr>
<tr>
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</tr>
<tr>
<td>2.</td>
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<td></td>
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<tr>
<td>3.</td>
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<tr>
<td>4.</td>
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<td>5.</td>
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<tr>
<td>6.</td>
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<td></td>
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<tr>
<td>7.</td>
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<tr>
<td>8.</td>
</tr>
<tr>
<td>9.</td>
</tr>
</tbody>
</table>
10. the banks provide an opportunity for handicapped

- community

11. The banks should help and support the community uprightly regarding health, environment, education, and economy as much as possible. √

12. The banks have to give the knowledge to the community about the advantage of Islamic banking. The banks should provide the information about the dangerous of interest, gambling, and drug. The banks should give them advice for occupation, business or trading. √

For the third dimensions of the proposed Islamic CSR guidelines on responsible in work for The Truth (Al-Haqq), it complies with the six dimensions of CG policy of IBank as mentioned above which has applied seven essential principles of CG according to an international standard that consists of 1. Accountability; 2. Responsibility; 3. Equitable Treatment; 4. Transparency; 5. Value Creation; 6. Ethics; 7. People Participation. As the meaning of responsibility in these principles mean the bank has to utter itself to work with capacities and efficiency. This is the same the concept of accountability, responsibility and transparency which mentions that everyone in the organisation has to be accountability on their work and be a responsibility to the customers and shareholders. Also, it can be proved by the research of Intrapimon (2013) and Songsraboon (2017), the bank always utters to service all customers with their responsibilities and capacities. The bank also has a risk management policy to reduce the adverse impact of the investment which has been stated in the annual report. The bank has applied Committee of Sponsoring Organisations of The Treadway Commission (COSO) and Enterprise Risk Management (ERM) to monitor risk management of the bank and to achieve the
bank’s annual risk management plan. The bank also has a risk map to identify risk factor which affects to the bank in each event. The bank has also specified a key risk indicator (KRIs), risk appetite, and risk tolerance to cover all factors and cause. Also, a treatment plan has been provided to reduce risk likelihood or risk impact which may affect the income of the bank and bank fund as well. These are the standard to manage the risk of IBank and to ensure the money of customers will not be lost.

According to interview data, the interviewee 4 also mentioned about the reward of the bank which is given to all good workers. He mentioned that the bank had given appropriately good salary with the work for the bank worker. The bank had a reward for a worker who had good work and good result.

In conclusion, the current bank practice has fulfilled all the proposed Islamic CSR guidelines on responsible in work for The Truth (Al-Haqq) as shown in Table 5.11 which the information came from both interview and the secondary data.

<table>
<thead>
<tr>
<th>Islamic CSR guidelines of Islamic Bank in Thailand on Responsible in work for The Truth (Al-Haqq)</th>
<th>The current IBank practice</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The banks have to be responsible for the money of the customers and shareholders. The banks have to be transparency. The banks have to show all clear information in every activity.</td>
<td>√</td>
</tr>
<tr>
<td>2. The banks should reduce the adverse impact of the investment.</td>
<td>√</td>
</tr>
<tr>
<td>3. The employees of the banks have to work by the limitations and responsibilities. They have to be optimal for using the time and expertise. The employers and the employees need to have integrity at work.</td>
<td>√</td>
</tr>
<tr>
<td>4. The banks need to have appropriate reward and penalty with justice to motivate the workers.</td>
<td>√</td>
</tr>
</tbody>
</table>
For the fourth dimensions of the proposed Islamic CSR guidelines on providing good welfare for The Governor (Al-Waliyy), two interviewees had mentioned about eligible wage and providing a workshop for the workers as Interviewee 1 said the bank arranged some workshop for the workers.

Interviewee 2 said there were the activities which were compulsory for being a participant for all bank’s workers or staffs.

Interviewee 3 said the bank arranged an Islamic workshop for understanding about Islamic finance once a year.

These three interviewees had mentioned in the same thing that IBank had arranged activities and workshop which all workers had to participate in them. Moreover, interviewee 4 mentioned about eligible wage of worker that the bank had given appropriately good salary with the work for the bank worker. The bank used to help a bank worker family such as supporting the money to child’s worker in education or health. However, he did not mention the compensation for the worker who works over ordinary time because of their work.

It can be concluded that the current bank practice has fulfilled two of three Islamic CSR guidelines on providing welfare for The Governor (Al-Waliyy). Although another Islamic CSR guideline was not found in the research data, the researcher believes that the bank has to take care about the health of workers as well due to Thai Labor Protect Act which forces a company to look after employees about their health by providing welfare insurance. Nevertheless, the difference is that woman labour who is pregnant she can leave work not more than 90 days. This is not considered as work absence. According to the Labor Act 2017, a woman can
leave work not more than 90 days which she can normally get salary within 45 days. From this point, many women workers have to come back for work early because 45 days is counted from the beginning which most of them have to leave work early before the day of delivering the baby. It means that after she delivers a child, it has only a few days to stay with her baby for breastfeeding. Many human right workers ask the question that is it enough for a woman? This point has to be debated for many years. However, it depends on the bank and the worker. These Islamic CSR guidelines state that the woman can leave at least three months which is different from Thai law stated that a maximum is 90 days. It is because Islamic CSR guidelines need to encourage an employer to allow their workers to leave for more than 90 days. She can spend time longer with her baby for breastfeeding and have time for adapting the body system both internal and external body to come back to the normal system as before.

Table 5.12 The differences between Islamic CSR guidelines of Islamic Bank in Thailand on Providing good welfare for The Governor (Al-Waliyy) and the current IBank practice

<table>
<thead>
<tr>
<th>Islamic CSR guidelines of Islamic Bank in Thailand on Providing good welfare for The Governor (Al-Waliyy)</th>
<th>The current IBank practice</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic bank gives eligible wages to the employees, and a workplace has to be safe and comfortable. In addition, the work time must not exceed the limit and time. If they have to work more than ordinary time, the banks have to give them proper compensation.</td>
<td>√</td>
</tr>
<tr>
<td>2. Islamic bank should try to increase the capacity of their employees by providing group course training, encouraging them for studying. Moreover, the bank should look after an employee’s child such as scholarship, the opportunity for working in the bank, support child care, and giving them the Islamic knowledge and general knowledge.</td>
<td>√</td>
</tr>
</tbody>
</table>
3. Islamic bank must be good interested in the health of employees. The banks should establish a fund for employees in the bank. Moreover, the bank should allow a woman staff, who delivers the baby and need to breastfeed her baby, to leave more than three months.

The fifth dimension of the proposed Islamic CSR guidelines on the guarantee of environment for The Creator (Al-Khaliq), it found that the current bank practice complied with three Islamic CSR guidelines. As the interview data from the interviewee 2 and the interviewee 4 told that IBank used to have the activity about planting the trees in a community. Moreover, the interviewee 2 and the interviewee 4 also told that the bank has an activity about saving energy in the organisation as they would switch off an air-condition and light in the area that did not have any worker at that time and turn on the temperature of the air-conditioning at 24 degrees only. These two sentences conformed to the first and the second Islamic CSR guidelines on the guarantee of environment for The Creator (Al-Khaliq) as shown in Table 5.13.

