

Comparison of BRI Pedulis's Corporate Social Responsibility Program Before and During the COVID-19 Pandemic

Adhianty Nurjanah¹

¹(Communication Studies, Universitas Muhammadiyah Yogyakarta, Indonesia)

Abstract

Background: The issue of social development becomes important and is often associated with the welfare of people's lives. Especially when facing the COVID-19 pandemic which has an impact on the social and economic sectors. Economic recovery and community welfare are not only the responsibility of the government but also the responsibility of the company. One of the forms of responsibility that can be carried out is through the Corporate Social Responsibility (CSR) Program as carried out by Bank BRI through the BRI Peduli Program. This study will analyze in depth how the differences between BRI's CSR programs both before and during the COVID-19 pandemic? The purpose of this study is to find out what the differences are and how companies should develop CSR programs to be consistently involved in community development.

Materials and Methods: This research is qualitative descriptive research with case study research method. The primary data collection technique is through focus group discussions with the beneficiaries of Bank BRI's CSR program, secondary data is obtained through document studies.

Results: The results of this study show that Bank BRI has developed a BRI Cares CSR program with seven complex pillars so that it is useful in conditions both before the pandemic and during the COVID-19 pandemic. BRI Peduli's programs including Indonesia Cares, Indonesia Builds, and Indonesia Sehat are still being carried out with a focus on prioritizing the issue of handling the COVID-19 pandemic and supporting the national economic recovery. (10)

Conclusion: BRI's readiness to develop a mature CSR program has received a positive reputation response because it can be trusted to consistently carry out BRI Cares despite the crisis. However, this study found that the implementation of the program was not optimal because the form of CSR provided was in the form of philanthropy but had not implemented training to improve sustainable community empowerment skills.

Key Word: CSR Program, COVID-19 Pandemic, BRI Peduli

Date of Submission: 03-04-2022

Date of Acceptance: 16-04-2022

I. Introduction

The issue of social development is important and is often associated with the welfare of people's lives, it is not only the responsibility of the government, but social development requires the cooperation and contribution of the company. Development is an effort to utilize the environment in order to meet the needs of human life for the welfare of society (Moesa, 2002). A company must always be ready to build a community to stay side by side well. As the interests of the company's sustainability also depend on how it relates to the community. Blowfield and Frynas (2005) state that companies need to manage relationships with the wider community, for commercial reasons or for added value to society (Frynas, 2009). This relationship can be represented by a Public Relations to carry out social responsibility programs in order to get a positive company reputation (Nurjanah, 2021).

One form of responsibility that can be carried out by companies is through the Corporate Social Responsibility (CSR) Program. The World Business Council for Sustainable Development defines CSR as a company's commitment to contribute to sustainable economic development, working with company employees, employees' families, local communities, and the community as a whole in order to improve the quality of life. Sankat and Clement (2002) in Rudito and Famiola (2007) define CSR as a business commitment to act ethically, operate legally and contribute to improving the quality of life of employees and their families, local communities, and the wider community. In general, CSR can be defined as a form of activity to improve the quality of people's lives through increasing the ability of humans as individuals to adapt to existing social conditions, enjoy, utilize, and maintain the existing environment (Rudito & Famiola, 2007).

Through CSR, the business world can participate in building sustainability to develop corporate care programs for the community by creating and maintaining a balance between social values, environmental protection, and the economy, as we know it as the Tri Bottom Line (Anatan, 2010). By maintaining the linkage of these three aspects, CSR programs can also have a positive effect on the company's reputation (Husted & Allen, 2007). The importance of CSR is increasingly needed when the COVID-19 pandemic is present in the community which has a negative impact on people's welfare. According to McKibbin & Fernando (2020) that all countries experiencing the COVID-19 pandemic will experience a decline in economic growth at different rates, depending on the policies implemented and the population. The economic slowdown during the COVID-19 pandemic was mainly caused by changes in the distribution and demand for goods and services due to the policy of limiting activities carried out (Vitenu-sackey & Barfi, 2021). As according to BPS, the COVID-19 pandemic caused an increase in unemployment to more than 7%, while poverty also increased to 9.77% (BPS, 2021).

