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Research Article

Assessing the Effectiveness of the Aceh Government's Oversight of PT Bank Syariah Indonesia's CSR Program

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Abstract

Corporate Social Responsibility (CSR) is a form of corporate social responsibility that contributes to supporting development and improving community welfare. The successful implementation of CSR programs is determined not only by the company's commitment but also by the effectiveness of government supervision as a regulator and facilitator. This study aims to analyze the effectiveness of the Aceh Government's supervision of the Corporate Social Responsibility (CSR) program of PT Bank Syariah Indonesia and to identify the challenges encountered in the implementation of such supervision. This study employed a qualitative approach, with data collected through observation, interviews, and documentation. Data were analyzed using Budiani's effectiveness indicators, which include target accuracy, program socialization, program objectives, and program monitoring. The findings indicate that the Aceh Government's supervision of the CSR program of PT Bank Syariah Indonesia has been carried out through coordination, the provision of recommendations, and the verification of program beneficiaries. However, the effectiveness of the supervision has not been fully optimal due to the limited authority of the Aceh Government, the absence of operational regulations governing supervision mechanisms in detail, the low level of transparency in CSR program reporting, and the lack of an integrated monitoring and evaluation system. These conditions have resulted in supervision that remains primarily coordinative and has not been able to optimize the overall implementation of the CSR program. Nevertheless, the CSR program of PT Bank Syariah Indonesia has continued to contribute to the fields of education, healthcare, social welfare, and community economic empowerment.

Keywords: Effectiveness; Supervision; Corporate Social Responsibility; Bank Syariah Indonesia.

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Introduction

The implementation of Corporate Social Responsibility (CSR) in Indonesia has become an essential component of corporate responsibility in supporting social and environmental development. Along with the growth of the business sector, CSR is no longer implemented solely by companies operating in the natural resource sector but has also been adopted by various other industries as a sustainable business strategy that enhances corporate reputation while providing benefits to society. Wibisono, as cited in Sultoni and Hamim (2020, p. 2), explains that CSR is not merely a form of corporate social responsibility but also serves as a strategy to improve a company's image.

As a province with special autonomous status, Aceh has the authority to manage regional policies, including the implementation of corporate CSR programs. This is regulated under Governor of Aceh Regulation Number 65 of 2016 concerning Guidelines for the Implementation of Corporate Social and Environmental Responsibility (TJSLP), which encourages companies to implement CSR programs in a directed, measurable manner and in alignment with regional development priorities. In its implementation, the Government of Aceh acts as a regulator, facilitator, and coordinator through consultations with the Aceh Regional Development Planning Agency (Bappeda Aceh) to ensure that CSR programs address community needs while supporting regional development.

As one of the largest Islamic financial institutions in Indonesia, PT Bank Syariah Indonesia (BSI) has contributed to the development of Aceh through its CSR programs since 2021. CSR funds derived from corporate zakat, employee zakat, social funds, and charitable donations are allocated to various programs covering economic empowerment, education, healthcare, humanitarian assistance, environmental preservation, and religious facilities (BSI, 2024). In 2024, BSI Aceh allocated IDR 16.4 billion in CSR funds to support the education sector,

community economic empowerment, disaster management, and the development of social and religious infrastructure.

Nevertheless, the implementation of CSR continues to face several challenges. One of the major issues concerns the allocation of BSI CSR funds to the *Persiraja Banda Aceh* football club, which was considered not to adequately reflect the broader interests of the community. In 2024, BSI allocated IDR 2.5 billion in CSR funds to Persiraja Aceh, IDR 5 billion to support the National Sports Week (PON), and IDR 1.7 billion for the construction of the Ar-Raniry State Islamic University Mosque. These allocations were criticized for providing limited direct benefits to low-income communities that continue to struggle to meet their basic needs (Elitnesia.id, 2025).

The Chairman of the Aceh Concerned Action Association (SAPA), Fauzan Adami, stated that CSR funds should be prioritized for programs that generate tangible economic benefits for the people of Aceh (Berita Bangsa, 2025). This situation indicates that the effectiveness of government supervision remains a critical issue, particularly in ensuring that CSR programs are genuinely aligned with community needs and regional development priorities.