In fact, the activity of the bank about the environment, it seems not too strong nowadays. It was because, from the interview data, the informant said that it used to have this kind of activity which had a big project in the previous such as planting mangrove in a communities nearby mangrove forest but now does not have this kind of activity due to the bank crisis problem at that time. It probably will be continued again in the future if the bank can settle the bank problem or have a new head of the department of image and information of IBank.

Another reason is that in the annual report (2016), there was only one activity which was close to these guidelines on the environment such as “Shared 2 Share Donation trip”. There were more on helping in an economic theme such as
supporting halal product, education such as scholarship, culture and religion such as \textit{zakat}, and society such as relief the flood victims in Thailand.

For the last guideline in the Table 5.13, the researcher had experienced in some workplaces of IBank; it showed that IBank always provides a prayer room for the workers and read the Holy \textit{Qur’an}. Moreover, the data interview from interviewee 4 told that during the month of Ramadan, there was encouraging from the bank by giving knowledge about fasting to the workers as well.

<table>
<thead>
<tr>
<th>Islamic CSR guidelines of Islamic Bank in Thailand on Guarantee of environment for The Creator (\textit{Al-Khaliq})</th>
<th>The current IBank practice</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Islamic bank has to give the knowledge about the relationship between Islam and environment to a community and how is the importance of the environment for the community as well.</td>
<td>√</td>
</tr>
<tr>
<td>2. Islamic bank has to sincerely pay attention to protecting the environment by using the material which no harms the environment. The banks should support activities for preserving the nature such as saving water, using recycled paper, saving electricity, and so on.</td>
<td>√</td>
</tr>
<tr>
<td>3. The banks must not involve with the harmful company on the environment.</td>
<td></td>
</tr>
<tr>
<td>4. The environment in this term does not mean only preserving trees and animals, but it can include a positive work environment according to Islam such as keeping clean in the workplace, speaking politely in the workplace, providing proper room for praying \textit{solat} and making ablution and providing a place for reading the \textit{Holy Qur’an}. It may include an encouraging for fasting in Ramadan month and outside Ramadan, and encouraging for donation as well.</td>
<td>√</td>
</tr>
</tbody>
</table>

For the sixth dimension of the proposed Islamic CSR guidelines on charity for The Ever Providing (\textit{Ar-Razzaq}), it found that the current IBank practice consisted with three Islamic CSR guidelines which were proposed by the researcher as shown in Table 5.14.
The first guideline is about IBank attempted to empower a local community by giving advisory and support a halal project product. It was stated in the annual report such as activity “IBank CSR Press trip 2013” which the bank went to Koh Klang community to donate and arrange a seminar about basic shari’ah principles and Islamic finance; activity “learning on Islamic Bank for strong Muslim community at Petchaburi Province which the bank gave knowledge about Islamic finance to a people in community and gave zakat to poor people in the community to support their work as well.

The second guideline is about the charity which is according to the annual bank report mentioned about providing a scholarship or donation for an orphan in various communities such as activity name “IBank connecting with the orphan” IBank has attempted to give a chance for poor children in education by giving a scholarship. As the data from the interview, Interviewee 3 said IBank has distributed zakat which meets eight categories of asnaf according to Quran which has to be proved by shari’ah advisory board.

Interviewee 4 said that IBank has provided zakat for poor and needy and encourage IBank staffs to donate their money such as the activity Share to Share Donation Trip.

Interviewee 5 mentioned that IBank donated the money to the mosque or support Islamic culture such as supporting the money for breaking fasting. Sometimes the bank supports the activities which are arranged by Islamic committees of Thailand.

In addition, Ekarat Sitisan (2010) stated in his thesis about zakat fund in Bangkok that IBank has provided zakat fund for a customer who needs to pay zakat through the bank. After the bank collects the zakat, the bank officers will distribute
to a person who is proved by *shari’ah* advisory board whether that person is in eight categories of *asnaf* (zakat receiver) or not. This data can confirm that IBank has concerned much about the charity part.

Moreover, the third guideline is about anti-corruption according to the latest bank annual 2016 mentioned that the Thai Government encouraged all Thai banks, included IBank, to against corruption in all types. As a result, IBank had to follow the policy of the Thai Government as well.

Table 5.14 The differences between Islamic CSR guidelines of Islamic Bank in Thailand on Charity for The Ever Providing (*Ar-Razzaq*) and the current IBank practice

<table>
<thead>
<tr>
<th>Islamic CSR guidelines of Islamic Bank in Thailand on Charity for The Ever Providing (<em>Ar-Razzaq</em>)</th>
<th>The current IBank practice</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The banks have to convince all shareholders to realise the necessity of charity in Islam.</td>
<td></td>
</tr>
<tr>
<td>2. Islamic bank has to make a special fund for doing a charity activity. In the activity, Islamic bank has to empower local communities by advising them the way to do <em>halal</em> business or guide them to produce a local product for example.</td>
<td>√</td>
</tr>
<tr>
<td>3. Charity can be in the way of giving knowledge to local communities, do an activity, scholarship, and support education for children.</td>
<td>√</td>
</tr>
<tr>
<td>4. Islamic bank must not involve corruption in any way. It has to tell all stakeholders disadvantage of the corruption in this world and hereafter according to Islam.</td>
<td>√</td>
</tr>
</tbody>
</table>

For the seventh dimension of the proposed Islamic CSR guidelines on encouragement Islamic ethics in an organisation for The Doer of Good (*Al-Barr*), the data from interview and the secondary data showed that the current IBank practice had fulfilled most of the proposed Islamic CSR guidelines as shown in Table 5.15.
According to the interview data, the interviewee 1, interviewee 3, and interviewee 4 mentioned in the same information that every three months of each year the bank arranges Islamic workshop for all workers to learn about Islamic moral and ethics in practical life and Islamic ethics in business. This action has done by shari’ah advisory of IBank. Moreover, the data from the annual bank report stated about the activities which encourage all workers to realise about Islamic moral in the organisation as the activity name “One Good Story” which had done the representative of the workers in the bank via internal wire broadcasting and online internet. Thus, the information can prove that the bank has encouraged and support to educate and acknowledge the workers of the bank to realise social responsibility, Islamic ethics and moral in organisation and business. Moreover, the shari’ah advisory has mainly played this role for every year.

This information can prove three guidelines which have practised by IBank as the first guideline about educating all employees about Islamic ethics and moral, the second guideline about Islamic bank should educate workers about Islamic banking and the importance of Islamic banking for the society. At least the worker will understand about Islam more, and the third guideline is about the shari’ah committees should have an action in duty for the suggestion, recommendation, and giving the knowledge to managers, workers, and shareholders about Islamic business ethics.

For the guideline which concerns about to motivate all stakeholders about the command of Allah (SWT) for doing social responsibility, the stakeholder here means workers, shareholders, customers, and communities. There is evidence that the bank had activities which motivate workers and communities about being a social responsibility. For example, IBank’s workers have been encouraged to participate in
an activity Shared 2 Share Donation trip for collecting all used paper and transfer them to be donating money every one ton equal to two thousand Baht. Another sample about motivating the community to realise on social responsibility is an activity to encourage a community to be responsibility on a canal of the community. However, there is no activity or project to the point that the bank has motivated shareholders and customers about social responsibility.