The magnitude of the implications of COVID-19 on economic and social life in society, therefore the implementation of Corporate social responsibility by companies in accordance with business ethical values as well as a form of social awareness will be very meaningful for people who need assistance (Amelia & Yusor, 2020). This is as done by Bank Rakyat Indonesia or Bank BRI through the BRI Peduli CSR Program. BRI Peduli as the Best Bank for CSR awardee in Indonesia 2018 – 2019 has 7 pillars of CSR programs, including assistance for victims of natural disasters, educational assistance, in the form of training, educational facilities and infrastructure, assistance for improving health, assistance for infrastructure development and/or public facilities. , assistance for religious facilities, assistance for nature conservation and social assistance for the community in the context of alleviating poverty. The importance of the CSR program carried out by Bank BRI will build community empowerment as well as get a good reputation from the community (Nurjanah, 2021).

The banking sector is the government's concern in the context of the National Economic Recovery (PEN). In the mix of fiscal and monetary policies to restore demand for bank credit and as an effort to recover real demand for public consumption, the government makes policies in the form of granting injections of funds and providing loan facilities to banks that meet certain criteria (Article 10 PP No. 23 of 2020).

In response to this background, the researcher wants to know more about the differences in the implementation of CSR programs before and during the COVID-19 pandemic, both from the perspective of the beneficiaries and the programs created by Bank BRI. The purpose of this study is to find out what the differences are and how companies should develop CSR programs to be consistently involved in community development and gain a positive reputation. So that this can be an evaluation material and input for the development of CSR programs for companies in Indonesia.

This research was born out of gap from previous research. Nurjanah's research (2021) entitled Corporate Social Responsibility Communication and Company Reputation in the Pandemic Era states that effective CSR communication between companies and communities receiving CSR programs will greatly determine the success of the program and the existence of a CSR program will increase a positive reputation in the COVID-19 pandemic Amelia dan Yusof (2020) Research on the Role of Islamic Banking in Implementing Corporate Social Responsibility in the COVID-19 Period shows the results that Bank Syariah Mandiri carries out CSR by providing personal protective equipment (PPE) for medical personnel, helping the economy of the affected community, especially easing the business of customers during the COVID-19 period. as a form of social care. Further research by Akbar & Humaedi (2020) entitled The Role of CSR in Efforts to Overcome the COVID-19 Pandemic, it is known that the company's CSR program must still try as much as possible to keep running the CSR program, considering that they are also part of the impact of the COVID-19 Pandemic, so that mutual cooperation between companies and the government is needed. to find solutions to the obstacles caused by the COVID-19 pandemic.

Based on the description of the literature review above, it is known that there have been no studies that have tried to compare the implementation of CSR programs both before and during the COVID-19 pandemic to see the influence of CSR in national economic recovery and provide a good reputation. Therefore, this research is important to do because it will fill the gap and provide novelty to find out how a mature CSR program will have a good impact on national economic recovery and provide a positive reputation for implementing social responsibility programs.

II. Material And Methods

This research is qualitative descriptive research with case study research method. The primary data collection technique was conducted through direct interviews with the beneficiaries of the CSR program of Bank Rakyat Indonesia. Then secondary data was found through literature studies such as documents on the BRI website, scientific articles, and sources related to the BRI CSR program in the context before and after the COVID-19 pandemic. Data analysis technique using the Miles & Huberman method, where the process of collecting and analyzing data is carried out simultaneously to find significant data (2014). Furthermore, to

triangulate data, data verification is carried out, both data obtained from interviews and related document sources. Through this method, researchers can present accurate results regarding the Implementation of the BRI Cares CSR Program Before and During the COVID-19 Pandemic.

Study Design: Case Study

Study Location: Tumang, Cepogo, Boyolali, Indonesia.

Study Duration: March 2021 to March 2022.

Research Subject: Kuningan SMEs in Tumang Village, Cepogo, Boyolali who received the BRI Cares CSR program.