According to Winayu (2025, p. 73), the government serves as a regulator responsible for ensuring that CSR implementation complies with established policies through appropriate regulations. However, in practice, there are indications that the supervision exercised by the Government of Aceh has not yet been fully effective, particularly regarding the determination of program priorities, implementation transparency, cross-sectoral coordination, and an accountable monitoring and evaluation system. Therefore, this study aims to analyze the effectiveness of the Government of Aceh's supervision of the Corporate Social Responsibility (CSR) Program of PT Bank Syariah Indonesia and to identify the challenges encountered in the implementation of such supervision.

Literature Review

The literature review should certain a written overview of major writings and other sources of the selected topic. It should provide a description, summary, and evaluation of each source. Corporate Social Responsibility (CSR) represents a company's commitment to fulfilling its social and environmental responsibilities as part of sustainable business practices. This concept is no longer understood merely as the provision of charitable donations or social assistance but has evolved into an instrument that integrates economic, social, and environmental aspects into business activities. Wibisono, as cited in Sultoni and Hamim (2020, p. 2), explains that the implementation of CSR is not only a form of corporate social responsibility but also a strategy for enhancing corporate reputation and public trust. CSR implementation also refers to Elkington's Triple Bottom Line concept, namely People, Profit, and Planet, which emphasizes a balance between economic profitability, community welfare, and environmental sustainability (Fuadah et al., 2018, p. 2).

According to Habibah and Tampubolon (2024), the implementation of Corporate Social Responsibility is not solely aimed at fulfilling corporate social responsibilities but is also intended to generate sustainable economic, social, and environmental benefits. Therefore, CSR programs should be systematically designed and implemented to make meaningful contributions to community development. Consequently, the success of CSR should not be measured merely by the amount of funds distributed but also by its contribution to development and community welfare.

The implementation of CSR requires government involvement to ensure that corporate programs remain aligned with community needs and regional development priorities. The government serves as a regulator, facilitator, and supervisor to ensure that CSR implementation is transparent, accountable, and

well targeted. According to Setiawan and Johannes (2024), supervision is a process intended to ensure that activities are carried out in accordance with predetermined objectives, plans, and regulations so that potential deviations can be prevented at an early stage. In the context of CSR implementation, supervision plays an essential role in ensuring that corporate programs remain aligned with government policies and community needs.

In Aceh, CSR implementation is supported by Aceh Governor Regulation Number 65 of 2016 concerning Guidelines for the Implementation of Corporate Social and Environmental Responsibility (TJSLP), which regulates the coordination, consultation, monitoring, and evaluation of CSR implementation. In addition, the government may apply both preventive and repressive supervision to ensure that CSR implementation complies with applicable regulations (Djuniardi et al., 2022, p. 96). Nevertheless, the effectiveness of government supervision continues to face several challenges, particularly those related to governmental authority, operational regulations, and the transparency of program implementation.

Previous studies have shown that both the implementation and supervision of CSR continue to face various challenges. Haliwela (2021) found that local government supervision of corporate social and environmental responsibility had not been implemented optimally despite the existence of regional regulations, primarily because no technical guidelines clearly governed the supervision mechanism. The study emphasized the importance of coordination, monitoring, and evaluation to ensure that CSR implementation extends beyond administrative compliance and provides tangible benefits to the community.

Nasution (2023) examined the implementation of the CSR program of PT Bank Syariah Indonesia using the Sharia Enterprise Theory perspective. The findings revealed that BSI's CSR implementation has been carried out through various programs in the fields of education, economic development, and religious activities, reflecting the company's social responsibility in accordance with Islamic

principles. However, the study focused primarily on CSR implementation from the company's internal perspective and did not examine the effectiveness of government supervision of the program.

Furthermore, Hidayat and Husni Jalil (2022) found that the supervision of corporate social responsibility implementation in Aceh Jaya Regency had not been effective due to several implementation challenges. Their study emphasized that local governments need to strengthen supervision to ensure that CSR implementation contributes more effectively to regional development.

