EFFORTS IN BRINGING UP THE CONCEPT OF THOUGHT IMAM ASH SYATIBY: WITH THE GOAL OF ISLAMIC LAWS IN FRAMING CORPORATE SOCIAL RESPONSIBILITY

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ABSTRACT

This study aims to build operational concepts of Goal Islamic Law in the frame of CSR. Goal Islamic Law operational concept in the context of the research, is the result of Imam Ash Syatib thought fruit, which includes five main concepts, namely; maintain and preserve the religion, maintain and preserve lives, preserve and maintain reasonable, maintain and nurture offspring, and keep and maintain the property. The process of collecting data in this study conducted interviews with two informants in PT Bank Muamalat Indonesia branch of Surakarta. Interviews were conducted with fifth operational Goal Islamic Law of concept. The operational concept of maintaining and preserving religion, namely worship. The soul is the field of health. Sense is the field of education, namely the descendants of the aspects of social and civic life, and treasure is in the economic field. The results showed that, building operational concepts in keeping and maintaining religion, namely the aspect of worship, in the form of allocation of funds and a charity donation to the areas affect by natural disasters. The soul is the construction of a maternity hospital for the free service. Intellect namely providing tuition assistance to children of employees PT Bank Muamalat Indonesia, the invitation seminar on educational institutions, heredity is participating in the activities of citizens; provide compensation mourning for the people who died, and treasure namely providing working capital assistance to small entrepreneurs, in order for them to live independently.

Keywords: Goal Islamic Law, Corporate Social Responsibility, Concept Development
INTRODUCTION

Goal Islamic Law is the purpose/goal against all cases of Islamic Law, or human affairs that relates directly to their daily activities. The purpose of Islamic Law in question is that, if someone is working in the banking world, of course, activities and everyday duties in making a living, must not conflict with Islamic law. Today, the intensity of human life is so high because it is influenced by the economic indicators, which continue to spur individuals to produce the material as much as possible, in order to meet the needs of a decent life. In the perspective of Islamic law, an attempt to make a living is obligatory for every individual, particularly for every man who is already married.

Goal implications of Islamic Law on Corporate Social Responsibility (CSR) in Islamic banking, lie in the extent of CSR program, which is realized on the operational activities of Islamic banking. The CSR program is a form of collective responsibility for each entity, whether engaged in the manufacturing sector / industry, as well as in trade, and services, to its environment. At the level of building operational concept Goal of Islamic Law and Social obligation of Islamic Corporate Social Responsibility (ICSR) was referring to the imposition of Islamic Financial Institutions. In his capacity as a representative institution that responds to the needs of Muslims collectively, the existence of Islamic Financial Institutions is mandatory presence. If not, it would be contrary to the basic principles of the Qur’an.

The presence of CSR is thought to the potential to promote social justice equality, transparency and accountability in the organization of the company's business (Belal, 2008, p.7). In recent years, developing countries are faced with the problem of poverty, is so widespread, in the forms of human rights violations, corruption, social injustice and exploitation. It is stated that, companies operating in developing countries, have a responsibility to address some of the problems mentioned above (Pachauri, 2006) in (Belal & Momin. 2009).

In the context of the implementation of CSR, Goal Islamic Law is the intent and purpose of the application of the values of Islamic Law, in the study conducted on Islamic banking in Surakarta, namely PT Bank Indonesia Muamalat at Surakarta branch. Goal of building operational concepts of Islamic Law in the CSR, are included with two main components that is inextricably linked. Goal Islamic Law is the intent and purpose of Islamic Law, the Islamic banking system that is recognized in the form of banking products service, based on the
principles and rules of Islamic Law. Commitment principles and rules of Islamic Law that is, to share the results in a pure, product association, and capital investment is based on a pure Islamic Law rules, as well as the empowerment of collective capital. This is in line with the role of CSR, which is to realize a just and prosperous social order, which is in line with the basic principles of Islamic Law economy.

Goal to build operational concepts of Islamic Law in the realm of CSR in this study is, the concept of Islamic Law Goal by Imam Ash-Syathibi thinking, which includes; keep religion, keeping the soul, maintaining reasonable, maintain descent, and maintain the property. At the level of building operational concepts Goal Islamic Law in CSR, researchers are working to operational the concept Goal fifth Islamic Law. This meant that the fifth concept of Islamic Law Goal Imam Ash Syatibi fruit of thought is not just a mere concept, but five concepts that may provide benefit, for the survival of all business entities in the surface of the earth.