III. Result

PT. Bank Rakyat Indonesia (Persero) Tbk (BBRI) or BRI is one of the largest commercial banks in Indonesia and is a state-owned company (BUMN) engaged in banking. Prior to the COVID-19 pandemic, Bank BRI had actively implemented CSR programs by conducting the Community Development Program known as BRI Peduli (BRI, 2022). The CSR program run by Bank BRI is the company's concern for the social and economic conditions of the community, so that the benefits of Bank BRI as an agent of development are increasingly felt. According to the researchers' observations, BRI Peduli uses three underlying concepts, namely pro profit (profit), pro planet (environment), and pro people (society), such as the concept introduced by John Elkington as outlined in the book "Cannibals With Forks: The Triple Bottom Line in 21st Century Business (1998)" (Suharto, 2010). Through this CSR program, Bank BRI has contributed to the recovery of the national economy and has earned a good reputation from customers and the public for being actively involved in carrying out social responsibility in the midst of the global economic crisis. Indirectly, this CSR program also affects the company's reputation in the community because it remains empathetic and sympathetic by implementing the BRI Cares program. Therefore, this study will discuss in more depth the BRI Cares CSR program both before and during the COVID-19 pandemic in an effort to improve national economic recovery and the value of Bank BRI's positive reputation for implementing CSR programs.

BRI Peduli CSR Program

BRI Peduli has three steps in implementing the CSR program, namely the socialization stage, the implementation stage, and the internalization stage. Socialization is needed to introduce the company's components to various aspects related to the implementation of CSR, especially regarding the guidelines for implementing CSR. The implementation of the activities carried out must basically be in line with existing CSR guidelines, while internalization is a long-term stage. This internalization includes efforts to introduce CSR in all company business processes, for example through a performance management system. There are 7 BRI Peduli programs and several activities carried out in accordance with SOE Ministerial Regulation No. 2 of 2017, which regulates the improvement of community welfare and environmental conservation, is implemented by Bank BRI as follows:

1. Indonesia Cares, this program includes assistance for victims of natural disasters and non-natural disasters caused by epidemics. Examples of assistance provided through this program include building earthquake-friendly houses in Lombok in 2018, delivering disaster emergency response assistance to the islands of Halmahera in 2019, and establishing a post due to flooding in the West Jakarta area in 2019.
2. Indonesia Prosperous, this program includes social assistance to address poverty. Examples of assistance provided through this program include launching a prosperous family card in border areas in 2016 and launching a prosperous Indonesian community debit card for disadvantaged communities who have registered with the Ministry of Social Affairs to receive social assistance in 2016.
3. Healthy Indonesia, this program includes assistance in improving public health. An example of the assistance channeled through this program is that from 2013 to 2018 BRI has donated more than 250 ambulances to more than 200 domestic institutions. BRI's Healthy Indonesia program has also held social services for cataract surgery and carried out mass circumcisions for 26 children at the Puspa Seruni Eye Clinic, Jalan Sukamulya Ruko Mutiara Tasik Regency at the end of 2015.
4. Indonesia Lestari, this program is related to nature conservation in Indonesia. Examples of activities in this program are holding mangroves in 2019 and planting 123 trees in the Ir. Djuanda, Bandung in 2018. In addition, when calculated from 2012 to the second quarter of 2016, BRI disbursed Rp52.5 billion in funds for environmental development. BL BRI activities are prioritized for activities that are empowering, so that they can have an impact on the environment.
5. Indonesia is smart, this program is in the form of training, facilities and infrastructure. An example of assistance in this program is the provision of educational support vehicles at the University of Lampung in early 2020. In addition, BRI often provides scholarships to Indonesian students, such as opening up opportunities for 20 students from Mercu Buana University Yogyakarta to get the Smart Indonesia Scholarship (BIC). in 2019. In fact, BRI established a university called BRI Institute at the end of 2018

which is expected to produce graduates who will be able to meet the internal needs of the BRI Group and be absorbed by the financial industry in Indonesia.

