

PT. Bank Rakyat Indonesia Tbk CSR Strategy “BRILian Fight Covid” in facing challenges in pandemic

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ABSTRACT

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The problem being studied in this research is the challenge of Corporate Social Responsibility. This form of social and environmental responsibility has been regulated in a law that serves as a guideline in carrying out CSR. Basically all companies are required and obliged to carry out some form of responsibility even during the pandemic. For example, in the industrial economic sector, most of which experienced a shift in value. One company that continues to maximize its CSR program is PT Bank Rakyat Indonesia, Tbk. The pandemic is a challenge for PT Bank Rakyat Indonesia, Tbk to continue implementing CSR programs through BRILian Fight Covid. This program is a form of volunteer donation from BRI employees to collect funds which will later be donated to areas affected by the COVID-19 outbreak. The method used in this study uses the literature study method. The results of this study indicate a change in the priority of the CSR program implemented by PT Bank Rakyat Indonesia, Tbk, namely the BRI Peduli program. Some of the activities in it have changed by prioritizing the prevention and handling of Covid-19, such as Indonesia Cares, Prosperous Indonesia, Healthy Indonesia, and Indonesia Develops. Meanwhile, for the Indonesia Lestari, Smart Indonesia, Indonesia Takwa programs, the implementation is almost the same as before Covid-19, but is carried out by complying with health protocols. BRI has also added a new CSR program, namely BRILian Fight Covid-19 which is specifically for the handling and prevention of Covid-19. The research method regarding the CSR challenges carried out by PT Bank Rakyat Indonesia, Tbk during the pandemic was carried out using the literature study method. This literature method is carried out to adjust the data or theory with the facts in the field through library references such as books, articles, and journals related to the topic of discussion. The results of this study indicate that there is a level of community satisfaction with the BRILian Fight Covid program carried out by PT. Bank Rakyat Indonesia, Tbk. Therefore, this research can provide benefits for the company to be used as the basis for analyzing the BRILian Fight Covid program.

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1. Introduction

The pandemic changes the order of human life by accident. At the beginning of the entry of the COVID-19 virus, the world community was excited. The COVID-19 virus first appeared in Wuhan, China. And a warning to all countries in the world that the virus has been declared a pandemic by the World Health Organization (WHO) in March 2020 (WHO, 2020). In this way, the Indonesian Government implements Large-Scale Social Restrictions (PSBB) rules, especially in the red zone areas where the COVID-19 VIRUS is infected. The PSBB carried out by the Indonesian government

aims to reduce the spread of COVID-19 (Ciotti et al., 2020). During its development, it underwent many processes. Such as closing public facilities, schools, offices, places of worship, entertainment venues, markets, malls, supermarkets, shopping centers, and others to be stopped for an indefinite period of time. In this limitation, the government carries out PSBB stages and rules for traveling.

The overflowing death rate makes everyone look for a way out how to stay alive. In this limitation, many victims fall, lock down their residence, even to the point of not being allowed to hold large events such as marriage (Theaker, 2020). Many changes have occurred during the pandemic. Global eyes often warn of the dangers of the COVID-19 Virus. These dangers often make the people of the world feel excessively afraid and anxious. In addition, it also hampers mobility to travel both domestically and abroad. So the situation can not be conditioned properly (Minárik & Čiderová, 2021).

This Large-Scale Social Restriction has made many sectors feel the impact, for example the Indonesian employment sector. More than 1.9 million workers have been laid off during the PSBB situation during the Covid-19 pandemic (Lestari & Sularso, 2020). Of this amount, as many as 90 percent of workers were laid off and another 10 percent were laid off. To be precise, 1.24 million people are formal workers and another 265 thousand are informal workers (Ministry of Manpower, 2020). The impact of this virus extends to the entire fabric of people's lives. The impact of this epidemic is on the industrial economic sector. People find it difficult to find rupiah, because of a decrease in people's purchasing power of an item (Baloch et al., 2020). The value of a basic or non-essential goods can threaten the company's industry to go bankrupt. Until it widens in the declining intensity of the stock market, even business actors experience stagnation and the rupiah declines (Agritania, 2021).

The weakening of the economic sector was also felt by the banking sector. The role of banking is very important as the main motor of the movement of the world economy which continues to increase (S Adi & Suwardana, 2021). Banks as a very important component in all respects also experienced a significant decline. The cooperation of various programs between countries that should work well, on the contrary, has an impact on the process of inhibition (Shiddiq & Muhammad, 2021). In order to prevent a large-scale economic recession as a result of the COVID-19 pandemic, recovery efforts were made in the banking sector. Instruments and interventions in the fiscal sector and most countries take steps so that the Covid-19 pandemic does not have a sustainable impact on the economic sector (Siagian et al., 2021). The banking sector is the government's concern in the context of the National Economic Recovery (PEN).