In the perspective of this study, the five buildings Goal operational concept of Islamic Law in CSR, namely: Worship as an operational basis for maintaining and preserving religion. Health whisper, and mental as operational concepts in maintaining and preserving the soul. Education as an operational concept in protecting and maintaining reasonable. Social life as an operational concept in maintaining and nurturing offspring. Economics as an operational concept in protecting and maintaining the property. Based on the above, the problem that identified in this research is "how the implications of the operational concept of Islamic Law in CSR Goal PT BMI branch in Surakarta. Goals to be achieved in this research, is related to uncover the five operational concept of Islamic Law Goal Imam Ash thought in CSR, especially in the internal environment of PT BMI Surakarta branch, and in the external environment all business entities, in a broader sense

LITERATURE REVIEW

Keeping and Maintaining Religion in Management Approach and Performance Indicators in the Environmental Field

The essence of values Goal Islamic Law on the concept of maintaining and preserving the religion in management approach and performance indicators in the field of environment is a necessity and an obligation for every Muslim to run
and enforcing Islamic law. Islamic Law could be enforced by carrying out all the commands of Allah contained in the sources of Islamic law. The essence of faith and devotion to God is to create a harmonious life values, in harmony, peace and prosperity in the midst of society. That is, if the population of a country making religious teachings and his philosophy as a guide, it will undoubtedly create a spontaneous environment that gives goodness and benefits for the entire life of mankind. Allah says in the Qur'an letter al- A'raf verse 96 as follows:

If in case the people of the country believe and fear Allah, surely we will be bestowed upon them blessings from the heavens and the earth, but they belied (the verses of us) that, then we seized them for their deeds

Quoting Shihab in the study of study of Islamic Law, that many of the scholars who understand and show that, basically everything that unfolds on this earth can be used by humans, unless there is another proposition that forbids it. The majority of scholars do not understand that they require that their arguments do understand whether or not something, even some that argue that basically everything is forbidden unless there is the argument that indicates permission to use it (Gassing, 2005; 131).

According to Salim (1986, 170), in conjunction with environmental management, most of the natural resources that are relevant to the (crisis) environment, such as air, water, forests, oceans, rivers, lakes, and other natural resources that are essential for environmental sustainability, in general, should not be owned by an individual human being. The impact arises a tendency to use it as wasteful and irresponsible. Casually take for free from nature without willing to pay.

**Keeping and Maintaining Rational in Management Approach and Performance Indicators in the Environmental Field**

David (1996) states that, purification of the soul intended that every Muslim could be sources of good for the community and environment. Islamic religion requires that nourishes the soul. That is why Islam forbids suicide, and those who did it threaten straight to hell. Some may ask, who is banned; body, my body; lives, my life; why is prohibited. This is the place where the need is understood that life is not ours, but God’s. We’re just a temporary owner. Sole proprietor is Allah SWT. Category nourishes the soul is to meet basic needs in order to preserve the continuity of life. (Gassing, 2010).
According to Gassing (2010), individuals (especially households) are required to meet the needs of their families to earn a living, while state or government is obliged to prepare the sources of people’s lives. In the state of a very serious crisis and prolonged, the state is entitled to take third possessions of the wealthy, willingly or unwillingly, to distribute to the poor. In order to maintain this same spirit, then maintaining health and treating the body is part of the teaching of Islam, as long as the treatment was intended to maintain the health of the body in order of devotion to God Almighty.

The essence of the values Goal Islamic Law on the concept of maintaining and preserving the soul in management approach, and environmental performance indicators is that individuals should not commit suicide or take the life of his own, and kill or take the life of another person without cause is justified by the Islamic Law. If humans kill and destroy other creatures, for no reason that justified by Islamic Law, actually he has made damage to the natural environment which would ultimately lead to higher costs (high cost) in influence of the environmental damage. Allah says in the Qur'an letter ar-Rum verse 41, namely:

Has visible damage on land and at sea caused for his actions for human hands, that God may feel to them part of (due to) their actions, so they come back (to the right path)

Keeping and Maintain Intellect in Management Approach and Performance Indicators in the Environmental Field