6. Indonesia Builds, this program includes the development of public facilities and infrastructure. The form of assistance distributed through this program was at the end of 2016, Bank Rakyat Indonesia distributed CSR assistance of Rp. 62,250,000 as a development environment development fund to build a waiting room for visitors to the Rangkasbitung Rutan. In 2015, BRI also initiated the BRI Terrace Ship. The BRI Terrace Ship is a form of service on Indonesian waters so that the economy in the archipelago continues to develop.
7. Indonesia Takwa, this program focuses on improving religious facilities in Indonesia. The form of assistance distributed through this program is that in 2019, BRI provided assistance of up to Rp. 2 billion for the repair and construction of ten mosques in Aceh province.

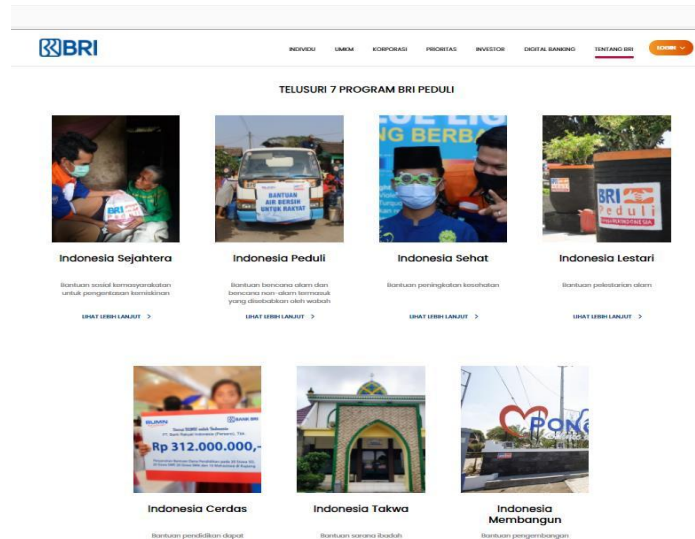


Figure 1. BRI Peduli Programs

Comparison of BRI Cares CSR Programs Before and During the COVID-19 Pandemic

During the pandemic, Bank BRI also had a significant impact due to the weakening of economic transactions, but Bank BRI's commitment to implementing CSR continues. This has earned the public a good reputation for the commitments and responsibilities of BRI that are still being carried out. The CSR program also has a positive approach to customers so that it gives birth to a good reputation (Binachi & Bruno, 2019). Based on the results of the FGD with recipients of CSR grants from Bank BRI, Mr. Agus Sisulo, the beneficiaries of BRI Cares CSR as well as BRI customers conveyed that they had a good impression of BRI.

"I feel that Bank BRI has a real contribution to make by conducting CSR programs. The existence of a CSR program can help us business actors to gradually rise from the COVID-19 pandemic. BRI also helps build relationships and involves residents to discuss developing CSR programs." (Agus Sisulo, Tumang community, owner of the Widyakarya Gallery. Interview results March 18, 2021).

Changes in circumstances lead to programs that need to be adapted to the needs of the community. According to Mr. Mansyur, the owner of MSME, Dafi Studi, a brass craftsman in Tumang Village, Cepogo Boyolali, said that there were differences in program offers provided by Bank BRI before and during the COVID-19 pandemic.

"Before the pandemic, we were facilitated to take part in exhibitions. This exhibition aims to introduce the production and work of each brass and copper industry in Tumang. Through exhibitions, you can introduce products and one form of marketing directly to users. There was once an exhibition activity at JEC Jakarta, INACraft, also usually invited to exhibitions abroad such as Switzerland and Turkey. But now the program is more about soft loan assistance or lowering loan interest." (Mansyur, owner of MSME Dafi Studi, interview result March 18, 2021)

This was also supported by Witopo, the owner of Lariza MSMEs who said that due to the pandemic, the need for partners was also related to borrowing capital.

“At the time, there was no CSR related to empowerment, only soft loans. Because discussions with the brand CSR providers are also preparing and researching to create the programs needed but currently there are none. So far, we still need CSR and are effective in terms of capital.” (Witopo, owner of MSME Lariza. Interview results March 18, 2021).