Based on these previous studies, it can be observed that CSR research has extensively discussed both program implementation and local government supervision. However, these studies have not specifically analyzed the effectiveness of the Aceh Government's supervision of the CSR program implemented by PT Bank Syariah Indonesia using Budiani's program effectiveness theory. In addition, previous studies have not comprehensively examined the various challenges affecting government supervision, including the limited authority of local governments, the lack of optimal integration between CSR programs and regional development targets, limited transparency, and the absence of operational and legally binding regional regulations. Therefore, this study was conducted to analyze the effectiveness of the Aceh Government's supervision of the CSR program implemented by PT Bank Syariah Indonesia and to identify the challenges affecting the implementation of such supervision.

This study adopts Budiani's program effectiveness theory (2007), as cited in Indrayani (2014, pp. 4-5), to analyze the effectiveness of the Aceh Government's supervision of the CSR program implemented by PT Bank Syariah Indonesia. According to Budiani, program effectiveness is measured using four indicators: target accuracy, program socialization, program objectives, and program monitoring. Target accuracy assesses the appropriateness of program beneficiaries in relation to predetermined targets, program socialization evaluates

the dissemination of information to stakeholders, program objectives measure the extent to which intended outcomes are achieved, while program monitoring ensures that program implementation proceeds according to plan and serves as the basis for the evaluation process. These four indicators are employed as the analytical framework because they provide a comprehensive assessment of the effectiveness of government supervision throughout all stages of CSR implementation, from program planning to program evaluation.

Method

This study employed a qualitative approach using a descriptive research design to analyze the effectiveness of the Aceh Government's supervision of the Corporate Social Responsibility (CSR) program implemented by PT Bank Syariah Indonesia. The study was conducted in Aceh Province and involved informants selected through a purposive sampling technique. The informants consisted of representatives from the Aceh Regional House of Representatives (DPRA), the Financial Services Authority (OJK), the Aceh Social Affairs Office, the Aceh Regional Development Planning Agency (Bappeda Aceh), PT Bank Syariah Indonesia, the Aceh Concerned Action Association (SAPA), and beneficiaries of the CSR program.

The research data consisted of primary data obtained through interviews and secondary data derived from books, journals, documents, reports, and relevant laws and regulations. Data were collected through observation, interviews, and documentation. The data were analyzed using the Miles and Huberman qualitative data analysis model, which consists of data collection, data reduction, data display, and conclusion drawing. The findings were then interpreted using Budiani's program effectiveness theory, which comprises four indicators: target accuracy, program socialization, program objectives, and program monitoring.

Results and Discussion

The implementation of the Corporate Social Responsibility (CSR) program by PT Bank Syariah Indonesia in Aceh is carried out in accordance with national laws and regulations as well as the company's internal policies. As a corporation, PT Bank Syariah Indonesia is required to implement social and environmental responsibility as stipulated in Law Number 40 of 2007 concerning Limited Liability Companies. In addition, as a banking institution, PT Bank Syariah Indonesia also complies with the regulations of the Financial Services Authority (OJK) regarding the implementation of sustainability principles, corporate social responsibility, and the reporting of social responsibility activities as part of good corporate governance.

At the regional level, the implementation of PT Bank Syariah Indonesia's CSR program is aligned with the development policies and community needs of Aceh. However, the applicable regulations do not grant the Aceh Government direct authority to regulate or manage corporate CSR funds. Therefore, the local government primarily serves as a coordinator and facilitator to encourage CSR programs to align with regional development priorities and to avoid overlap with government programs. This was explained by Mr. Thariq Farline, a representative of PT Bank Syariah Indonesia, as follows:

> "*Basically, there are no regulations requiring all Corporate Social Responsibility programs to be coordinated with or distributed through the government. CSR is a form of a company's social responsibility toward its operational environment. In the context of BSI, this environment includes the company's operational areas, such as branch offices and its customers. Therefore, the company prioritizes these areas first. Meanwhile, the types of programs implemented are then coordinated with and communicated to the government.*" (Interview, February 25, 2026).

The interview findings indicate that the implementation of CSR is entirely under the authority of the company, while the Aceh Government is responsible for coordination, facilitation, and administrative supervision to ensure that CSR programs remain aligned with regional development policies. Accordingly,

government supervision is not interpreted as a form of direct control over the company but rather as an effort to ensure that CSR programs contribute to regional development without diminishing the company's authority to determine the form and implementation mechanisms of its CSR activities.