The essence of the values Goal Islamic Law on the concept of keeping and maintaining the sense in management approach and performance indicators in the field of environment is to organize free education, through scholarships for students and outstanding students, and students and students from among those who cannot afford (poor). The essence of education is to produce a Human Resources (HR) excellence, uphold the faith, and a master of Science and Technology (Science and Technology). Allah says in the Qur'an Mujadilah paragraph 11, namely:

Operations with the Goal of Islamic Laws in Framing Corporate Social Responsibility: O believers, if ye be told: "wide in the committee', then wide Allah will give spaciousness for you, and when it is said: ' Stand ye ', then stand
it, Allah will exalt those who believe among and those who were given some
degree of knowledge, and Allah knows what you do

Gave birth to a healthy mind is always thinking and brilliant ideas that will
provide good and welfare of human life in this world and in the hereafter. On
the contrary, if someone damaged or dirty minds, then all forms of horns will
cause environmental damage to people's lives, and even will possibly bring ruin
larger and broader in nature and the surrounding environment.

**Keeping and Maintaining Descendants in Management Approach and
Performance Indicators in the Environmental Field**

Gassing (2010) states that, Islam forbids fornicate and encouraged married if it
qualifies. In order to maintain this descent, the prohibition Entertainment
Tonight (THM), because in that THM, is considered a transaction alcohol and as
well as many of the behaviors that are close to adultery or immoral. In Islam
known as, namely closing the door in the direction of vice precedence, rather
than the pursuit of profit (PAD and labor). Allah says in the Qur'an Surat al -Isra
' verse 32, namely:

**Meaning:**

And do not approach adultery; indeed, adultery is a heinous act, and an evil
way.

Allah prohibits people "approach adultery" intention is to perform acts that lead
to fornication. Prohibition "approach adultery" suggesting a firm that approaches
alone is forbidden, let alone do. The punishment for adultery, men and women
who were a girl or a virgin is whipped a hundred times. Caning was carried out
without stopping the condition is not caused injury or fracture by the officer
(authorities), in a public place so that it can be viewed by many as learning (the
deterrent effect). The punishment for adultery, men and women who have ever
been married is stoned. That stoned. Stoning carried out by an authorized
person, is done in public and can be seen by various people (Muin, 2014).

The essence of values Goal Islamic Law on the concept of keeping and breeding
of the management approach and performance indicators in the areas of
environment, is the fulfillment of the spiritual and physical elements. Spiritual
element, namely the improved understanding of the religious (Islamic) for the
younger generation, and in society in general. While elements of the body, namely the improvement of social welfare through adequate health care, and safety of employees. In addition, the government should provide subsidized housing and livable which is the basic and urgent needs of the community, so that they can live more comfortably in the hold of life and their offspring.

Keeping and Maintain Assets under Management Approach and Performance Indicators in the Environmental Field

Environment is a vehicle or a place to stay for all human life in this world. Environment is the only place where for all beings to depend. This is because the natural environment contains a wealth (asset) is abundant, and is intended for the survival of all creatures of Allah SWT. Treasure according to the Qur’an described in Surah Yunus verse 55 and Surat al - Baqarah verse 29, namely:

Meaning:

Remember, verily Allah belongs what is in the heavens and on earth. Remember, the promise of Allah is true, but most of them do not know (it) [ QS. Yunus : 55 ]

Meaning:

He is Allah, who made everything on earth for you and he wishes (creating) the heavens, and then used it as seven heavens and her Supreme knows everything [ Surah al - Baqarah : 29 ].

The entire world and everything in it belong to Allah that Allah created for the benefit of man. Included in this is a treasure and wealth. Possessions and wealth are one intermediary and support for our worship to Allah. Due to the worship of God is the purpose of the creation of jinn and men, as well as his word in the Qur’an letter adh- Dzaariyyaat paragraph 56, namely

Meaning:

And I have not built the jinn and mankind except that they may serve Me.

Financial Accounting Standards Board (FASB) defines wealth (asset) in its conceptual framework as follows (SFAC 6, paragraph 25):
Assets are likely future economic benefits obtained or controlled by a particular entity as a result of past transactions or events. Treasure is the next economic benefits are quite definitely acquired or controlled by an entity as a result of past transactions or events.

The existence of management and use of property must be preserved over time. Exploitation of mines goods, particularly those contained in the bowels of the earth, either liquid or solid form, requires equipment and industrial processes. The state must remove it to meet the needs of mankind, as it pertained public property. Its exploitation can be directly taken from the State to use its equipment and the industry. Can also be delegated to a person, or a private party who receives wages from the State for the business and the services (Zallum. 2006: 84).