When viewed on the Bank BRI website, the program during the COVID-19 pandemic did not change the name of the program, but there were differences in the issue of implementing the CSR program which prioritized activities related to COVID-19 in the form of liquid funds and equipment for handling COVID-19 and recovery efforts. national economy. According to the researchers, there were five changes in the implementation of COVID-19 before and during the presence of COVID-19. The first is the Indonesia Peduli Program, initially focused on the issue of natural disasters, but during the COVID-19 period, this program is prioritized to include assistance for non-natural disasters caused by outbreaks. This can be seen in the following press release.

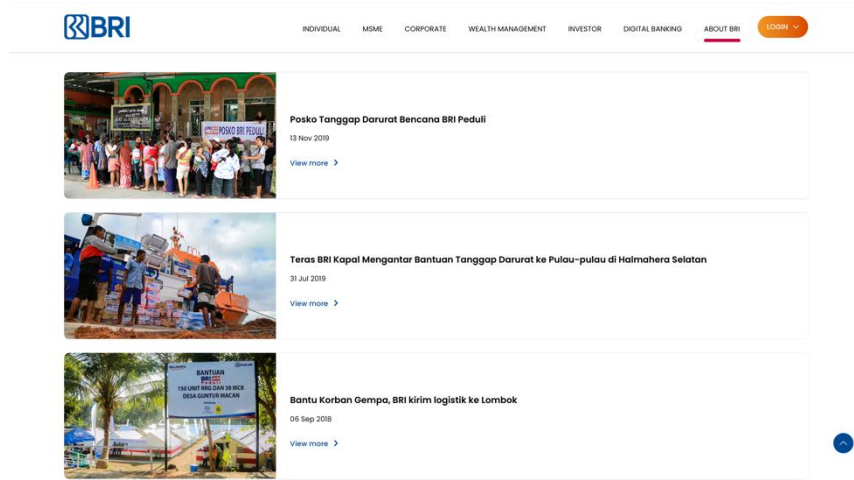


Figure 2. Form of BRI Cares CSR Program Before the Pandemic

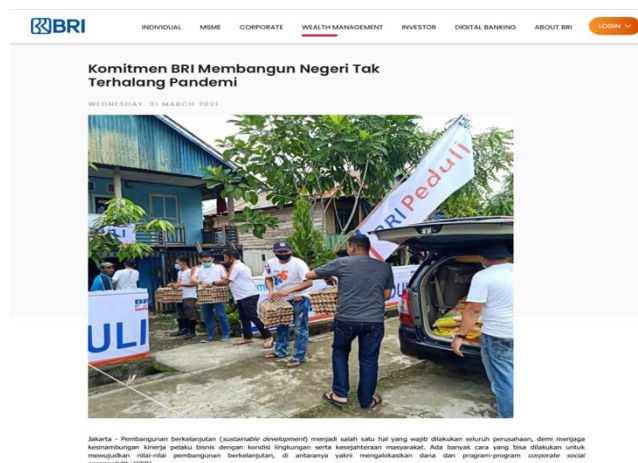


Figure 3. Implementation of BRI Cares During the COVID-19 Pandemic

After the COVID-19 pandemic, the activities carried out were in the form of counseling on preventing the spread of COVID-19 to the public and an invitation to continue to pay attention to health protocols. BRI Peduli of course distributes assistance such as clean water, food, and others. The distribution of assistance is carried out while still implementing health protocols as a form of preventing the ongoing spread of COVID-19.

