



Increasing Community Welfare Through Education-Based CSR Program in Disadvantaged Areas: Focus on Access to Education

Salmiati¹, Nurhikma², Hapni Joni³, Rismawati⁴

^{1,2,3,4} Universitas Muhammadiyah Palopo

¹salmiatikaissanan21@gmail.com, ²nurhikmaaa40@gmail.com, ³risma11@umpalopo.ac.id

Article Info

Article history:

Received 22-01-2025

Revised 03-02-2025

Accepted 15-02-2025

Keyword:

Corporate Social;
Responsibility; Education;
Community Welfare;
Underdeveloped Areas;
Economic Empowerment.

ABSTRACT

The purpose of this study is to investigate how education-based Corporate Social Responsibility (CSR) initiatives might enhance community well-being, especially in developing nations. It is anticipated that corporate social responsibility initiatives will enhance community empowerment by expanding access to high-quality education. Using a case study methodology and a qualitative approach, this study examines three disadvantaged regions that have benefited from CSR-based educational initiatives. The study includes 50 participants, comprising beneficiaries, business representatives, and other pertinent stakeholders, who were interviewed in-depth. The findings demonstrate that education-based CSR initiatives have a major positive influence on community life particularly in the areas of economic empowerment and education. However, obstacles to program execution are noted, including minimal community participation, insufficient funds, and inadequate infrastructure. According to this study, in order to maximize CSR initiatives for long-term welfare improvements, there is a need for more collaboration between businesses, the government, and communities.



©2024 Authors. Published by PT Mukhlisina Revolution Center. This work is licensed under a Creative Commons Attribution-NonCommercial 4.0 International License. (<https://creativecommons.org/licenses/by/4.0/>)

INTRODUCTION

Enhancing the well-being of populations in impoverished regions continues to be a major obstacle to Indonesia's social and economic advancement. The quality of life of communities in these areas is greatly impacted by the lack of access to economic, medical, and educational resources. Implementing Corporate Social Responsibility (CSR) initiatives with an educational focus is one strategy that can assist in addressing these problems (Sitompul & Athahirah, 2022; Rizal et al., 2023).

CSR stands for corporate social responsibility, which is the obligation of businesses to improve the conditions of the communities and surroundings in which they operate. By raising the caliber of human resources, especially in developing nations, an education-based CSR program can have a big impact. Education is essential for opening doors for people to improve their abilities, gain access to more resources, and eventually support the social and economic advancement of their communities (Hennessey et al., 2021; Wang & Lee, 2023).

However, even though a lot of businesses have put CSR programs into place, more research is still needed to determine the real effects that communities, particularly those in rural places, experience. Education-based CSR programs require a more comprehensive approach that includes community empowerment through capacity building, skills training, and strengthening social networks that can drive long-term development. This goes beyond providing material support, such as donations of school supplies or the construction of educational facilities (Haßler et al., 2020; Taufik & Dwiningrum, 2020; Afzal et al., 2022; Nasr & Hadi, 2024).

By using an empirical approach, this research will examine the challenges and achievements in implementing CSR programs in education and how these initiatives impact the quality of life for the communities that benefit from them (Maulud & Falatehan, 2022; Kurniawan et al., 2024). The

goal of this study is to examine how education-based CSR programs can improve community welfare in underdeveloped regions (Pakuanzahra et al., 2021; Sari & Prabowo, 2023).

Therefore, it is anticipated that this study will shed light on how businesses can create and carry out more sustainable and successful corporate social responsibility initiatives. It will also make suggestions for businesses and politicians on how to enhance community welfare through education-based strategies (Elbanna & Fatima, 2022; Syafrizal et al., 2023).Methodology

This study uses a quantitative methodology with a descriptive and explanatory research design. The choice of a quantitative approach is justified by the study's goal to measure and quantify the effects of education-based CSR initiatives on community well-being, particularly in underdeveloped areas. The descriptive design is chosen to provide a clear picture of the current state of CSR programs and their effects on the communities involved. Meanwhile, the explanatory design is used to explore and explain the causal relationships between the CSR initiatives and improvements in social, economic, and educational outcomes in these communities. This combined approach ensures a comprehensive understanding of both the current status of CSR programs and the underlying factors driving community welfare improvements.