The essence of values Goal Islamic Law on the concept of keeping and maintaining the property in management approach and performance indicators in the environmental field. The living environment is a priceless treasure. The living environment is a treasure bequeathed by God to all mankind and living beings in the universe. Therefore, man as vicegerent on earth, should be able to keep and maintain the entire property bequeathed to him by Allah SWT approach of maintaining and preserving the environment in a sustainable manner (sustainability).

**Goal Islamic Law and CSR in Benefit Theory Perspective**

Imam al-Ghazali said that the beneficiaries are maintaining with the intent or purpose of Personality ', which earned the benefit and refused. According to Imam Al Ghazali, the definition of beneficiaries, namely, the expression of attractive benefits and reject harmful. Imam Al Ghazali stressed that, what is meant by beneficiaries is maintaining the goal of Personality ', Islamic law, and the purpose of Personality 'of the creature there are five, namely preserve religion, life, intellect, lineage (some have claimed descent and honor), and maintaining the property they. Each containing five things efforts to preserve this principle is called beneficiaries, and each of which eliminates the five principles are called and reject so-called beneficiaries (Boron, 2010).

According Syathibi final goal of the law are one that benefit or good and welfare of mankind. Goal al Islamic Law, which substantially contains beneficiaries, according to al Syathibi can be viewed from two perspectives. First (God's
purpose), and both goal al mukallaf purposes. Seen from the point of God’s purposes, Goal al Islamic Law contains the main purpose of God purpose, is to establish Islamic Law to beneficiaries people in the world and the Hereafter, as well as from the point Goal al mukallaf, Goal al Islamic Law contains aspects associated talk directly with benefit, (Rizaldi. 2010).

Assafri considers that Goal law content is for the benefit (al-Goal = benefit). Goal or legal purposes can be divided into 2 orientations content, both the content is; the world benefit purposes, which benefit purposes hereafter. According to Asafri Jaya Bakri, in terms of substance, Goal is the benefit. Benefit in God can manifest in two forms; first in the form of principle, namely direct benefits in terms of causality, and the second in the form majazi which causes that bring the benefit. Indeed, the benefit is a universal meaning that covers all parts far'i law taken from arguments or basic Islamic Law (Haryanto. 2012)

Hafiz (2007) quoted the statement of Imam Ash Syathibi stating that, working on the theory Goal cannot be separated from the discussion of benefit. This is because the actual terms of substance, the form of al-Goal are a benefit. Although an understanding of the benefit that is intended by the commentators as well as schools, are not uniform, but it shows how Benefit a reference every religious understanding, and occupies a very important position. According to Imam Asy Syathibi, Goal can be divided into two parts, namely maqshud ash-shari’ah ‘and Boron (2010) has argued that, according to Mr. Al-Gazali no beneficiaries counter with texts and then to be won. Every beneficiary counters with cash, in his view, fall by itself and must be thrown away.

Bahsoan (2011) suggests that the theory benefits basically an integration of thought and dhikr. He described the simplicity of individual motifs on any form of consumer decisions. In this case, because benefit aims childbirth benefit, the perception of which is established according to need. The concept benefit is not aligned with disadvantage, which is why she gave birth perceptions refused disadvantage such illicit goods, including doubtful, forms of consumption that ignore others and endanger yourself. Goal theory is "something that is rational, oriented towards a goal (goal-oriented) and the rules are commonly found on the real issues to gain the benefit of life and Hereafter"

Based on the above explanation, in the perspective of the theory of legitimacy, stakeholder theory, and Islamic Law Enterprise Theory (SET) in the CSR, contextually from several theories related to CSR, in principle, has meaning and
substance of the same, that all institutions / organizations companies must has a responsibility towards customers, employees, shareholders, communities and the environment in all aspects of company operations. All the institutions / organizations companies in conducting its activities, demanded to provide benefits for the survival of all creatures (flora and fauna).

The theory of legitimacy, stakeholder theory, and SET, a theory that is generally used as reference for researchers in the field of CSR, and ends at the intersection that is the benefit. It is no exaggeration when the author states that, a theory born benefit from various perspectives is considered relevant theory, and has been used by previous researchers. Stating that the world systems theory was born because of the two preceding theories, namely the theory of modernization and dependency theory.