PT Bank Rakyat Indonesia, Tbk is one of the banks that plays a role in the implementation of the National Economic Recovery (PEN) program (Shiddiq & Muhammad, 2021). This strategy is carried out to accelerate the domestic economic recovery so that it can run well. In fact, throughout 2020, BRI distributed the realization of PEN funds to affected communities, especially for micro, small and medium enterprises (MSMEs) in Indonesia (Pyzhikov & Gushchin, 2021).

Not only involved in PEN funds, PT. Bank Rakyat Indonesia also continues to implement the Corporate Social Responsibility (CSR) Program as stated in Law no. 40 of 2007 concerning Limited Liability Companies. CSR according to The World Business Council for Sustainable Development (WBCSD) is a continuous and ongoing commitment from business actors to act ethically and contribute to economic development, as well as improve the quality of life of workers and their families (Xifra, 2020). Meanwhile, according to Coombs and Idowu & Sitnikov (2020) in their book defines CSR as, a voluntary action of the company to pursue its mission and fulfill obligations to all stakeholders including, employees, communities, the environment and society as a whole. Corporate social responsibility refers to all relationships that occur, namely between the company and all stakeholders, including customers, employees, communities, owners or investors, government, suppliers and even competitors.

The CSR program carried out by PT BRI is the BRILian Fight Covid Program. This corporate responsibility program activity is a form of attention and a manifestation of the social spirit of all BRI Group employees or commonly used at work.

2. Theoretical Framework

1) *Corporate Social Responsibility (CSR)*

Corporate Social responsibility or also called CSR is an action in the social and environmental fields by a company that is carried out for the welfare of the community. This activity is sought as a form of corporate responsibility to continue to provide something useful, valuable, and beneficial to the community in accordance with the law that has been stipulated.

Riel & Fombrun (2007) define "Corporate Social Responsibility (CSR) is about companies managing the business processes to produce an overall positive impact on society" Delbard (2020) Corporate Social Responsibility is an ongoing commitment by companies or the business world to contribute to each other's development by always paying attention to corporate social responsibility and focusing on economic, social and environmental aspects. Plunkett and Arthur (1983) in Dantas (2018) state that: The moral and ethical content of managerial and corporate decisions, that is, the value use in business decision over and above the pragmatic imposed by legal principles and the market economy.

CSR according to The World Business Council for Sustainable Development (WBCSD) quoted from Mahase (2020) is a continuous commitment from business actors to act ethically and contribute to economic development, as well as improve the quality of life of workers and their families. Meanwhile, according to Coombs and Holladay (Amodu, 2020) in their book defines CSR as a voluntary action of the company to pursue its mission and fulfill obligations to all stakeholders including employees, community, environment and society as a whole. CSR is very important to do because it is the responsibility of the company to maintain the community, and become a good image for the company, while protecting the environment from any company behavior that can damage (Crowther & Rayman-Bacchus, 2017).

Yakovleva (2017) defines CSR as the ability for companies to behave ethically in ways that are in accordance with economic, social and environmental principles by involving the direct interests of stakeholders in mutually beneficial decision-making processes. Elkington in Nadanyiova (2017) suggests three basic principles of CSR called the 3P concept or triple bottom line, namely:

- a. Profits. Companies must remain oriented to seek economic benefits that allow them to continue to grow.
- b. People. Companies must have a concern for human welfare. Some companies develop CSR programs such as providing scholarships for students around the company, establishing education and health facilities, strengthening local economic capacity, and there are even companies that design various social protection schemes for local residents.
- c. Planets. The company cares about the environment and the sustainability of biodiversity. Several CSR programs based on this principle are usually in the form of greening the environment, providing clean water facilities, improving settlements, developing tourism (ecotourism), and others. For a clearer understanding of the triple bottom line CSR concept.

CSR in Indonesia is contained in Law No. 40 of 2007 concerning Limited Liability Companies Article 74 which states that corporate social responsibility is an obligation or obligation for every company whose business is engaged in fields related to natural resources. Of course, a company's CSR must be able to continue to be developed and implemented, especially during a pandemic like this. Many people in the community need assistance, funds, and social services from the company so that they can continue to live their lives as usual (Frandsen & Johansen, 2014). That CSR emphasizes on every company to continue to act ethically, legally, and contribute actively in improving the economy by improving the quality of life of employees, employees' families, and

trying to always improve the quality of life of local communities and even the general public (Stoll & Herrmann, 2020).