Table 5.15 The differences between Islamic CSR guidelines of Islamic Bank in Thailand on encouragement Islamic ethics in an organisation for The Doer of Good (Al-Barr) and the current IBank practice

<table>
<thead>
<tr>
<th>Islamic CSR guidelines of Islamic Bank in Thailand on encouragement Islamic ethics in an organisation for The Doer of Good (Al-Barr)</th>
<th>The current IBank practice</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. It has to educate all employees about Islamic ethics and moral.</td>
<td>√</td>
</tr>
<tr>
<td>2. It has to motivate all stakeholders about the command of Allah (SWT) for doing social responsibility.</td>
<td>√</td>
</tr>
<tr>
<td>3. Islamic bank should educate workers about Islamic banking and the importance of Islamic banking for the society. At least the worker will understand Islam more.</td>
<td>√</td>
</tr>
<tr>
<td>4. The bank also has to practice Islamic ethics in business.</td>
<td>√</td>
</tr>
<tr>
<td>5. The shari’iah committees should have an action in duty for the suggestion, recommendation, and giving the knowledge to managers, workers, and shareholders about Islamic business ethics.</td>
<td>√</td>
</tr>
</tbody>
</table>

In fact, there are all 35 Islamic CSR guidelines which are proposed by the researcher, and there are 26 of them which seems easier to be transferred into Islamic CSR guidelines, and the bank has been practised currently. However, among of them, there are some of them have been practised under the concept of CG, not CSR such as responsibility on the workers, customers, and shareholders while society and
community have been practised under the concept of CSR of IBank. Unfortunately, all of them were rooted in the conventional CSR concept. They need to be rooted from an Islamic perspective. However, it will not be difficult to apply Islamic CSR guideline into IBank for real practice because IBank has an aim to follow Islamic perspective as much as possible. Another nine guidelines which have not been practised will be analysed the possibility for applying in the next section.

5.6. Analysing the possibility for applying the proposed Islamic CSR guidelines into IBank

As the data from both interview and annual report, Most of Islamic CSR guidelines have been practised by the current IBank practice as shown in Table 5.9 – Table 5.15 above. It seems to be no difficulty in applying them into IBank.

To apply the proposed Islamic CSR guidelines into Islamic Bank in Thailand, it needs to consider the Thai laws whether it support or not. It has to look into Islamic Bank of Thailand Act, labour, shareholder, the right of the customer, and environmental law. It is because Thailand does not have a law that concerns about CSR especially right now. Nevertheless, many scholars and Thai CSR network attempt to present the draft of the CSR Act to the Thai government.

From Table 5.9 to Table 5.15, there are nine guidelines of the proposed Islamic CSR guidelines which have not been fulfilled. The first guideline and second guideline are that Islamic banks need to encourage the value of brotherhood and avoid discrimination among the shareholders. The banks also need to convince them of the necessity of charity in Islam. The researcher believes that all the shareholders realise the concept of brotherhood and necessary of charity. Although there is no activity which points that the bank has done this kind of guideline, there is no
information that there is any shareholder who disagrees any activity for helping Thai people whether are Muslim or not. For example, IBank has handed many Thai people who are a victim of disasters in every year which can be found in an annual report by using zakat fund of the bank and budget for social responsibility. Moreover, the researcher also believes that there is no discrimination among the shareholder of IBank. According to IBank Act 2002, the Ministry of Finance cannot hold share more than forty-nine per cent. In practice, the Ministry of Finance of Thailand hold share forty-nine per cent which is the biggest shareholder. Ministry of Finance has right to appoint seven committees of IBank which 1 of 7 persons is representative of Ministry of Finance of Thailand which most of them are non-Muslim. According to Thai law, all shareholders have the same right to vote and comment. If there is someone who attempts not to allow someone to vote or comment, it can be prosecuted. It has to follow the Thai law which also states the same as in Islam that all the shareholders have the same right to vote or disagree.

The third guideline and fourth guideline are that the banks have to give clear advantage information, good advice, and solve the problem as fast as possible. All customers of every company much recommend these guidelines. They need to get the real information from the bank. The bank can show that the bank gives information sincerely and let the customers choose for themselves. It is not the bank attempting to sell the product only. The bank shows attempting to help all customers equally. It would be good for customers and the bank as well. For the right of the customer, there are five rights for the customer of Thailand according to Thai law. Firstly, a customer has right to know the clear information about the product and service. Secondly, a customer has right to choose a product and service. Thirdly, a product has to be safe for a customer. Fourthly, a contact between a customer and a
company has to be fair. Lastly, a customer has right to get considering from a company to refund and compensate for any damage product or service. This law also consists of the proposed Islamic CSR guidelines.

The fifth guideline is about providing a facility for the handicapped. In this case, Thailand still has the problem when the handicapped needs to open a bank account. It was mentioned in Prachathai News (2016) that there were many cases about this problem in various banks. It was because those banks still had not had book account in Braille. There were some branches in every bank which the handicapped could not open the bank account by themselves. It was depended on the branch managers. It would be nice for IBank to overcome this problem and to provide a technology to make them feel convenience as in Islam states that all kind of people is equal. It is reasonable that IBank has to serve them like a normal person and help them in anyway.

The sixth guideline is about the bank’s workers have the same opportunity to increase the salary or upgrade the position of work. Moreover, the banks have to avoid discrimination in the organisation. This guideline is also very important for all kinds of organisation. The banks are needed to have an equal opportunity policy to minimise confusion or uncertainty among staffs and managers. This policy could motivate all staffs to have a productive and respectful working environment. It also provides a solid foundation for building a safe environment.

The seventh guideline is about work opportunity for the handicapped. For the handicap, it is forced by Thai law that every 100 workers a company has to employ one handicap in any position. If a company does not employ any handicap, it needs to pay money to the Department of Empowerment of Person with Disabilities of Thailand. It has to pay 300 baht per amount of handicap who has to be in that
company and multiply by 365 days. For example, if one handicap has to pay one hundred and nine thousand five hundred baht at least. Thus, Islamic bank has to employ the handicap as well which is consisted with this Islamic CSR guidelines.

The eighth guideline is about good care for the health of employees. For this point, according to Thai law, all companies have to provide social insurance for all workers which also concerns about health. However, this guideline also focuses on the pregnant worker which they should be able to leave for more than 90 days. In Thailand, according to the Labour Act 2017, a woman can leave work not more than 90 days which she can normally get salary within 45 days. From this point, many women workers have to come back for work early because 45 days is counted from the beginning which most of them have to leave work early before the day of delivering the baby. It means that after she delivers a child, it has only a few days to stay with her baby for breastfeeding. Many human right workers ask the question that is it enough for a woman? This point has to be debated for many years. However, it depends on the bank and the worker. This Islamic CSR guideline states that the woman can leave at least three months which is different from Thai law. It needs to be discussed at this point about the advantage of it and to be fair to both the bank and worker.

The ninth guideline is about not involving with the harmful company on the environment. This point seems hard in practice, but it is very simple. First of all the bank should have a policy about not supporting a harmful environment in any kinds and announce to all shareholders, customers, and business partners. In case that the bank knows it before it is going to deal with this kind of company or person. The bank has to avoid from them wisely. Nevertheless, in case that the bank knows it after dealing with them, the bank should have notice letter to them that they must not
do it. If they insist on doing so, the bank should follow a policy of the bank wisely. The bank has to bear in mind that all the profits do not come from human but Allah (SWT). If the bank obeys the commands of Allah (SWT), He will return the better thing to the banks. This is the test from Allah (SWT).