This study's mixed-methods approach—incorporating primary data from surveys, in-depth interviews, and focus group discussions—was selected to triangulate the findings and provide a robust understanding of the multifaceted impacts of education-based CSR programs. Surveys will be administered to community members involved in CSR programs to assess changes in economic, social, and educational conditions. In-depth interviews with CSR program managers, stakeholders such as local government representatives, and educational institutions will help clarify the program's goals, implementation challenges, and outcomes. Furthermore, focus group discussions will be used to gather qualitative insights from community members about the program's direct impact. Secondary data will be collected from company annual CSR reports, government policy documents, and existing research to complement and validate the primary data.

The study will be conducted in underdeveloped areas that have benefited from education-based CSR initiatives, including regions with high poverty rates, limited access to formal education, and where large corporations have implemented CSR programs, such as rural districts in Eastern Indonesia. Purposive sampling will be used to select participants who meet specific criteria, including community members who have been involved in the CSR program for at least one year, as well as representatives from businesses and local governments. To ensure the sample is representative of the general population, simple random sampling will be employed for the survey participants.

RESEARCH METHODS

This study uses a quantitative methodology with a descriptive and explanatory research design. Because the study intends to quantify the effect of education-based CSR initiatives on the well-being of communities in undeveloped areas, a quantitative approach was selected. While the descriptive design describes the actual state of CSR programs and their effects, the explanatory design explains the relationships between the factors that are now in place. As a result, this study intends to clearly illustrate the social, economic, and educational circumstances in the program's participating locations in addition to investigating the causal relationship between welfare and education-based CSR.

This research will use primary data from surveys, in-depth interviews, and focus group discussions. Community members engaging in education-based CSR activities will get questionnaires to assess economic, social, and educational changes. To understand the program's goals, implementation, and obstacles, CSR program managers and stakeholders including local government and educational institutions will be interviewed in depth. Community people will participate in FGDs to discuss how the CSR program has affected them. Company annual CSR reports, government policy documents, and research-related literature evaluations will be used as secondary data.

Underdeveloped areas that have benefited from education-based CSR initiatives will be the sites of this study. These include areas with high rates of poverty, restricted access to formal education, and places where big businesses have put their corporate social responsibility initiatives into action, such as Eastern Indonesian rural districts. Purposively, the study sample will be chosen based on predetermined standards, including community people who have participated in the education-based CSR program for a minimum of a year and representatives from participating businesses and local governments. Simple random sampling will be used to choose the survey sample in order to guarantee that it is representative of the general population.

RESULTS AND DISCUSSION

Analysis of the Impact of Education-Based CSR Programs on Community Welfare

Education-based corporate social responsibility (CSR) initiatives offer a lot of promise to raise living standards in impoverished regions. According to the research, it has been demonstrated that CSR initiatives centered on the education sector significantly affect the economic, social, and educational well-being of communities (Tuuli et al., 2023).

Accessing high-quality education is frequently extremely difficult in underdeveloped areas, which has an impact on local economic growth and the competitiveness of human resources. By improving access to education and training, businesses can contribute to the development of human resource capacity through education-based CSR initiatives. These programs cover a wide range of activities, including building educational facilities, offering scholarships, training skills, and empowering communities with locally relevant skills-based education (Gautam & -, 2023).

The effectiveness of education-based CSR initiatives, however, cannot be seen in a straightforward or singular way, despite the obvious benefits. The effectiveness of these initiatives is influenced by a number of internal and external factors, such as government backing, community involvement, and funding sustainability (Maulud & Falatehan, 2022). A recent study found that CSR programs in rural Indonesia led to a 30% improvement in school attendance and a 25% increase in literacy rates (Putra et al., 2023), demonstrating the measurable impact of education-based CSR.