On the other hand, the Aceh Concerned Action Association (SAPA) considers that the supervision of PT Bank Syariah Indonesia's CSR implementation has not yet been fully effective, particularly in terms of transparency and access to information. The differing perspectives among the local government, the company, and civil society indicate that the effectiveness of government supervision is determined not only by the existence of the government's supervisory role but also by the extent to which that role can be effectively implemented in practice.

Based on these conditions, this study analyzes the effectiveness of the Aceh Government's supervision of the Corporate Social Responsibility (CSR) program implemented by PT Bank Syariah Indonesia using Budiani's program effectiveness theory (2007), as cited in Indrayani (2014, pp. 4-5). The analysis is based on four indicators: target accuracy, program socialization, program objectives, and program monitoring.

Target Accuracy

According to Budiani, as cited in Arifin and Widiyarta (2021), target accuracy refers to the extent to which program beneficiaries correspond to the predetermined target groups. In this study, this indicator is assessed not only based on the appropriateness of the program beneficiaries but also on the alignment of the CSR program with regional development priorities and its ability to address social issues in Aceh.

This was explained by Mr. Teuku Ahmad Dadek, Senior Planning Expert of the Aceh Regional Development Planning Agency (Bappeda Aceh), as follows:

> *"Bappeda Aceh does not serve as the direct authority in determining the target beneficiaries of CSR/TJSLP programs because these programs are managed independently by the company. However, Bappeda remains involved through coordination and consultation within the TJSLP Forum to align CSR programs with Aceh's development agenda. Under the Governor Regulation, CSR targets are considered appropriate when they support regional development objectives and are empowerment-oriented. In principle, PT Bank Syariah Indonesia's CSR programs are consistent with Aceh's regional development planning documents, particularly in the areas of the people's economy and micro, small, and medium enterprises (MSMEs), education, socio-religious development, and the Islamic economy, although such alignment remains general and has not yet been fully measurable." (Interview, January 9, 2026).*

The interview findings indicate that the Aceh Government does not have the authority to directly determine the target beneficiaries of CSR programs but plays a coordinating role in ensuring that corporate CSR programs are aligned with regional development priorities. To support target accuracy, the Aceh Social Affairs Office provides verified People with Social Welfare Problems (PPKS) data as the basis for recommending program beneficiaries.

From the company's perspective, PT Bank Syariah Indonesia explained that the distribution of CSR funds, most of which are derived from corporate zakat funds, is based on beneficiary categories with genuine needs and is supported by assessment procedures and field surveys before assistance is provided. This mechanism is intended to ensure that assistance is distributed to eligible beneficiaries.

Nevertheless, the Aceh Concerned Action Association (SAPA) argued that some CSR programs have not yet fully reached the communities most in need. These findings indicate that although government coordination mechanisms and the company's internal procedures have been implemented, the Aceh Government's supervision remains primarily coordinative and has not yet been

able to ensure that all CSR programs are genuinely oriented toward community empowerment.

Based on Budiani's indicator, the target accuracy of PT Bank Syariah Indonesia's CSR program can be considered administratively satisfactory because it has been supported by government coordination, the utilization of PPKS data, and beneficiary assessment procedures. However, its effectiveness has not yet been fully optimal because the alignment of CSR programs with regional development targets remains general, and their impact on poverty reduction and the reduction of social vulnerability has not been comprehensively measured.

Socialization in Programs

Program socialization plays a crucial role in determining how successfully a program can meet its intended goals (Arifin & Widiyarta, 2021). In the context of Corporate Social Responsibility (CSR), the socialization of programs plays a crucial role in evaluating how well the Aceh government oversees these initiatives. It highlights how effectively stakeholders and beneficiaries grasp the goals, processes, and intended recipients of CSR programs.