From the explanation above, it can conclude that most of the Islamic CSR guidelines consist of Thai laws as mentioned. It means that it is possible to apply Islamic CSR guidelines into Islamic bank in Thailand.

Thus, the way to applying the Islamic CSR guidelines into Islamic bank in Thailand, it should look back into the way of the Prophet Muhammad’s (PBUH) implementing Islamic law into Arab society at that time. The Prophet (peace be upon him) had spent only 21 years to change them from the dark side to the light side. Allah (SWT) does mention the character of the Prophet (peace be upon him) which led his people to the highest point of the world history in the Holy Qur’an that

Whatever is in the heavens and whatever is on the earth is exalting Allah, the Sovereign, the Pure, the Exalted in Might, the Wise, It is He who has sent among the unlettered a Messenger from themselves reciting to them His verses and purifying them and teaching them the Book and wisdom - although they were before in clear error. (Al-Jumu’ah: 1-2)

According to Nouman Ali Khan (2017), he explained interestingly that the first verse of this chapter Allah (SWT) mentions about His four names and attributes are the Sovereign or the King, the Perfectly Pure, the Exalted in Might or the Authority, and the Wise. In the second verse of the chapter, Allah (SWT) describes the way of the Prophet (peace be upon him) to transform society, and there are four steps which are linked to the four names of Allah (SWT) in the first verse as well. The first step is the Prophet reciting the King verse to show them the signs of Allah the King. The second step is purifying the people for Allah the Perfectly Pure. The third step is teaching them the Book or about the law of Allah the Authority. The last step is
teaching them with wisdom for Allah the Wise. These four steps are summarised the entire of Islamic history of the Prophet (peace be upon him).

From these verses and the explanation of the verses, it showed that the way of the Prophet (PBUH) applied the Islamic way and Islamic thought into the society and it was successful. Thus, if someone needs to apply an Islamic way into the organisation, it should use the same as the Prophet did it before and sought help from Allah (SWT).

For Islamic CSR guidelines of Islamic bank, it also was needed to apply the same methods of the Prophet (peace be upon him) firstly, reciting His verse meant that it needed to engage the people who were involved with Islamic bank to learn what Allah (SWT) commands ummah to do among them, and it was led to the second step. The second step was purifying the people by learning the commands of Allah (SWT) and realised it through their heart when all stakeholders realise that they have to do something with the command of Allah (SWT). Moreover, they know that what the better reward which they will get from Allah (SW) after they have done it productively. The third step was teaching the law meant that gave the rule of Islamic CSR after they knew and realised the commands of Allah (SWT). It was led to the fourth step wisdom meant it was needed to apply and tell them with the wisdom which the way to make people accept Islamic CSR into the Islamic bank. These acts of activities should be in the hand of shari’ah board, or shari’ah committees or the person who was able to take these duties to make the director of the bank accepts Islamic CSR guidelines and to make all stakeholders allows them before applying them into the bank. This was very important and necessary. It was because the Islamic CSR guidelines had to be done for the sake of Allah (SWT) only.
5.7 Conclusion

All the interviewees agreed that Islamic bank should have Islamic CSR and Islamic CSR guidelines. Most of them accepted all seven parts have to be included in Islamic CSR guidelines of an Islamic bank. Nevertheless, for applying these Islamic CSR guidelines in the Islamic bank in Thailand, one of the interviewees commented that it should focus only social activities. It is because the definition of CSR of Islamic Bank of Thailand does not include in part of the human resources of the bank and management system of the bank. The interviewee said that if the Islamic CSR guideline is written for an Islamic bank in Thailand, it has to follow the culture of the Islamic bank in Thailand. Nevertheless, from the data analysis, it found that IBank also has the policy on workers, shareholders, and customers in CG policy. However, it had been separated from CSR policy which both of them are usually included in CSR policy in the conventional bank in Thailand and the international standard.

Moreover, the researcher opinioned that all Islamic institutions should look back to the Holy Qur’an and Sunnah and see what does Allah (SWT) say? And bring those rules to follow Islam. Islamic CSR of Islamic bank in Thailand has to cover all dimensions according to the Holy Qur’an and Hadith although it was challenging to apply all aspect of Islamic CSR guideline into real practice because nowadays mainstream of financial banking and all system are applied from the conventional concept. The bank has to follow this mainstream, in fact, to be survived in business competition. Nevertheless, the researcher thought that it is not hard, but the society is just not familiar with Islamic way. Muslim has to adhere to Islamic way which comes from the Holy Qur’an and Hadith. Muslim has to lead all mankind to go the right path as the caliph of Allah (SWT). Corporate social responsibility in Islam was
not just only doing something for society or environment according to the bank definition, but the definition of social responsibility in Islam covered all aspect as mentioned in the previous section.

In addition, the result from the questionnaire was also told that when the guidelines of Islamic CSR of Islamic bank in Thailand was presented to the informants. They strongly agreed with the dimensions of Islamic CSR guidelines of Islamic bank in Thailand which average point was 4.53 from Table 4.1. This average point was consistency with the overall average point of the guidelines of each dimension which mostly were in the strongly agree level, the overall average point from 4.51 to 5, while the rest were in the agree level, the overall average point from 3.51 – 4.5.

However, there were three guidelines of the guidelines which one informant disagreed namely; the banks provide an opportunity for handicapped, the banks should help and support the community uprightly regarding health, environment, education, and the economy as much as possible, and Islamic bank must not involve with corruption in any way. It has to tell all stakeholders disadvantage of the corruption in this world and hereafter according to Islam. The informant gave the point 2, 1, and 2 accordingly. Unfortunately, there was no reason which was given by the informant although the researcher provided the suggestion part in the questionnaire. From this point, the researcher thought that the bank should follow these guidelines as the reason that it has Thai labour laws which mentioned about encouraging handicap to work in a company if he or she has met the qualifications as the researcher already stated above. Secondly, IBank is needed to see the way of conventional bank practice in CSR, for example, Krungthai Bank. CSR of Krungthai Bank has covered all stakeholders by using conventional CSR guidelines, but
Islamic moral in Islamic CSR guidelines is beyond than that. Islamic CSR guidelines concerns about brotherhood and environment as well. Moreover, the current Thai government issued the new national strategies of the Thai government on suppressing corruption for 2017-2021, so these guidelines also are consistent with these strategies too.
6.1 Introduction

This chapter presents the part of the conclusion of the study. Firstly, it summarises all of the data according to the three objectives of the thesis and research questions, which were about the current situation of how the Islamic bank in Thailand practise CSR. Also, it summarises the way to improve the Islamic CSR guidelines and ends with the possibility of applying the Islamic CSR guidelines in the Islamic bank in Thailand. The second part is the implications of the study. The third part is about the future research. The last section is the conclusion.

6.2 Finding Summary

This section has been divided into three parts, according to the three objectives of the study and the research questions. It explains the result of the study as to whether it could answer all of the research questions and achieve the three objectives or not.

