

**Penerapan *Corporate Social Responsibility* pada Lembaga Keuangan
Berbasis Kearifan Lokal**

by

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ABSTRACT

This study aims to explore and understand the application of CSR based on local wisdom (Tri Hita Karana) in Bali that are applied by the Village Credit Institutions (LPD) and LPD Tibekauh Penglattan Singaraja Gianyar. Implementation of CSR on both LPD were compared in this study. Each program will be tailored CSR applied to aspects parhyangan, palemahan, pawongan in the Tri Hita Karana.

This study will address issues related to the implementation of CSR by LPD based on local wisdom, LPD social fund allocation, and allocation of social funds in terms of financial performance LPD. There are three questions are formulated.

This study uses a qualitative method. The technique of collecting data using interviews, observation, documentation, and deployment of an open questionnaire to customers or the public. Informants determined by purposive sampling. Use interactive data analysis techniques. Technique authenticity of data by researchers to test the credibility and triangulation. Data used in the form of primary and secondary data.

Implementation of CSR in the LPD can be said to be based Tri Hita Karana. However, CSR program in Singaraja Penglattan LPD more active than the LPD Tibekauh Gianyar. LPD Tibekauh Gianyar co-own shortcomings in aspects palemahan. This is because the CSR program LPD Tibekauh on aspects palemahan not comprehensive.

CSR is applied LPD Penglattan Singaraja and Tibekauh Gianyar can be said to contain aspects of tri hita karana (parhyangan, palemahan, pawongan). The program is applicable to almost the same, except that the amount of applied programs tailored to ability. CSR is applied adapted to the needs of the surrounding environment so that CSR is implemented effectively. The allocation of social funds have been set in gubernatorial. Bali Provincial No. 11 Year 2013 concerning LPD as much as 5%, and the village development fund 20% of its net profit in the year-end LPD. The higher net income LPD, the higher allocation of funds of social and rural development.

CSR shall be implemented by LPD. The goal is improve the lives of the surrounding environment. So that goal is reached, the program is designed to be effective and perceived by the public contribution. So the LPD need to create an education program in which if appropriately carried out and fill the needs of the community. CSR mandatory because LPD-owned Pakraman and utilize the resources around.

Future studies are expected to enhance this work by including a component of financial statements that reflect social activities menyuluruh LPD and assess the financial aspects related to the allocation of funds LPD social and rural development.

Keywords: Corporate Social Responsibility, Tri Hita Karana, Net Income

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