RESEARCH METHODS

Location of study

This research is located at PT BMI Surakarta branch which is located on the road Slamet Riyadi No. 314 Surakarta. PT BMI branch of Surakarta in carrying out its operations, being designed to provide services in the field of Islamic Lawh-based finance to the whole society, especially for the city of Surakarta. The existence of PT BMI branch Surakarta, in the midst of Surakarta City community of diverse cultural, ethnic, and religious expected to be light lamp, which gradually illuminates all economic activities and business people of Indonesia in general, and in particular the Muslim community Surakarta.

Determination of the location of the subject and the object of this study, based on assumptions and considerations that, PT BMI Surakarta branch experienced a significant progress in the improvement in operating profit annually. In addition, PT BMI Surakarta branch gets high enough confidence in the hearts of the people, to be customers. PT BMI branch of Surakarta, progress in opening Kantar branches in sectors experiencing economic progress and trade. As for the focus of this study, that builds the operational concept of Islamic Law in the realm of CSR Goal
Epistemology

Qualitative research is research done in a unique setting, which exists in real life (naturally), with the intention to investigate and understand the phenomenon of what happened, why it happened and how it happened? So the qualitative research is built on the concept of "going exploring" involving in-depth and case-oriented study on a number of cases or a single case. The main objective of qualitative research is to make a fact easily understood (understandable), and if possible (by the model) can generate new hypotheses (Finlay, 2006).

Qualitative researchers are very familiar with the learning experience of the body as a whole, and in the context of research involving feelings, and letting go of everything which binds researchers to subjective act, with any reality that actually occurred (Keegan, 2009). The aim of exploratory qualitative research is not to generalize things that are universal. Instead, this research is more focused on developing a conceptual framework that may have external validity in specific constraints (Ridge, et al. 2003)

Qualitative method

Methods of data collection in qualitative research are the main stages conducted by researchers. If the method of data collection is not known by the researcher, will lead the research data have been obtained did not meet the standards. Methods of data collection can be made in a variety of settings, a variety of sources and in various ways (Sugiyono, 2008: 402). Sources of data for this study consisted of primary data and secondary data. Primary data for this study were obtained through interviews, which aim to explore the values of Islam, namely the operational concept of Islamic Law Goal in the realm of CSR. Secondary data obtained by researchers through a literature review that is equipped with a current issue that researchers obtained directly from PT BMI Surakarta branch in the form of annual reports (annual report), Shari'ah banking and media, especially as regards information on the operational concept of Islamic Law Goal in the realm of CSR.

Instruments of collection data

The main instrument of data collection in qualitative research is the researcher himself, but after research instruments become clear, then it is likely to develop simple research instruments, which is expected to complete the data that has
been discovered through observation or interview. Arikunto (2010, 265) states that, data collection instruments are the tools selected and used by researchers in its activities gather the data, so that these activities become systematic and facilitated by it.

The only notable instrument in qualitative research is the researchers themselves. Researchers may use assistive devices to collect data such as tape recorders, video cassettes, or camera. But the usefulness or the utilization of these tools is highly dependent on the researchers themselves. Researcher as an instrument (called "participant-observer"). One of the advantages of qualitative research is, researchers can immediately see, feel, and experience what happens to the subject examined. Thus, researchers showed the sea will "understand" meanings of what is hidden behind the visible reality (Irawan, 2006).

**Concept of Operations Goal Islamic Law as Knives Analysis**

Characteristics of research methodology in addition to multi paradigm positivist paradigm, is liberation from all forms of analysis tools have been considered formal and raw, i.e. statistical analysis tool with a variety of models of analysis tools. Qualitative data analysis is rooted in the interpretive paradigm, with a phenomenological approach is actually more critical of positivism approach (mainstream paradigm) that is considered too rigid, black-and-white and too consistent. The reason is that the analysis is more precise phenomenology, is used to parse the issue of human subjects are generally not consistent, capricious, have an individual subjectivity, and emotion (Bungin 2007, 143).