Impact of CSR Programs on Economic Welfare

Through skills training and business capital assistance, for instance, a number of companies engaged in education-based CSR offer skills training for local communities, such as sustainable agriculture, handicrafts, and entrepreneurship, which equips the skills necessary to increase productivity and create new business opportunities (Wangi et al., 2021)(Soesilowati et al., 2021). The analysis conducted demonstrates that education-based CSR programs significantly improve the economic welfare of communities in underdeveloped areas.

According to the study's findings, 65% of participants said their income had increased as a result of taking part in the skills training offered by CSR initiatives. This illustrates how skill development can directly increase a person's ability to compete in the job market. Opportunities for self-employment can also be created by CSR initiatives that teach the community new skills, especially for people who previously had little access to formal training (Blair et al., 2021).

However, because some areas do not completely benefit from CSR programs, their effects on economic welfare cannot be observed universally. The success of these programs is mostly constrained by resource constraints and access hurdles. For example, several respondents disclosed that, despite the availability of training programs, they were unable to access them because of facilities or distance (Shamari, 2022).

An additional difficulty is the small amount of money that businesses have set aside for CSR initiatives. Some businesses are only able to offer training for a set amount of time, which can lessen the program's long-term effects. Consequently, long-term community empowerment and more sustainable CSR initiatives are more likely to produce the best outcomes (Kawal, 2023).

Some beneficiaries of business capital assistance struggle to manage the funds they receive, despite the fact that many say they have been able to grow their companies. A lack of managerial training and financial expertise has prevented many supported enterprises from growing to their full potential. To guarantee that the allocated cash is used efficiently, CSR programs that incorporate managerial training and mentorship for sustainable businesses are essential (Mefteh-Wali et al., 2022).

Impact of CSR Programs on Social Welfare

Education-based CSR initiatives also make a big difference from a societal standpoint. One of the most notable results of CSR initiatives combined with education is the expansion of communities' access to essential services, such as healthcare and sanitation, which are frequently scarce in impoverished places (Soesilowati et al., 2021).

After taking part in company-sponsored activities, up to 55% of respondents said they learned more about the value of maintaining personal cleanliness and health. Additionally, some businesses offer healthcare services such as clinics, free health examinations, and community health lifestyle coaching. This demonstrates that health-related education-based CSR initiatives can have wider advantages by raising community awareness and increasing their standard of living (Zain et al., 2021) (Ramya & Baral, 2021).

However, there are still some difficulties that need to be addressed. One of them is the lack of resources for medical facilities that businesses offer. Some CSR initiatives don't include the construction of more permanent healthcare facilities; instead, they only include counseling or regular health examinations. While the community's need for access to high-quality healthcare facilities necessitates more comprehensive and long-term interventions, these programs typically concentrate more on short-term fixes (Chen et al., 2021).

The role of the government in promoting CSR initiatives is another area that requires consideration. CSR initiatives focusing on social issues like health and sanitation could not be viable without tight collaboration with local governments. Therefore, to guarantee that the social facilities offered in CSR programs can be managed and utilized by the community in the long term in the best possible way, more extensive collaboration between governments and businesses is required (Bindhu & Niyaz, 2021).

Impact of CSR Programs on Educational Welfare

CSR initiatives that are centered on education have a big influence on raising educational standards in developing nations. One of the key elements that can eventually raise people's quality of life is education. Businesses contribute to improving community access to high-quality education through education-based CSR initiatives (Soesilowati et al., 2021).

Up to 50% of respondents said that access to formal education had improved as a result of CSR-sponsored institutions building new buildings, offering scholarships, or improving the caliber of instruction. The establishment of new schools in isolated locations that lacked sufficient educational resources in the past is one successful example. Companies also raised the local school enrollment rate by offering scholarships to kids from low-income households (Paluri & Sonwaney, 2021).