The first part has summarised the Islamic CSR guidelines for Islamic banks which are suited for use in the Islamic bank in Thailand, according to the opinions of the informants. The second part has summarised the difference between the real practices of CSR by the Islamic bank in Thailand and the proposed Islamic CSR guidelines. The third part has summarised the analysis of the possibility of implementing the Islamic CSR guidelines in the Islamic bank in Thailand.
6.2.1 Identifying the Islamic CSR guidelines for the Islamic bank in Thailand

According to the result from the questionnaires of this research which were used to propose the Islamic CSR guidelines of the Islamic bank in Thailand, the expert persons in Islamic Bank of Thailand had shown that they were strongly satisfied with the seven dimensions and their guidelines to be practised in Islamic Bank of Thailand.

The first dimension was empowering *shari’ah* as the Judge (*Al-Hakam*). This dimension consists of three guidelines. Firstly, Islamic banks must give a stronger power to the *shari’ah* committees to monitor every activity and every movement of the Islamic banks. Secondly, Islamic banks have to ensure that the Islamic banking products and operations match the *shari’ah* principles. Thirdly, the *shari’ah* committees have to be strongly influential in the Islamic banks. This is because it is a tool of Islamic banks which can make stakeholders strongly trusted in the Islamic banking system. It has to apply, fully, the law of Allah (SWT) who is The Judge (*Al-Hakam*) in all aspects of the bank. Allah (SWT) mentions the reward for those who try to call to righteousness, enjoins all that is good and forbids evil in any manner.

The second dimension is equality for The Utterly Just (*Al-Adl*). Allah is the Utterly Just (*Al-Adl*) for all mankind. It is the responsibility of every person to spread justice to other people as well. According to this point, Islamic CSR can be practised regarding equality by four groups, which are shareholders, workers, customers, and communities. From the result, it was shown that all of the informants were satisfied with all of the guidelines of this dimension. There are twelve guidelines in this dimension.
Firstly, Islamic banks need to encourage the values of brotherhood and avoid discrimination among the shareholders. Secondly, the shareholders who they are either big or small shareholders should have the same opportunity to give opinion or comments to the banks. Thirdly, the banks have to give a good service to all customers whether a general customer or a handicapped who he or she does not much amount of money in the bank account or a premium customer who he or she does have a lot of money in the bank account. Fourthly, the banks have to give clear advantage information about the product to customers without hiding some information. The bank has to tell a customer what is the benefit from a product or bank promotion and what is a disadvantage which compares to another one. Fifthly, the banks have to give good advice to all customers. If the bank’s customer faces the problem with the bank, the bank has to solve that problem as soon as possible. Sixthly, the bank should provide a facility for handicapped such as blind people. For example, the bank provides Braille alphabet, and number in a book account for blind people. Seventhly, the banks have to give proper work with the time and position for the worker. Eighthly, the banks have to give the workers the same opportunity to increase the salary or upgrade the position of work which is depended on the result of work, diligent, and the duration of work in the organisation. The banks have to avoid discrimination and supporter in the organisation. Ninethly, the banks should give equally the good welfare for all worker. Tenthly, the banks provide an opportunity for the handicapped. Eleventhly, the banks should help and support the community uprightly regarding health, environment, education, and economy as much as possible. Twelfthly, the banks have to give the knowledge to the community about the advantage of Islamic banking. The banks should provide the
information about the dangerous of interest, gambling, and drug. The banks should give them advice for occupation, business or trading.

The third dimension of Islamic CSR guideline is about responsibility in work for The Truth (Al-Ḥaqq). It consists of four guidelines. Firstly, the banks have to be responsible for the money of the customers and shareholders. The banks have to be transparent. And, the banks have to show all clear information in every activity. Secondly, the banks should reduce the adverse impact of their investments. Thirdly, the employees of the banks have to work by their limitations and responsibilities. They have to be optimal in using their time and expertise. The employers and the employees need to show integrity in their work. Fourthly, the banks need to have appropriate rewards and penalties with justice to motivate the workers.

All of these guidelines strongly satisfied the informants as shown in chapter 4. They agreed that responsibility in work and being service-minded was very important and necessary for Islamic banks to run their businesses. If they lacked this aspect, the bank would, surely, not be trusted by the customers or society. The bank could not run without customers.

The fourth dimension is about providing good welfare for The Governor (Al-Waliyy). Allah (SWT) is The Governor (Al-Waliyy) who takes good care of all of his creatures on the earth. He provides all kinds of good welfare to them with justice. He gives them to the people who are the believers and non-believers. Thus, the humans need to spread this good welfare of The Governor (Al-Waliyy) to others as well. According to this Islamic CSR guideline in this section, Islamic banks have to practise following at least three guidelines:

Firstly, Islamic banks give appropriate wages to the employees and a workplace that is safe and comfortable. Also, the work time must not exceed the appropriate
limit of time. If they have to work more than the ordinary period, the banks have to give them proper compensation.

Secondly, Islamic banks should try to increase the skill capacity of their employees by providing group course training and encouraging them to continue studying. Moreover, the banks should look after an employee’s children, such as with scholarships, the opportunity for working in the bank, supporting childcare, and giving them the Islamic as well as general knowledge.

Thirdly, Islamic banks must be interested in the health of their employees. The banks should establish a fund for employees in the banks. Moreover, the banks should allow a woman staff member, who has delivered a baby and needed to breastfeed her baby, to take leave for more than three months.

From the result in Table 4.5, the guidelines on providing good welfare for The Governor (Al-Waliyy) had got the highest overall average point of all of the guidelines with the point of 4.88. They strongly agreed that an Islamic bank has to provide good welfare to the bank’s employees to convince good workers to work for the bank. It could make them produce good work as well, and work with their heart and have trust in the company. Moreover, these three items were the basic strategies for reducing workers turnover (Heathfield, 2016) in human resource management, and were also supported by the Islamic perspective which was according to the Holy Qur’an and the Hadith. According to the current practice of Islamic Bank of Thailand, it has also been practised regarding human resource management.

The fifth dimension is about a good environment for The Creator (Al-Khaliq). Allah the Creator (Al-Khaliq) created the environment to support human beings, so the environment and human beings cannot be separated. There are many verses in the
Holy Qur’an in which Allah the Originator (Al-Mubdi’) mentions nature which was created elaborately, systematically, excellently, and beautifully by the Creator (Al-Khaliq) to remind all humans who their real God is. According to the Islamic CSR guidelines of Islamic Bank of Thailand, which were proposed by the researcher, there were three guidelines in this regard.

Firstly, the Islamic bank has to give knowledge about the relationship between Islam and the environment to a community and what the importance of the environment is for the community as well. Moreover, the bank has to promote the importance of nature in Islam amongst its shareholders and workers, and let them know the relationship between humans and the environment in Islam, as well.

Secondly, the Islamic bank has to sincerely pay attention to protecting the environment by using materials which do not harm the environment. The banks should support activities for preserving nature, such as saving water, using recycled paper, saving electricity, and so on. The banks must not be involved with companies that are harmful to the environment. The banks should have a campaign for saving the earth.

Thirdly, the environment in this term does not mean only preserving trees and animals, but it can also include a positive work environment according to Islam, such as keeping the workplace clean, speaking politely in the workplace, providing a proper room for praying (solat) and taking ablution, and providing a place for reading the Holy Qur’an. It may include encouraging fasting in the month of Ramadan and outside Ramadan, and encouraging donations, as well.

