

ABSTRACT

This study is aimed to analyze and empirically test the Corporate Social Responsibility Disclosure

(CSR) between Sharia and non Sharia Banks. CSR data is collected from the company related

to social activities that include the following themes: environment, energy, health and occupational safety, other labor, products, community involvement, and general information. All items of CSR were measured using content analysis with the check list of the items of CSR in the annual report of each Sharia Bank (Mandiri Sharia Bank, BNI Sharia, and BRI Sharia) and Non Sharia Bank (Mandiri Bank, BNI, BRI). Mann-Whitney test was applied to compare the CSR of the two different type of banks. The results showed that, in general, there is no difference between the two type of banks. However, non sharia banks tend to disclose more enviromental, energy and general information than sharia banks. This might have been due to the fact that Banks in Indonesia adopt the dual banking system that allow the non-sharia banks have Sharia Business Units/sharia banking units. It is mean that all activities of the sharia banking still depends on the policy of the corresponding conventional banking. While, Sharia Banks tend to disclose more information related to non-riba, gharar, zakat, saddaqa, waqf, and qard Hasan activities. In order to the form of social activities Sharia bank, for example: distribution to a number of corporate zakat, provision of social assistance to the community/population/people who

are less able, aid to education, aid to disaster victims, and the last ono is providing medical assistance.

Keywords: Corporate Social Responsibility Disclosure (CSR), annual report, Sharia Banks, Non

Sharia Banks, Mann-Whitney test