According to the insights gathered from interviews with Bappeda Aceh, the approach to socializing CSR programs involves utilizing cross-sectoral coordination forums instead of direct communication with the public. This was articulated by Mr. Teuku Ahmad Dadek, a senior planning expert at Bappeda Aceh, in the following manner:

> *The implementation of corporate social responsibility programs in Aceh is viewed as a collaborative planning process, rather than just a one-sided flow of information from the company. In this context, Bappeda Aceh plays a vital role as a coordinator and facilitator, helping to connect PT Bank Syariah Indonesia with the appropriate regional government agencies (SKPA) as well as district and municipal governments. (Interview conducted on January 9, 2026)*

The findings from the interviews suggest that the Aceh government mainly acts as a coordinator and facilitator. It utilizes coordination forums to ensure that CSR programs align with regional development priorities, rather than taking on the role of directly sharing program information with the public. Conversely, PT Bank Syariah Indonesia's socialization program emphasizes the promotion of particular CSR initiatives, primarily communicated through branch offices, partner organizations, and the submission of proposals. This approach leads to disparities in access to information, favoring those who already possess established networks or partnerships with the company.

According to the overall findings of this study, the program for socializing CSR has been put into action through administrative efforts, involving coordination and collaboration among different institutions and the government. However, when evaluated through Budiani's program socialization indicator, its effectiveness has not yet reached its full potential, as the distribution of information has not been evenly accessible to all segments of society. As a result, there is still a lack of public access to information about how CSR programs work and the ways individuals can take advantage of them.

Monitoring and Evaluating Program

Program monitoring is one of the key indicators used to assess the effectiveness of a program. Budiani, as cited in Purnamawati et al. (2022), explains that program monitoring refers to activities conducted after program implementation as a form of continued attention to beneficiaries or recipients. Program monitoring aims to ensure that the implemented program is carried out in accordance with its intended objectives and to assess the extent to which it provides benefits and impacts for the target beneficiaries.

The monitoring of PT Bank Syariah Indonesia's Corporate Social Responsibility (CSR) program in Aceh is carried out through coordination

mechanisms between the local government and the company. As the regulator of the banking sector, the Financial Services Authority (OJK) Aceh explained that CSR supervision is not conducted specifically at the regional level but rather forms part of the supervision carried out by the OJK Headquarters over PT Bank Syariah Indonesia at the national level. Meanwhile, Bappeda Aceh conducts monitoring through policy coordination, CSR deliberation forums, and reports submitted by the company regarding program implementation.

This was explained by Mr. Teuku Ahmad Dadek, Senior Planning Expert of Bappeda Aceh, as follows:

> *"The monitoring and evaluation of CSR/TJSLP in Aceh are not conducted as a one-sided supervisory process but rather through a joint monitoring and evaluation mechanism involving the government, the company, and the community. In practice, Bappeda Aceh conducts monitoring through planning coordination, CSR/TJSLP deliberation forums, and the utilization of program implementation reports submitted by both the company and its implementing partners." (Interview, January 9, 2026)*

The interview findings indicate that the monitoring of CSR programs is conducted through coordination, reporting, and joint evaluation forums to ensure that program implementation remains aligned with Aceh's regional development priorities. The monitoring mechanism was also explained by PT Bank Syariah Indonesia. Mr. Thariq Farline, a representative of PT Bank Syariah Indonesia, stated: "The evaluation process for CSR programs depends on the type of program implementation. If the program is proposed and implemented through the government, the evaluation is conducted jointly with the government.

However, if the program is implemented independently by the company, the evaluation is carried out internally by the company. Nevertheless, the progress

and development of the program are regularly reported to the government through the CSR forum coordinated by Bappeda." (Interview, February 25, 2026)

The statement indicates that program monitoring is conducted through two mechanisms: joint evaluation with the government for programs implemented through government channels and internal evaluation by the company for independently implemented programs. In addition, PT Bank Syariah Indonesia also conducts monitoring through field visits, ongoing supervision during program implementation, and guidance provided to program beneficiaries.

When examined using Budiani's program monitoring indicator, the monitoring mechanism has been implemented procedurally because it involves monitoring and evaluation by both the government and the company. However, its effectiveness has not yet been fully optimal because the government's role remains primarily coordinative and facilitative, while the company's monitoring focuses mainly on program implementation and administrative aspects. Consequently, the measurement of the program's impact on changes in the social and economic conditions of the community has not yet been conducted systematically or in an integrated manner.