The second program that has changed is Indonesia Prosperous. Activities in this program are in the form of providing food packages for underprivileged communities during the COVID-19 pandemic. The assistance was distributed by BRI work units in the region in collaboration with various parties. The next program is Healthy Indonesia. The assistance that has been distributed includes medical equipment assistance with a total value of IDR 21.8 billion, including Personal Protective Equipment (PPE), Medical Masks and

Cloths, Hand Sanitizer, Automatic Extraction Equipment with Magnapure Specifications 96, 1,152 Samples/24 Hours, Detection Tool Light Cycler 480, 576 Sample/24 Hours (Can be HIV, Hepatitis A, Hepatitis B), Hepafilter and PCR Mobile. Assistance with medicines and immunity-boosting supplements with a total value of Rp. 30.73 billion. Then the Indonesia Build program, the assistance provided during the COVID-19 pandemic in the form of non-medical facilities and infrastructure such as hand washing sinks, three-wheeled vehicles, Cargo Carriers, Freezers, Coolers, Pallets, Dispensers, Gallons, Floor Cleaning Cloths, Trolley and Misty Fan. Bank BRI also collaborates with other State-Owned Enterprises (BUMN) in providing accommodation and transportation assistance for health workers handling COVID-19 which is coordinated by the Hotel Indonesia Group (HIG) with an assistance value of Rp. 5 billion. Referring to this, it is known the importance of collaborating with each other to help each other on a larger scope (Putri, Azhaari, Laili, & Wijayanti, 2021).

IV. Discussion

Discusses seven value of BRI Peduli CSR implementation programs which consist of Indonesia Cares, Indonesia Prosperous, Healthy Indonesia, Indonesia Lestari, Indonesia Smart, Indonesia Builds, and Indonesia Takwa. We can analyze that, the preparation of 7 CSR programs of BRI Peduli has adjusted what is regulated in ISO 26000 in 2004. As it is known that ISO 26000 is the result of an agreement initiative to provide guidance and standardization of CSR program implementation (Mahendra, 2016). In this aspect, see that social responsibility has an important influence for the continuation of an organization. There are 7 designs from ISO 26000, namely, (1) community development in this case the BRI Peduli CSR program related to Prosperous Indonesia, (2) Furthermore, consumer interest programs in this case are represented in the Indonesia building program, (3) Health Pillars related to the Indonesia Program Healthy, (4) Environment related to the Sustainable Indonesia program (5) Employment through the Smart Indonesia program, because graduates who get scholarships will more or less join BRI companies (6) Human Rights namely through Indonesia Takwa which provides value for concern for issues religion (7) in collaboration with government organizations, namely through Indonesia Peduli which focuses on natural disasters.

Based on comparative data, the differences in the implementation of CSR programs before and during the Covid-19 pandemic did not have too many changes in the BRI Peduli program. This is because BRI has implemented a complex 7 important points in implementing CSR. So that during the Covid-19 pandemic, Bank BRI swiftly helped the community, which will again have a positive effect on the reputation of the company it leads. However, there are additional programs specifically to deal with the COVID-19 pandemic, In addition to BRI Peduli activities, BRI Bank has also added to their CSR program, namely BRILian Fight COVID-19 as a social movement initiated by BRI millennials by inviting all BRI Group employees (BRILian Personnel) to jointly help communities affected by COVID-19 (Jatmiko, 2020). This activity is in the form of raising and distributing funds in stages in the form of aids that directly benefit the community. In April 2020, the distribution of BRILian Fight COVID-19 assistance has begun with the distribution of 72,000 basic food packages distributed in collaboration with BRILink agents to the community and empowered MSME actors. And in this distribution, of course, always maintain and implement security aspects and their CSR program, namely BRILian Fight COVID-19. This program is devoted to assisting the handling and prevention of COVID-19.

In the explanation above, it is known that the BRI Peduli CSR Program provides funds and goods that are philanthropic in nature. Referring to the press release issued on the BRI.co.id website, Sunarso as the President Director of BRI emphasized that during the crisis due to the COVID-19 pandemic, BRI prioritized efforts to save national MSMEs rather than pursuing profit, and believed in supporting the government's vaccination program to accelerate recovery. national economy.

“Currently, the government is carrying out the process of economic recovery through various policies, such as vaccination, extension of PEN stimulus distribution, and cash assistance for the community. BRI supports MSMEs to bounce back and encourage national economic recovery through various company initiatives, including through the BRI Cares CSR program.” (Sunarso, President Director of BRI, quoted from bri.co.id).

However, the beneficiaries of BRI's CSR program also hope that they will continue to receive ongoing training.