CSR (Corporate Social Responsibility) is seen as a must for company. CSR is not only a corporate responsibility, but has become an obligation for company. The thinking that underlies CSR is the legitimacy theory which states that: the company has a contract with the community to carry out its activities based on values justice (Kealy, 2020). CSR is a claim that the company does not only operate for the benefit of shareholders (Shareholders), but also for the benefit of stakeholders (Tabassum & Singh, 2020). CSR is implemented as a form of good corporate management (Borkowski et al., 2018). This must be done by the company so that it can manage relationships with stakeholders that can be fulfilled according to their portions, as well as prevent significant errors in implementing corporate strategies, and ensure errors that occur can be corrected immediately.

2) *PT. Bank Rakyat Indonesia, Tbk*

Bank Rakyat Indonesia is the largest state-owned bank and is spread across Indonesia (Veronica Lupita & Lestari, 2020). BRI has served since 1895 and has played a very important role in driving the wheels of the national economy. As a State-Owned Enterprise (BUMN), BRI also implements a Corporate Social Responsibility (CSR) Program, especially through the implementation of the Environmental and Social Development Program during the Covid-19 pandemic, known as BRILian Fight Covid (Sobana et al., 2021).

BRI has a strong commitment in carrying out BRI Cares by carrying the theme "Proud to be Indonesian" as the tagline of its CSR and Community Development programs. Pyzhikov & Gushchin, (2021) In its implementation, each sector is communicated by the name of the program, namely:

- a. Natural and non-natural disaster assistance, including those caused by epidemics, is communicated under the name **INDONESIA PEDULI**
- b. Educational assistance, can be in the form of training, educational infrastructure and facilities, communicated under the name **INDONESIA CERDAS**
- c. Health improvement assistance, communicated under the name **INDONESIA SEHAT**
- d. Assistance for the development of infrastructure and/or public facilities, communicated under the name **INDONESIA MEMBANGUN**
- e. Assistance for worship facilities, communicated under the name **INDONESIA TAKWA**
- f. Nature conservation assistance, communicated under the name **INDONESIA LESTARI**
- g. Community social assistance for poverty alleviation, communicated under the name **INDONESIA SEJAHTERA**

From the various commitments that have been implemented in the areas of CSR and Community Development, BRI continues to improve the quality of its CSR and Community Development Programs by building a program management system, including planning, implementation, monitoring and evaluation, including measuring program impacts and compliance with applicable regulations (Shiddiq & Muhammad, 2021).

PT. Bank Rakyat Indonesia (Persero) Tbk has a Corporate Secretary department or Corporate Secretariat. This department consists of several sections, namely Corporate Communication, CSR, Protocol and International Relations, which have the function to initiate activities related to internal and external companies.

Table 1. Recipient of Indonesia CSR Brand Equity

No.	Corporate	Title
1.	Ministry of Villages, Development of Disadvantaged Regions and Transmigration of the Republic of Indonesia	Leading Ministries in Promoting Social Welfare in Indonesia
2.	PT Bank Mandiri (Persero) Tbk	Bank
3.	PT Bank Central Asia Tbk	Bank
4.	PT Bank Rakyat Indonesia (Persero) Tbk	Bank
5.	PT Bank Negara Indonesia (Persero) Tbk	Bank
6.	PT Bank Tabungan Negara (Persero) Tbk	Bank
7.	PT BNI Life Insurance	Insurance
8.	PT Prudential Life Assurance	Insurance
9.	PT Jasa Raharja	Insurance
10.	PT Great Eastern Life Indonesia	Insurance

(Awards 2021)

PT.Bank Rakyat Indonesia (Persero) Tbk has a Corporate Secretary department or Corporate Secretariat. This department consists of several sections, namely Corporate Communication, CSR, Protocol and International Relations, which have the function to initiate activities related to internal and external companies (Bowen et al., 2020). Van Riel in Cornelissen (2007) suggests that corporate communication is a management tool used to provide information to internal and external effectively and efficiently with the aim of creating and building relationships with stakeholders.

3. Method

Research on the challenges of Corporate Social Responsibility conducted by PT. Bank Rakyat Indonesia, Tbk is a type of literature review research by looking for theoretical references that are relevant to the cases or problems found. According to Creswell (2019) states that a literature review is a written summary of articles from journals, books, and other documents that describe theories and information. In this study, the type of data used by the author is data obtained from the study of literature. Literature study is a method used to collect data or sources related to the topic raised in a study (Creswell, 2015).

The data that has been obtained relating to CSR is then analyzed by descriptive analysis method. Descriptive analysis method is carried out by describing the facts which are then followed by analysis, not merely describing, but also providing sufficient understanding and explanation.