From the result in Table 4.6, the last guideline had got the highest score because it was easy to take action to follow the guideline. In addition, the current practice of Islamic Bank of Thailand, there were some of these activities which had been done,
such as providing proper room for praying (solat) and taking ablution and providing a place for reading the Holy Qur’an. The bank also had recently supported activities for preserving nature, such as saving water, using recycled paper, saving electricity, and so on. As a result, all the items got high scores, as well. It meant that the informants also thought that the environment problem was very important right now.

The sixth dimension is about charity for The Ever Providing (Ar-Razzaq). Charity is very important in Islam, and it is also considered as preserving virtue in society. According to this Islamic CSR guideline, the Islamic bank has to do at least the four guidelines that follow:

First of all, the banks have to convince all of the shareholders to realise the necessity of charity in Islam.

Secondly, the Islamic bank has to make a special fund for performing charity activities. In the activities, the Islamic bank has to empower local communities by advising them of the way to do halal business or guide them to produce a local product. It is not only for Muslim communities but non-Muslim communities too. The bank also has to support local halal produce.

Thirdly, charity can be in the way of giving knowledge to local communities, holding activities, providing scholarships, and supporting education for children.

Fourthly, to preserve virtue, Islamic banks must not be involved with corruption in any way. It has to tell all stakeholders the disadvantage of corruption in this world and the hereafter according to Islam.

When the guidelines in this regard were compared with the current practice of Islamic Bank of Thailand, it was found that the bank had been practising this for the most part. For example, the bank had been empowering local communities by advising them of the way to do halal business or guiding them to produce local
products. Islamic Bank of Thailand had also supported scholarships and education for children.

The seventh dimension is about the encouragement of Islamic ethics for The Doer of Good (Al-Barr). This last guideline could be the heart of the Islamic CSR guidelines for Islamic Bank of Thailand. If the bank lacked in encouragement of Islamic ethics in the organisation, all of the stakeholders of the bank might not realise the main point of practising Islamic CSR, which is for the sake of Allah, the Lord of the universe. Sometimes Satan might attempt to change the true intention of practising it, and it would become an unacceptable practice in the sight of Allah, the Doer of Good. It can lead to reducing the provisions of Allah, the Ever Providing (Ar-Razzaq), which is very dangerous. Thus, it is necessary to encourage Islamic ethics in an organisation. In this regard, an Islamic bank has to do at least the five following guidelines:

Firstly, it has to educate all employees about Islamic ethics and morals. As a result, the bank will have a strong Islamic corporate social responsibility, if the stakeholders of the bank have a strong individual social responsibility, as well. It has to start from an individual practice by giving them the knowledge and the importance of being socially responsible.

Secondly, it has to motivate all of the stakeholders in regards to the command of Allah (SWT) about practising social responsibility. The bank has to believe, extremely, that all profit and loss come from the will of Allah (SWT). The bank has to uphold this point. If the bank does not have this principle, Islamic corporate social responsibility cannot be successful. The banks should give time to the workers to learn about Islamic morals in the organisation.
Thirdly, the Islamic bank should educate its workers about Islamic banking and the importance of Islamic banking for the society. At least the worker will understand Islam more.

Fourthly, it is not only the individual personally practising Islamic ethics in the organisation, but the bank also has to practise Islamic ethics in its business. The banks cannot ignore it in any single business endeavour. It cannot be called an Islamic institution without practising Islamic business ethics. The banks have to make the stakeholders of the banks understand it and support the banks for practising it. The banks have to keep in mind that whatever they do it has to be according to Islam first, not the profit.

Fifthly, the *shari’ah* committees should take action on their duty for making suggestions and recommendations, and give knowledge to the managers, workers, and shareholders about Islamic business ethics.

According to the data collection, the CSR of the Islamic Bank of Thailand currently focuses mainly on social activities only, for example, distributing *the Holy Qur’an* to mosques, being a sponsor for breaking fast during Ramadan, renovating a street in a community, and so on. The bank does not define a *shari’ah* management system or the human resource management to be involved in the CSR of the bank, and it also does not include CSR through bank customers. It seems that the bank does not consider its workers, *shari’ah* committees, and customers under the definition of the CSR of IBank, but instead, it puts them under the definition of CG instead. On the contrary, the fact is that the stakeholders are persons or groups who are involved in the organisation and are affected by its actions. In general, stakeholders include customers, employees, shareholders, local communities, and the environment (Benabou & Tirole, 2009; Committee for Economic Development,
Asyraf Wajdi Dusuki (2008), who wrote about CSR in Islam, also defined the stakeholders in Islamic CSR as consumers, employees, shareholders, and local communities. Thus, when practising CSR, an organisation has to be responsible for any of its actions which are related to all of the stakeholders of the firm. In fact, according to the information in chapter four, the bank has also run the activities to look like CSR activities according to the general CSR definition; but, the Islamic Bank of Thailand does not include them in the CSR activities of the bank. For example, the bank also has activities for workers, such as the bank has given knowledge about Islamic finance and banking or Islamic morals to the workers every three months. If it was compared to other general banks in Thailand, they mentioned clearly that the workers, board directors, and customers were included in the CSR of those banks, such as Krungthai Bank and Siam Commercial bank. Islamic Bank of Thailand has a particular department which works on CSR, especially together with the *shari’ah* department. Every activity which includes CSR activities has to be approved by the *shari’ah* advisories of Islamic Bank of Thailand; but, the *shari’ah* advisories do not have any authority on those particular activities to examine them in case there is any problem after the activities have been run.

According to the information obtained, there are five dimensions of the CSR of Islamic Bank of Thailand which are currently being undertaken. The first dimension is respecting the institution of the monarchy of Thailand. The second dimension is that the bank takes responsibility for society and the environment. The third dimension is that the bank holds activities about religion and culture. The fourth dimension is that the bank attempts to support the community in the economy. The fifth dimension is that the bank supports education. In regards to these five
dimensions, it can be observed that their activities are similar to most of Krungthai Bank’s CSR activities, which is a conventional bank, and the Thai government is the main shareholder of the bank which is the same as with Islamic Bank of Thailand. Although the Islamic bank used to take the CSR model from this bank, the CSR policy about the stakeholders is different. It could be pointed out that it is because the understanding of Islamic Bank of Thailand on CSR is different from this research’s definition, so the outcome has also been different.

However, the Islamic Bank of Thailand has to look back to the command of Allah (SWT) and give responsibility to every mankind. It should also be aware of this because the bank uses the word “Islamic” at the front of its name. The people, in general, will see the word Islam on the bank and get meaning from it. Nowadays, non-Muslims in Thailand know, generally, that the Islamic bank is the bank which has no interest; just this point is known. What about other things, such as its social responsibility in Islam? The bank has to use this opportunity to give knowledge to them about Islam in this way too. This is not an impossible task because Allah (SWT) does not force His servants to do hard and impossible things more than their ability allows. If a person can do it, then the Islamic bank also has the responsibility to do so.

As considered from the current practice of Islamic Bank of Thailand, it was found the bank itself had often provided this service to all the staff members of the Islamic bank to give them knowledge about Islamic morals, and the terms of the Islamic bank which they had to understand.