"So far, banks may only pay attention to providing soft loans, because some MSMEs really need it. But perhaps it would be much better if there was a program like PKBL CSR which provides training that has continuity, brings programs that train and makes the community much more independent. It's not CSR that only applies to one group, because the CSR will not be evenly distributed and there will be no continuation. The CSR provided needs to also lead to capacity building because the egocentric mindset

of each industry must be reduced to jointly advance the village of Tumang, Cepogo in order to have equitable welfare.” (Mansyur, owner of MSME Dafi Studio. Interview results March 18, 2021).

The researcher considers that to prioritize the recovery of the national economy, the efforts made by Bank BRI are quite appropriate. Given that in a state of crisis, the handling must be fast and assistance must be provided as easily and as quickly as possible. This can be achieved by providing cash assistance and soft loans. Considering the needs of MSMEs that need to quickly turn over their capital and daily living needs. So that through soft loans with small interest will increase the spirit of economic turnover in the community. However, companies in this case Bank BRI can also build communities for national economic recovery through empowerment or training programs as delivered by Bank BRI grantees. This is considering the need for qualified human resource capacity that will provide a better quality of life improvement, and has a more advanced sustainability factor. The reason is that with the existence of skills and the addition of skill values to the community, the community will be more independent and actively utilize their capacity to encourage the national economy.

Referring to the statement of beneficiaries of the CSR program which suggested the implementation of the Community Development Partnership Program (PKBL), where this program is directed to provide guidance to micro and small businesses, the aim is to support the development and improvement of MSME competencies which are the driving force of the community's economy. As according to Mufid (2020) to answer the problem of appropriate use of national and international funds, while continuing to carry out the principles of implementing CSR, an MSME ecosystem from upstream to downstream is interdependent in order to provide effective, efficient, sustainable and targeted solutions in the distribution of loan funds in the form of investment and capital for MSMEs in Indonesia. Therefore, the importance of preparing CSR programs not only has a positive impact on a good reputation but it is necessary to adapt to the needs of the community in this case the recovery of the national economy. So it is necessary to evaluate carefully to provide soft loan funds and collaborate aspects of training for sustainable empowerment so that the national economic recovery will be more effectively realized.

V. Conclusion

A company must be swift in building a community to coexist well. As the company's sustainability interests also depend on how it relates to the community, the form of responsibility that can be carried out by the company is one of them through the Corporate Social Responsibility (CSR) Program. The importance of CSR is increasingly needed when the COVID-19 pandemic is present in the community which has a very significant negative effect. This is as done by Bank Rakyat Indonesia or Bank BRI, namely through the BRI Peduli Corporate Social Responsibility (CSR) Program. Researchers consider that there are, to promote the recovery of the national economy, the efforts made by Bank BRI are quite appropriate. Given that in a state of crisis, the handling must be fast and assistance must be provided as easily and as quickly as possible. The results of this study show that Bank BRI has developed a BRI Cares CSR program with seven complex pillars so that it is useful in conditions both before the pandemic and during the COVID-19 pandemic. BRI Peduli's programs including Indonesia Cares, Indonesia Builds, and Indonesia Sehat are still being carried out with a focus on prioritizing the issue of handling the COVID-19 pandemic and supporting the national economic recovery. BRI's readiness to develop a mature CSR program has received a positive reputation response because it can be trusted to consistently carry out BRI Cares despite the crisis. However, this study found that the implementation of the program was not optimal because the form of CSR provided was in the form of philanthropy but had not implemented training to improve sustainable community empowerment skills. Companies in this case Bank BRI can also build communities for the recovery of the national economy through empowerment programs by implementing the principles of CSR implementation, it requires an MSME ecosystem from upstream to downstream that is interdependent in order to provide effective, efficient, sustainable and targeted solutions in the distribution of loan funds in the form of investment and capital for MSMEs in Indonesia. Researchers suggest, there needs to be a careful evaluation to provide soft loan funds and collaborate on aspects of training for sustainable empowerment so that national economic recovery will be more effectively realized.