Challenges Faced by the Aceh Government in Supervising the Implementation of PT Bank Syariah Indonesia's Corporate Social Responsibility (CSR) Program

The supervision of the implementation of PT Bank Syariah Indonesia's Corporate Social Responsibility (CSR) program in Aceh continues to face various challenges that affect the effectiveness of the Aceh Government's supervisory role. Although, normatively, the local government functions as a regulator, facilitator, and coordinator to ensure that CSR implementation is aligned with regional development priorities, these functions have not yet been fully effective in practice. Various limitations have resulted in supervision remaining largely administrative and coordinative in nature, preventing it from fully controlling

program implementation, comprehensively measuring its impact, and strengthening the accountability of CSR implementation.

Limited Authority of the Local Government over CSR Management

One of the primary challenges faced by the Aceh Government in supervising the implementation of PT Bank Syariah Indonesia's CSR program is the limited authority of the local government to control the management of CSR funds and determine program target beneficiaries. This challenge is structural in nature because CSR is an internal corporate policy that falls outside the local government's planning and budgeting system.

Based on the interview findings with Bappeda Aceh, the local government is responsible only for coordinating and aligning CSR programs with regional development planning documents and does not have the authority to determine program targets or control their implementation. This was explained by Mr. Teuku Ahmad Dadek, Senior Planning Expert of Bappeda Aceh, as follows:

> *"The main challenge faced by Bappeda Aceh in supervising the target accuracy of Corporate Social Responsibility programs does not lie in weak coordination but rather in the fundamental nature of CSR itself. First, CSR is an internal corporate policy; therefore, the local government does not have direct authority to determine program targets, which are only agreed upon in accordance with government planning documents such as the Regional Medium-Term Development Plan (RPJMD) and others. Second, CSR falls outside the regional planning and budgeting system, meaning that supervision can only be carried out through coordination rather than through structural authority, particularly in the form of joint monitoring and evaluation." (Interview, January 9, 2026)*

The interview findings indicate that the Aceh Government's supervision can only be conducted through coordination, joint monitoring, and evaluation mechanisms without possessing legally binding instruments over the company. A similar situation is experienced by the Aceh Social Affairs Office, which can only

provide recommendations based on verified People with Social Welfare Problems (PPKS) data but does not have the authority to ensure that these recommendations are adopted as the target beneficiaries of the company's CSR program.

Based on the findings of this study, these limitations in authority have resulted in the Aceh Government's supervision remaining facilitative and coordinative in nature, without sufficient authority to direct or comprehensively evaluate CSR implementation. Consequently, the integration of CSR programs with regional development priorities has not yet been fully optimized. Therefore, strengthening the regulatory and institutional framework is necessary to ensure that CSR supervision can be implemented more effectively, systematically, and in a manner that is oriented toward measurable impacts.

The Integration of CSR Indicators with Regional Development Targets Has Not Yet Been Optimal

Another challenge in supervising PT Bank Syariah Indonesia's CSR program is the limited integration of CSR programs with the regional development targets outlined in the Regional Medium-Term Development Plan (RPJMD) and other regional planning documents of the Aceh Government. Based on the interview findings with Bappeda Aceh, although coordination has been established between the local government and the company, CSR programs remain the company's internal policy. Consequently, there are no shared indicators that clearly link the outcomes of CSR programs with regional development targets. This was explained by Mr. Teuku Ahmad Dadek, Senior Planning Expert of Bappeda Aceh, as follows:

> *"There is still a tendency for Corporate Social Responsibility programs to be short-term in nature, whereas regional development planning is medium- and long-term. In addition, there is no integrated indicator*

> *system that directly links CSR targets with regional development targets." (Interview, January 9, 2026).*

The interview findings indicate that the local government adopts medium- and long-term regional development planning, whereas corporate CSR programs are generally designed on a short-term basis. Consequently, although CSR programs are aligned with development sectors such as education, economic development, and social welfare, their contribution to regional development targets cannot yet be measured clearly.

In practice, the company proposes CSR programs based on its internal policies, while the local government aligns them with available data on target beneficiary groups. Although this demonstrates the existence of coordination, no system currently links CSR programs directly with regional development indicators.