In conclusion, when the Islamic CSR guidelines were compared with the current CSR of Islamic Bank of Thailand, it was slightly different regarding the definition. In real practice, the bank has already been practising, mostly, according to the
Islamic CSR guidelines. However, it there needs to be more information about Islamic CSR which the bank and shari’ah advisory board have to study and understand. Unfortunately, Islamic Bank of Thailand, right now, does not have any department to work on research to develop the institution.

6.2.2 The possibility of applying the proposed Islamic CSR guidelines in Islamic Bank of Thailand

This was the third objective of the study, which was concerned about the way to apply the Islamic CSR guidelines in Islamic Bank of Thailand. The Islamic CSR guidelines should be applied in the Islamic Bank of Thailand for two reasons.

First, it is dependent on the role of the shari’ah board of the Islamic bank and their understanding of the Islamic CSR guidelines. As mentioned above, nowadays, the shari’ah board could be only advisory and does not have any power to examine and present ideas. Therefore, there needs to be a new Act for Islamic banks, giving more power to the shari’ah board and allowing the board to take more actions in Islamic Bank of Thailand. The shari’ah board has to understand the difference between conventional CSR guidelines and Islamic CSR guidelines. They have to realise the reason for changing to Islamic CSR guidelines. Moreover, the shari’ah board has to convince the director of the Islamic bank to understand Islamic CSR and explain the advantages as in the steps mentioned above.

Second, it is dependent on the understanding of the director of Islamic Bank of Thailand of Islamic morals and the importance of practising Islamic CSR guidelines. This is because, normally, the director of Islamic Bank of Thailand who is chosen by the Thai government is a non-Muslim. If the director does not understand and see the importance of practising Islamic CSR guidelines, then the Islamic CSR guidelines
would not be applied. Thus, the *shari’ah* board or the person who is involved as the head of the CSR department has to convince the director by giving strong information about the advantages if the Islamic CSR guidelines were to be applied in the Islamic bank. The Islamic bank needs to have a specific department or a group to research Islamic CSR.

However, the Islamic CSR guidelines could be implemented, but they need to have time for them to understand the concept of Islamic CSR, which is not different from the conventional CSR. This is because most of the information in the guidelines has been, recently, only practised in an unsystematic way, and separately from the actual definition of Islamic CSR. Another factor that could help the Islamic CSR guidelines to be applied in Islamic Bank of Thailand is the influence from Muslim communities in Thailand and the trend of international Islamic banks in other countries, as well. Unfortunately, the topic about Islamic CSR in Thailand and internationally is still rarely discussed at the level of international Islamic banking conferences and journals.

### 6.3 Implications

The primary objective of the study was to propose Islamic CSR guidelines which are suitable for Islamic Bank of Thailand. Many readers may ask whether these Islamic CSR guidelines can be used in Islamic banks in other countries or not? The answer is that they can be used in other countries, but there will be some details in each guideline which has to be adjusted or added according to the law of each country. However, the core Islamic CSR concept and Islamic CSR guidelines would still be the same.
These Islamic CSR guidelines can be applied in every country, but the Islamic bank itself has to be clear in the objective of practising Islamic CSR for the sake of Allah (SWT) only. It is only to help people in the society by the command of Allah (SWT). It is not for other purposes. It could be seen that every Islamic guideline returns to Allah (SWT) according to His most beautiful names and attributes.

The Islamic bank has to be sincere in practising these proposed Islamic CSR guidelines according to the last principle of them, which is Ihsan. Allah (SWT) can see every moment that anyone does or thinks. Islamic banks need to make these Islamic CSR guidelines to be different from the conventional ones.

Furthermore, this research had presented three Islamic principles of Islamic CSR which produced initially the dimensions of Islamic CSR guidelines namely; the concept of the unity of Allah (Tawheed), the concept of the caliphate, and the concept of Ihsan. From these three principles could produce the seven dimensions of Islamic CSR guidelines which were combined with the beautiful names and the attributes of Allah (SWT) namely; 1. Equality for The Utterly Just (Al-Adl), 2. Responsible in work for The Truth (Al-Haqq), 3. Providing good welfare for The Governor (Al-Waliyy), 4. Good environment for The Creator (Al-Khaliq), 5. Charity for The Ever Providing (Ar-Razzaq), 6. Empowering Shari’ah for The Judge (Al-Hakam), 7. Encouragement Islamic ethics for The Doer of Good (Al-Barr).

6.4 Future research

As this research has focused on proposing the guidelines of Islamic CSR for Islamic Bank of Thailand, there were some limitations that the researcher could not do in this research and need other researchers to do it in the future.
Firstly, it was limited because this research focused on the guidelines of Islamic CSR only, but it did have data about the feedback or the effect of the CSR of the Islamic bank on the community, and the CSR activities which give more benefits to society and all stakeholders were analysed.

Secondly, the guidelines in this research will be used, especially, in Islamic banks, but the question is whether these guidelines could be applied to other kinds of companies and institutions or not. For the future research, it should discuss Islamic CSR in other types of business, such as industry, hotel, tourism, restaurants, and so on.

Thirdly, the researcher proposed the guidelines of the Islamic CSR for the Islamic Bank of Thailand. Due to the geographical barriers, the researcher could not analyse the possibility of applying the guidelines in Islamic banks in other countries which are non-Muslim countries and comparing the results with Islamic banks in Muslim countries.

6.5 Conclusion

The Islamic CSR guidelines could be applied in Islamic Bank of Thailand in the future, related to at least two reasons: first, the role of the shari’ah board in Islamic Bank of Thailand should be stronger than it is nowadays. However, it urgently needs a new Islamic bank Act which is suitable for the bank and the shari’ah board. The second reason is that the Islamic CSR guidelines could be used in the bank if the director of the bank clearly understands Islamic morals and actively supports a more significant role for the shari’ah board.

Besides that, during this time, the shari’ah advisory board needs to strongly advise all of the departments in the Islamic bank to hold to Islamic principles and fear Allah (SWT). The shari’ah advisory board has to encourage all of the workers
to keep in mind that this is one way to spread Islam amongst the members of the Thai society and that they are representative of Islam; as such, they have to avoid an unclear state and be sincere.

However, more research is needed on Islamic CSR guidelines to develop the society in the future. Islamic CSR has to be discussed in every Islamic conference because there are not many articles, research works or papers which have been written about Islamic CSR as it compares to the conventional CSR.
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APPENDICES

Interview questions

1. Do you think that Islamic bank in Thailand pays attention in CSR or not? And why do you think so?
2. What kind of CSR does the bank concerned?
3. Is there any Act or guidelines of CSR from Thai government which Islamic bank has to follow?
4. Does shari’ah advisory board have to involve or examine in CSR activities of Islamic bank or not?
5. If there are Islamic CSR guidelines, do you think Islamic bank could follow or not?
6. Are you satisfied in these Islamic CSR guidelines? Is there any guideline which has to be changed? And how?
7. Do you think that these Islamic CSR guidelines can be applied in Islamic bank? And why?
Questionnaire Part

Section 1  Opinion about the dimensions of Islamic CSR guidelines of Islamic Bank in Thailand

Instruction: Please tick √ in a number which meets your opinion

Value  5 = most agree
       4 = very agree
       3 = agree
       2 = less agree
       1 = disagree

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<td>1. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with Empowering Shari’ah for The Judge (Al-Hakam)</td>
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<td>2. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with equality for The Utterly Just (Al-Adl)</td>
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<td>3. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned about Responsible in work and service mind for The Truth (Al-Haqq)</td>
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<td>4. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned about Providing good welfare for The Governor (Al-Waliyy)</td>
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<td>5. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned on Guarantee of environment for The Creator (Al-Khaliq)</td>
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6. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned with charity for The Ever Providing (Ar-Razzaq)

7. The guidelines of Islamic corporate social responsibilities of Islamic Bank in Thailand must be concerned on encouragement Islamic ethics in an organisation for The Doer of Good (Al-Barr)

Suggestion

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Section 2 The opinion on Islamic CSR guidelines of Islamic Bank in Thailand.