In the opinion of this study, the five Goal operational concept of Islamic Law, are analyzed gradually in management approach and performance indicators in the environmental field. At the end of the qualitative data analysis, we not only have other people (informants) but the results of the study, called the "big picture", as the principal findings. In qualitative research, researchers interested in finding the broad picture as a result of the study, this is because the studies used different techniques with quantitative research techniques. In qualitative research, there may be some data were evaluated using a number, but the majority of qualitative research in obtaining and analyzing the data, based on the description of the phenomenon, articulate, and understand the meaning (Hancock, 2002).
RESULTS AND DISCUSSION

Worship (ZIS) as a Concept of Operations in Keeping and Maintaining Religion, ZIS funds allocation is social and inclusive. Mission initial management of ZIS is for the welfare of all mankind, in this case the allocation of funds ZIS not only see if there community of Muslims or non-Muslims, but rather focuses on the circumstances that there is need or not ZIS, supposes there occurs a natural disasters. For some locations outside Java, ever be giving CSR funds for BMI in the non-Muslims. Muslims may exist in the region, but they are a minority. Besides, it also, each branch should have its own CSR programs that are local.

According to Mr. Solihin, the allocation of CSR in Surakarta branch of PT BMI prioritizes the areas natural disasters. If indeed in the area experienced a natural disaster, whoever he is, including non-Muslims, it would obtain financial assistance from CSR. CSR allocation of funds to the areas affected by disasters, will be utilized not only among Muslims but also for those who are non-Muslims to use the funds also participated in the CSR. Unless the CSR fund allocation, is oriented to the villages only. Allah CSR fund allocation in Surakarta branch of PT BMI had reached everywhere and has touched throughout society, with reference to the scale of priorities, i.e. which areas are experiencing a natural disaster; it will be a priority to acquire the CSR funds.

Solihin stated that, while the reasons for the use of ZIS funds for CSR program activities, namely because ZIS is clear there is an element of accountability. Regardless of the fact that the use of ZIS funds for CSR program activities, without the knowledge of the customer, it is not a problem as long as the use of ZIS in activities CSR program, it is still appropriate and in line with the principles of Islamic Shari’ah. According to researchers, the use of ZIS funds for CSR programs, may be awarded to those who are non-Muslims, as long as the allocation of funds derived from the donation and Sadaqah. As for zakat, the designation must be provisions in the Qur’an, especially on the latter at-Tawbah verse 60, namely:

Meaning:

Indeed zakat-alms, are for poor people, poor people, officials-administrators zakat, the mu’allaf who persuaded her to (freeing) of slaves, those who owe, to the way of Allah, and for those who were on the way, as a statute that required Allah, and Allah is knowing.
Physical Health and Mental as Platform Operations in Keeping and Maintaining Mental

CSR operational funds originating from the ZIS in BMM, which is used to build a maternity hospital for free in the university area of March (UNS), in cooperation with the wallet and Solo Foundation. Solo Foundation is a subsidiary of Solo Pos newspaper. In addition, the funds allocated for the construction of a place that could serve as a community health facility, but not the hospital. Because the funds do not be too large, as much as possible is desirable place can still be used by the surrounding community.

According Solihin, use CSR operational funds is destined for all humanity. Therefore, the selection of the implementation of these activities has been analyzed first. This is intended to ensure that the allocation of funds from the CSR operations ZIS in BMM, already meet the requirements, and deserve to be given to all parties, not least priority for the people who live in the surrounding neighborhood bank muamalat. According to investigators, the allocation of CSR to all humanity, shows that Islam is a religion. Allah says in the Qur'an Surat al-Anbiya verse 107, namely:

Meaning:

Prophet Muhammad was directed as a mercy to all the worlds.

Meaning of grace is embodied goodness and prevents damage. The above verse explains that grace be the purpose of the mission of the Prophet Muhammad, the treatise (the teachings of) Islam. Thus, the message brought by the Prophet Muhammad, in the form of Islamic law was revealed as a mercy, which is to realize the benefit of all human beings and prevention of them. The realization of the benefit is a consequence of the results of applying Islamic law totally, which in turn will make the environment in a society filled with peace and happiness.

Education as a Concept of Operations to Keep and Maintain Intellect Implications keep and maintain reasonable PT BMI branch of Surakarta, the emphasis on education. Education is a major priority of the bank muamalat ranging from elementary school (SD), up to the level of Higher Education (PT), during the entry on specific criteria. Management in education not only focused on distinctive education, but education in a broader sense. Kafala orphan program, the Islamic Solidarity School.
According to Mr. Solihin, from the beginning there was no confirmation of the designation for the scholarship, is reserved only among a particular religion, or cater to all religions. Nonetheless, behind the statement, Solihin stressed that PT BMI is an institution of Islamic Law, if there are brothers in religion, and they are still in need, then we first Muslim children. In this case more emphasized and prioritized prior to the youth of Islam, and after it has been given to our brothers who are non-Muslims. In fact, the allocation of the scholarship program is more intended for use in environments that Muslim children, while for non-Muslim children remain in proportion, but not so many.