Based on the findings of this study, the limited integration of CSR indicators with regional development targets has resulted in the Aceh Government's supervision remaining largely administrative and coordinative. Consequently, the contribution of CSR programs to achieving Aceh's regional development targets cannot yet be comprehensively measured and has not fully supported integrated regional development.

Limited Public Transparency of CSR Programs

Another challenge in supervising PT Bank Syariah Indonesia's CSR program is the limited transparency, particularly regarding public access to information on the planning, allocation, and implementation of CSR programs. Based on the interview findings with the Aceh Concerned Action Association (SAPA), information regarding CSR programs remains difficult to access and has not been fully disclosed to the public. This was stated by Mr. Fauzan Adami, Chairman of SAPA:

> *"In 2024, the data obtained from BSI were limited and difficult for all parties to access. For example, information regarding livestock assistance in Bireuen did not specify the recipient villages or sub-districts. This indicates problems related to transparency and accessibility in the CSR program, which may be associated with certain interests."* (Interview, January 14, 2026)

The interview findings indicate that the available information remains general in nature, making it difficult for the public and other stakeholders to identify the locations and beneficiaries of CSR programs. This condition reduces the effectiveness of verifying whether the programs have reached their intended beneficiaries. On the other hand, although the local government receives CSR reports through coordination forums, it does not yet have a mechanism requiring companies to disclose such information publicly. Consequently, supervision is carried out primarily through administrative procedures rather than through public transparency.

Based on the findings of this study, limited transparency has prevented CSR implementation from fully reflecting the principles of openness and accountability. As long as information regarding CSR programs is not disclosed openly and comprehensively, the effectiveness of the Aceh Government's supervision in supporting regional development will remain limited.

The Absence of Operational and Binding Regional Regulations Governing CSR Management

Another challenge in supervising PT Bank Syariah Indonesia's CSR program is the absence of regional regulations that specifically govern CSR management and supervision in a technical and operational manner. This condition has left the local

government without a strong legal basis for supervising the implementation of CSR programs.

Based on the interview findings with Commission III of the Aceh Regional House of Representatives (DPRA), Mrs. Hj. Aisyah Ismail, S.Ag. explained that no regional regulation currently governs CSR management and supervision through a specific operational mechanism. She stated:

> *"CSR supervision in Aceh has not yet been conducted directly and comprehensively because there are still no regional regulations that specifically and operationally govern CSR management. To date, supervision has remained general in nature and has not been supported by a technically binding legal framework."* (Interview, February 9, 2026).

The interview findings indicate that although a draft Qanun on CSR management is currently being prepared, it has not yet been enacted and therefore cannot serve as the legal basis for supervision. Consequently, the local government does not have the authority to require more detailed reporting, establish implementation indicators, or impose sanctions in cases where CSR programs are implemented inconsistently. This condition has also affected the limited transparency of CSR implementation and the inadequate integration of CSR programs with regional development targets.

Based on the findings of this study, the absence of operational regional regulations constitutes one of the primary challenges in supervising CSR implementation in Aceh. Until such a legal framework is established, the Aceh Government's supervision will remain limited to coordination and the provision of recommendations, making it difficult to ensure that CSR implementation is fully integrated, transparent, and capable of optimally supporting regional development.

Conclusion

Based on the findings of this study, the effectiveness of the Aceh Government's supervision of the implementation of PT Bank Syariah Indonesia's Corporate Social Responsibility (CSR) program has not yet been optimal because the supervision remains primarily coordinative and facilitative and is not yet supported by binding regional regulations. The limited authority of the local government, the lack of integration between CSR indicators and regional development targets, limited transparency of information, and the weak impact evaluation system have prevented supervision from ensuring that CSR contributes optimally to regional development. Nevertheless, the implementation of PT Bank Syariah Indonesia's CSR program has generally provided benefits to the community and contributed to regional development in Aceh.

The Aceh Government needs to strengthen its CSR supervision system by developing more operational regional regulations, establishing a monitoring and evaluation mechanism that is integrated with regional development targets, and enhancing coordination with the company. At the same time, PT Bank Syariah Indonesia is expected to improve the transparency and accountability of its CSR implementation through greater public disclosure of information, better alignment of CSR programs with regional development priorities, and stronger collaboration with the government to ensure that CSR implementation generates more measurable and sustainable impacts.

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