Section 2.1 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned with empowering shari’ah.

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<tr>
<td>1. Islamic bank must give strong power to shari’ah committees to monitor every activity and every movement of Islamic bank</td>
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<td>2. Islamic bank has to ensure that the Islamic bank products and operations have been matched with shari’ah principles</td>
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<td>3. The shari’ah committees have to be strongly influent in Islamic banks. In addition, it needs to have sub-committees to verify all movement of Islamic banks.</td>
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Suggestion

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Section 2.2 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned on Equality for The Utterly Just (Al-Adl)

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<tr>
<td>- Shareholder</td>
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<tr>
<td>1. Islamic banks need to encourage the values of brotherhood and avoid discrimination among the shareholders.</td>
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<tr>
<td>2. The shareholders who they are either big or small shareholders should have the same opportunity to give opinion or comments to the banks.</td>
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<tr>
<td>- customer</td>
<td></td>
</tr>
<tr>
<td>1. The banks have to give a good service to all customers whether a general customer or a handicapped who he or she does not much amount of money in the bank account or a premium customer who he or she does have a lot of money in the bank account.</td>
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<tr>
<td>2. The banks have to give clear advantage information about the product to customers without hiding some information. The bank has to tell a customer what is the benefit from a product or bank promotion and what is a disadvantage which compares to another one.</td>
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<tr>
<td>3. The banks have to give good advice to all customers. If the bank’s customer</td>
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</table>
faces the problem with the bank, the bank has to solve that problem as soon as possible.

4. The bank should provide a facility for handicapped such as blind people. For example, the bank provides Braille alphabet, and number in a book account for blind people.

<table>
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<tr>
<th>worker</th>
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<tbody>
<tr>
<td>1. The banks have to give proper work with the time and position for the worker.</td>
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<tr>
<td>2. The banks have to give the workers the same opportunity to increase the salary or upgrade the position of work which is depended on the result of work, diligent, and the duration of work in the organisation. The banks have to avoid discrimination and supporter in the organisation.</td>
</tr>
<tr>
<td>3. The banks should give equally the good welfare for all worker.</td>
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<tr>
<td>4. the banks provide an opportunity for handicapped</td>
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<table>
<thead>
<tr>
<th>community</th>
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</thead>
<tbody>
<tr>
<td>1. The banks should help and support the community uprightly regarding health, environment, education, and economy as much as possible.</td>
</tr>
<tr>
<td>2. The banks have to give the knowledge to the community about the advantage of Islamic banking. The banks should provide the information about the dangerous of interest, gambling, and drug. The banks should give them advice for occupation, business or trading.</td>
</tr>
</tbody>
</table>
Section 2.3 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned with Responsible in work for the sake of Allah (SWT)

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</thead>
<tbody>
<tr>
<td>1. The banks have to be responsible for the money of the customers and shareholders. The banks have to be transparency. The banks have to show all clear information in every activity.</td>
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<td>2. The banks should reduce the adverse impact of the investment.</td>
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<tr>
<td>3. The employees of the banks have to work in accordance with the limitations and responsibilities. They have to be optimal for using the time and expertise. The employers and the employees need to have integrity at work.</td>
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<td>4. The banks need to have appropriate reward and penalty with justice to motivate the workers.</td>
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</table>
Section 2.4 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned on the guarantee of welfare for The Patron and Helper (Al-Waliyy)

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<tr>
<td>1. Islamic bank gives eligible of wages to the employees, and a workplace has to be safe and comfortable. Also, the work time must not exceed the limit and time. If they have to work more than ordinary time, the banks have to give them proper compensation.</td>
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<tr>
<td>2. Islamic bank should try to increase the capacity of their employees by providing group course training, encouraging them for studying. Moreover, the bank should look after an employee’s child such as scholarship, the opportunity for working in the bank, support child care, and giving them the Islamic knowledge and general</td>
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<tr>
<td>3. Islamic bank must be good interested in health of employees. The banks should establish a fund for employees in the bank. Moreover, the bank should allow a woman staff, who delivers the baby and need to breastfed her baby, to leave more than three months.</td>
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Section 2.5 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned on Guarantee of environment for The Creator (Al-Khaliq)

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<tbody>
<tr>
<td>1. Islamic bank has to give the knowledge about the relationship between Islam and environment to a community and how is the importance of the environment for the community as well.</td>
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<tr>
<td>2. Islamic bank has to sincerely pay attention to protecting the environment by using the material which no harms the environment. The banks should support activities for preserving the nature such as saving water, using recycled paper, saving electricity, and so on.</td>
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<td>3. The banks must not involve with the harmful company on the environment.</td>
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<tr>
<td>4. The environment in this term does not mean only preserving trees and animals, but it can include a positive work environment according to Islam such as keeping clean in workplace, speaking politely in workplace, providing proper room for praying <em>solat</em> and making ablution and providing a place for reading the Holy Qur’an. It may include an encouraging for fasting in Ramadan month and outside Ramadan, and encouraging for donation as well.</td>
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Section 2.6 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned on Charity for The Ever Providing (Ar-Razzaq)

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<tr>
<td>1. The banks have to convince all shareholders to realise the necessity of charity in Islam.</td>
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<tr>
<td>2. Islamic bank has to make a special fund for doing a charity activity. In the activity, Islamic bank has to empower local communities by advising them the way to do halal business or guide them to produce a local product for example.</td>
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<tr>
<td>3. Charity can be in the way of giving knowledge to local communities, do an activity, scholarship, and support education for children.</td>
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<td>4. Islamic bank must not involve corruption in any way. It has to tell all stakeholders disadvantage of the corruption in this world and hereafter according to Islam.</td>
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Section 2.7 The Islamic CSR guidelines of Islamic Bank in Thailand which be concerned with encouragement Islamic ethics in an organisation

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<tr>
<td>1. It has to educate all employees about Islamic ethics and moral.</td>
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<tr>
<td>2. It has to motivate all stakeholders about the command of Allah ﷺ for doing social responsibility.</td>
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<tr>
<td>3. Islamic bank should educate workers</td>
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</table>
about Islamic banking and the importance of Islamic banking for the society. At least the worker will understand Islam more.

4. The bank also has to practice Islamic ethics in business.

5. The *shari’ah* committees should have an action in duty for the suggestion, recommendation, and give the knowledge to managers, workers, and shareholders about Islamic business ethics.

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