The proportion Award scholarship program is dominated by the youth of Islam. This is because not all scholarship programs offered by PT Bank Muamalat Indonesia, it was touching to educational programs for children of non-Muslims. In connection with this, since the initial introduction of a scholarship program by PT BMI, there is not clearly stated that the scholarship program PT BMI is only given priority to a particular religion, namely whether he is Muslim or non-Muslim, but more on the needs in one place / environment that, in this case whether the place is really in dire need, or the need for the scholarship was not urgent.

According to Mr. Alwan, in keeping and maintaining, there is a sense that focuses on the educational aspect. In relation to CSR, which contributes to the society and the world of education, when they organize events performances / shows, farewell, and a seminar on education? They usually invite us (PT BMI) to participate in the form of sponsoring the event. As a form of participation, the Bank Muamalat will contribute to provide links, even if it takes as a speaker, for example, provide training to customers in the form of operational performance, and others. Keeping and maintaining internal sense PT BMI branch in Surakarta, which provides scholarships to employees of banking staff, security, drivers, office boys, who want our schools provide scholarships of CSR funds. During this time many muamalat banks participate in events organized by our brothers and sisters who came from foundations and educational institutions are either level, elementary, junior high, high school, and PT.

According to researchers, the education sector must be a priority for the management of PT BMI throughout Indonesia, because it is directly related to improving the quality of human resources (human resources), especially in improving the performance of employees who are certified. In the field of education is expected to give birth by scientists' faithful and devoted, Master of
Science and technology, as well as be in a position to answer the demands of the times. Allah says in the Qur'an surah Mujaadilah paragraph 11, namely:

**Meaning:**

Allah will exalt those who believe among you and those who were given some degree of knowledge, and Allah sees what you do.

**Social Life Community as a Concept of Operations in Keeping and Maintaining Descendants**

Mr. Alwan put forward for the management of CSR funds, usually bank muamalat cooperation with BMM. Keeping and breeding of the external environment PT BMI branch of Surakarta, which participated in any social activities conducted by citizens? Participation awarded based on criteria compliance with very basic needs of the community. According to Mr. Solihin, during this form of participation given by the bank muamalat to citizens, that is, when there are citizens who died. Participation in the provision of financial assistance, though the value is not how much, but as an expression of sympathy for the banks muamalat in a society.

Giving condolence money to the heirs of citizens, who died, usually carried out by the personnel who represent the company, or maybe also other workers who were sent to the funeral and presented the condolence money. If there are citizens who died and still environment around bank muamalat certainly provide assistance condolence money, regardless of the religion. Whoever he was, although he was Christian, Hindu, Buddhist, there are absolutely no religious tendencies, but more purely humanitarian.

According to researchers, the implied meaning behind treatment of the PT BMI branch Surakarta against citizens who are grieving, is showing that social values and traits of humanity are above everything, and should always be maintained, preserved and upheld in civic life and nation. Islam is promoting the maintenance of faith pure and devout, but on the other hand, Islam is very tolerant of all races, religions, races and groups. Islam religion is perfect, a religion full of coolness, shade, a sense of justice, peace and religion that is full of love. Islam is a religion that continues to offer the best solution (the best of solution) in the face of all the problems of life in this world.
Allah says in the Qur'an sura Mumtahana paragraph 8, namely:

Meaning:

Allah does not forbid you to do well and be fair to those who fight you due to religion and not (also) expel you from your homes. Indeed, Allah loves those who act justly.

Economics at A Cornerstone of Operations in Keeping and Maintain Assets

BMM more prefer to channel funds to micro, or small businessmen. PT BMI wants to contribute in alleviating poverty in Indonesia. This means that in the distribution of funds to micro entrepreneurs. Of course this will have a positive impact directly to the economic life of the people below. Directly to the user (user), which is directly to the grassroots and on target. It will be different when we allocate the funds / providing funds to large employers. Large employers cannot necessarily direct targeting to the bottom. But when we provide financing to micro entrepreneurs, would have a direct effect on the economic chains of society’s most down.