4. Results and Discussion

1) *BRI program CSR*

In carrying out its social responsibility duties, PT Bank Rakyat Indonesia established BRI Peduli as a form of CSR. Various types of CSR programs are carried out by BRI through its work units spread throughout Indonesia, namely at the Head Office, Branch Offices, Sub-Branch Offices, and BRI Units as a form of BRI's social responsibility to the environment (Siagian et al., 2021). It is not easy to realize the ideal banking CSR policies and programs, but in essence the CSR program must be related to efforts to maximize the positive impact and minimize the negative impact of a banking business activity. Therefore, an effective and efficient concept of implementing CSR is needed in accordance with the main activities of banking (Bahoo, 2020). So that CSR not only has a positive impact on the welfare of the community but also for the company. Kotler & Armstrong (2018) state that companies can participate in various forms of responsibility that can provide many benefits such as; increase market share, strengthen brand positioning, enhance the image and influence of the company, increase the ability to attract hearts, motivate and reduce operating costs, and increase the desire of investors to invest. It is hoped that the CSR that has been implemented can provide benefits for the company, both internal and external parties.

Fig. 1. BRI Operates

8	Level of service office, , consists of the Head Office.
19	Regional Offices
467	Branch Offices (including 4 Overseas Work Units).
603	Sub-Branch Office
983	Cash Office
5.360	BRI Units
2.543	BRI Terrace
636	Mobile BRI Terrace

2) *CSR Practices During the Covid-19 in Pandemic (BRILian Fight Covid)*

At the end of December 2019, the first time the corona virus attacked the world community. The shocking cases of transmission and the increasing number of deaths have caused the WHO to declare Covid as a pandemic. In Indonesia, March 2, 2020, was the first case of viral infection to spread throughout Indonesia. To prevent further spread of transmission, activities that have the potential to bring together many people at the same time are now limited. Restricted activities

include attending school, working in an office or factory, watching movies in theaters, and attending music concerts (Reftiana et al., 2020).

This situation is actually an opportunity for the company to show the existence of its concern for the community related to the impact felt by the community arising from the emergence of Covid-19 (Agritania, 2021). In the economic sector, PT Bank Rakyat Indonesia strives to continue to carry out CSR programs. In this case, Bank BRI shifted the form of corporate social responsibility by prioritizing the BRI Cares program with activities related to Covid-19 (Aisyah & Maharani, 2021).

Due to the ongoing COVID-19 pandemic, PT Bank Rakyat Indonesia, Tbk through BRI PEDULI held the BRILian Fight Covid program (V Lupita et al., 2020). This program is a company initiative to always do good to the community as well as a form of Corporate Social Responsibility and can improve the company's image. By inviting all BRI Group employees (BRILian People) to work together to help people affected by Covid-19 (Samanto & Hidayah, 2020). This activity is in the form of raising and distributing funds in stages in the form of aids that directly benefit the community.

Through the Corporate Social Responsibility (CSR) program, BRI Peduli and "BRILian Fight Covid-19" have distributed various assistance in handling Covid-19 in Indonesia with a total value of Rp. 106.9 billion. Assistance is distributed to the community, especially to help health facilities and services in hospitals (RS) as well as assistance for people who are economically affected by Covid-19. BRI also took an active role in providing assistance to the BUMN Present for the Nation Foundation in the amount of Rp. 5 billion, emergency response assistance from BRI Cares for Covid-19 Prevention through BRI Work Units throughout Indonesia with a total aid value of Rp. 25.25 billion as well as socialization of the prevention of COVID-19. 19 with a total aid value of Rp 1.53 billion.

5. Conclusion

The implementation of PT Bank Rakyat Indonesia, Tbk's Corporate Social Responsibility through the BRILian Fight program has an impact on all sectors of life. This program is carried out by collecting contributions from BRI employees to jointly raise community social funds in order to achieve the Corporate Social Responsibility target in the pandemic era. This activity answers the challenge that the company's CSR implementation is still carried out in a new way (Theaker, 2020). BRILian Fight Covid is the answer to the anxiety of people living in the midst of a pandemic, to help them carry on with their lives as usual. in its implementation (Delbard, 2020), BRI has collected as much as Rp. 106.9 billion. By participating in helping people affected by or infected with Covid-19, it is hoped that they will be able to rise above this global problem.

The donations are in the form of money, personal protective equipment, medical equipment, food, rice, basic necessities, etc. which have been distributed to the wider community, health workers, and BUMN foundations to be able to continue to survive during a pandemic like this. It is hoped that this assistance will be helpful and useful so that you are always optimistic that this pandemic will end soon.

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