References

- [1]. S. Moesa, Ilmu Lingkungan (Ekosistem, Manusia, dan Pembangunan Berwawasan Lingkungan Berkelanjutan), Banda Aceh: Syiah Kuala University Press, 2002.
- [2]. J. Frynas, Beyond Corporate Social Responsibility, Oil Multinationals and Social Challenges, Cambridge: Cambridge University Press, 2009.
- [3]. B. Rudito and M. Famiola, Etika Bisnis dan Tanggung Jawab Sosial Perusahaan di Indonesia. Edisi 1., Bandung: Rekayasa Bisnis, 2007.

- [4]. L. Anatan, "Coorporate Social Responsibility (CSR): Tinjauan Teoritis dan Praktik di Indonesia," *Jurnal Manajemen Maranatha*, vol. 8, no. 2, pp. 66-77, 2010.
- [5]. B. W. Husted and D. B. Allen, "Strategic Corporate Social Responsibility and Value Creation among Large Firms: Lessons from the Spanish Experience.," *Long Range Planning*, vol. 40, no. 6, pp. 594-610, 2007.
- [6]. W. McKibbin and R. Fernando, "he Eco- nomic Impact of COVID-19. In R. Baldwin & B. W. di Mauro (Eds.)," *Human Vaccines and Immunotherapeutics.*, 2020.
- [7]. P. Vitenu-sackey and R. Barfi, "The Im- pact of Covid-19 Pandemic on the Global Economy: Emphasis on Poverty Allevia- tion and Economic Growth," *The Economics and Finance Letters*, vol. 8, no. 1, pp. 32-43, 2021.
- [8]. BPS, "Badan Pusat Statistik," 18 Maret 2021. [Online]. Available: <https://www.bps.go.id/subject/23/kemiskinan-dan-ketimpangan.html#subjekViewTab3..> [Accessed March 2022].
- [9]. A. Amelia and N. Yusor, "PERAN PERBANKAN SYARIAH DALAM MELAKSANAKAN CORPORATE SOCIAL RESPONSIBILITY DI MASA COVID□19," *Jurnal Imara*, vol. 4, no. 2, pp. 95-104, Desember 2020.
- [10]. A. Nurjanah, "Corporate Social Responsibility Communication and Company Reputation in Pandemic Era," *Komunikator*, vol. 13, no. 2, pp. 138-147, November 2021.
- [11]. U. R. Akbar and S. Humaedi, "PERAN CSR DALAM UPAYA MENGATASI PANDEMI COVID-19," *Prosiding Penelitian & Pengabdian Kepada Masyarakat*, vol. 7, no. 2, pp. 341-347, 2020.
- [12]. BRI, "BRI," 8 March 2022. [Online]. Available: <https://bri.co.id/en/home>. [Accessed March 2022].
- [13]. E. Suharto, *CSR & COMDEV: Investasi Kreatif Perusahaan di Era Globalisasi.*, Bandung: Alfabeta CV, 2010, p. 3.
- [14]. E. Binachi and J. M. Bruno, "he Impact of Perceived CSR on Corporate Reputation and Purchase Intention.," *European Journal of Managment and Business Economics*, vol. 28, no. 3, pp. 206-221, 2019.
- [15]. F. S. Putri, A. D. Azhaari, F. N. Laili and R. Wijayanti, "Analisis Perbedaan Tanggung Jawab Sosial dan Lingkungan Sebelum dan Selama Pandemi Covid-19 pada PT Bank Rakyat Indonesia, Tbk," *The 13th University Research Colloquium 2021*, pp. 462-469, 2021.
- [16]. S. Mufid, "ECO-LOAN: Sistem Peminjaman Lunak Ramah Lingkungan Bagi UMKM Berbasis Lingkungan di Indonesia," Padang, Universitas Negeri Padang, 2020.

Adhianty Nurjanah. "Comparison of BRI Pedulis's Corporate Social Responsibility Program Before and During the COVID-19 Pandemic." *IOSR Journal of Humanities and Social Science (IOSR-JHSS)*, 27(04), 2022, pp. 51-58.