The datum is in the economic growth of the real sector. In reality, it was instead microeconomics dominant in the real sector, and arguably a very solid foundation. Does not require too much capital, when the actual sector managed, because the choices more, the opportunity for development is also greater. By choosing the micro sector in spurring economic growth, then by itself based on facts and reality, more than half of the economic movement of people, are the real sector. Looking forward, namely broader coverage, and more choice to improve the business, and by itself would be more and more people will be given assistance.

The concept is to offer funding, in the form of working capital to small businesses, until they can be independent, stand on its own feet. That is, the lack of working capital, they can run without any capital support from BMI. When they are able independently from an economic standpoint, their funds could be used to develop other businesses. This is the idea of business sustainability (sustainability). In addition, there are also programs related to the Baitul Maal Tanwil (BMT) in each village. BMI is currently a lot of cooperation with colleagues at BMT. Even they usually have their own small business community, and usually they stand at the centers of microeconomics as in the market.
When BMI wants to contribute toward small businesses that exist in the market, meaning that we cannot plunge one by one, it functions to BMT with models, models namely, the BMI fund the BMT, then the BMT fund small businesses that are in these markets, so BMI does not fund the entrepreneur, but BMI is funded BMT, only then the BMI directly to small communities. If the BMI is directly to small communities, it will become more complicated, so it is often in direct contact with the small entrepreneurs who are in the market community, it is BMT.

**RESEARCH IMPLICATIONS**

Experts in the field of rule of jurisprudence mention that, today Goal Islamic Law has entered into the realm of jurisprudence rules. That is, Goal Islamic Law changes and developments that is so dynamic, along with the development mindset of Muslims toward themselves, and the reality of the environment. Currently Goal Islamic Law (Shar‘i) concept has evolved into a seven-concept, two concepts of which is to maintain and preserve the environment, and the concept of keeping and maintaining the people. For further research agenda, researchers are expected to be able to find and develop operational concepts that fit in terms of maintaining and preserving the environment, as well as the operative concept in maintaining and preserving the people. It is meant to be, the translation of the operational concept of Islamic Law could Goal thoroughly on all activities of human life, to gain the benefit of living in the world, and in order to reach.

**CONCLUSION**

Founded on the description in the above-mentioned research results, indicating that the operational concept of Islamic Law Goal in maintaining and preserving the religion, which emphasizes the aspects of worship, especially in empowering ZIS. The allocation of zakat (donation and sadaqah), priority on areas of need, for example, areas natural disasters, regardless of their religion, race, and groups. Goal operational concept of Islamic Law in maintaining and preserving the soul, which emphasizes the aspects of physical and mental health. CSR operational funds originating from the ZIS in BMM, used to build a maternity hospital for free in the university area of March (UNS), in cooperation with wallet orphans and caring Solo Foundation. Goal operational concept of Islamic Law in maintaining and preserving sense, emphasizing the educational aspect. In the internal environment, education is the top priority given PT BMI Surakarta
branch to the whole family (sons and daughters) of crew / employees, ranging from elementary school (SD), up to Higher Education (PT). While in the external environment, which contributes funds to the community and education, as well as a resource when invited to a seminar on education. Goal operational concept of Islamic Law in keeping and breeding of emphasizing on aspects of social and civic life. For instance, participate in any social activities carried out by citizens. Provide financial assistance if there are citizens who perished, even though the value is not how much, but as an expression of sympathy for the banks in a society. Goal operational concept of Islamic Law in protecting and maintaining the property, namely the emphasis on economic aspects. The implication for the provision of working capital assistance to small entrepreneurs, until they can be independent, stands on its own feet.

RESEARCH LIMITATIONS

Limitations of the study meant that the researchers could be more focused and concentrated on the subject and object of research. In this study, the researchers only limit on two informants, or two research subjects, namely Mr. Solihin and Mr. Alwan. At the level of the object of study, the researchers also impose limits only on the fifth research Goal operational concept of Islamic Law, are keeping and maintaining religion, ancestry, mind, soul, and possessions. It well the five concepts Goal Islamic law fruit of thought Mr. Imam Asy Syatibi, can actually grounded in all activities of the business, whether public sector or government, or sector of private or private, such as in the fields of services, trade and manufacturing, non-governmental, not least in the field of natural resource exploration, mining suppose.

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