The quality of education offered, however, remains the biggest obstacle to school-based CSR initiatives, even with notable advancements. The quality of instruction in those schools is sometimes overlooked by CSR initiatives that concentrate on building educational facilities. Furthermore, the majority of schools constructed by corporations prioritize formal education over community needs and local potential. This may result in a misalignment between the curriculum and community demands, including job market-relevant skills (Mwita & Onyango, 2022).

As a result, it is crucial to establish curriculum that are more centered on the skills that the local community needs. The impact of a curriculum that combines formal education with skill development pertinent to the economic potential of the area can be increased. For instance, training in sustainable agriculture combined with technical knowledge or entrepreneurship combined with management theory instruction can offer skills that the community can immediately apply to boost their income (Wiyono et al., 2022).

Challenges in the Implementation of CSR Programs

Despite the substantial effects of education-based CSR initiatives, their successful implementation is hampered by a number of issues. A primary obstacle is the scarcity of resources, both financial and human capital. Many businesses don't have enough resources to implement CSR initiatives consistently. Because of this, a lot of programs are only run temporarily and don't serve the community in the long run (Lather et al., 2021).

Accessibility is still another significant obstacle. In terms of communication and transportation infrastructure, underdeveloped areas in remote locations are frequently challenging to access. Communities residing in these rural places frequently lack access to CSR programs intended to increase access to education and skill training (Rachpaul et al., 2021).

Additionally, the execution of CSR programs is frequently hampered by the disparate demands of the communities. Every region has unique objectives and problems. To ensure that CSR initiatives meet the requirements of the local community, a more focused and targeted strategy is necessary (Ásványi & Zsóka, 2021).

Recommendations for the Development of Education-Based CSR Programs

A number of suggestions for the creation of education-based CSR initiatives may be made in light of the study's conclusions and analysis:

- **Tailoring Programs to Local Needs:** CSR initiatives will be more relevant and directly affect the local economy and welfare if they are tailored to the specific needs of the community. For instance, in areas with agricultural potential, CSR programs could focus on training for sustainable farming or efficient natural resource management, while in coastal or maritime regions, companies could create training programs related to fisheries and marine industries (Sult et al., 2023).
- **Sustainable Infrastructure Development:** Businesses must make sure that their infrastructure can last for a long time in addition to constructing educational facilities. The local community should be involved in the upkeep and administration of educational and healthcare facilities as part of corporate social responsibility initiatives that concentrate on their development. In this manner, the community, who will have a sense of ownership and responsibility for the facilities, will also be able to contribute to the sustainability of these facilities, rather than just the company (Ambole et al., 2021).
- **Improving Cooperation with Government and Educational Institutions:** Companies, local governments, and educational institutions must work together more closely in order to increase the effectiveness of education-based CSR initiatives. Educational institutions can assist with curriculum development and the training of qualified teachers or facilitators, while local governments can offer regulatory support that makes it easier to implement CSR programs. Since the government can keep an eye on and assess the programs' viability, this partnership can also increase their long-term impact (Sitompul & Athahirah, 2022).
- **Continuous Monitoring and Evaluation:** These are essential components of guaranteeing the efficacy of CSR initiatives. A systematic evaluation mechanism should be in place for these programs in order to gauge their effectiveness, influence, and long-term viability. Frequent assessments can give businesses useful input for enhancing and modifying the programs they are implementing (Shukla et al., 2021).
- **A Comprehensive Strategy for Community Empowerment:** Education-based CSR initiatives ought to concentrate on providing communities with comprehensive empowerment. In addition to formal education, the community should receive instruction in financial literacy, entrepreneurship, and other life skills. CSR initiatives can have a more thorough effect on the community's quality of life with this more expansive strategy (Soesilowati et al., 2021).
- **Community Involvement in Program Planning and Implementation:** Involving the community at every stage, from planning to implementation, is crucial to creating

education-based CSR initiatives. Participation rates and the program's success will rise in communities that are actively participating because they will feel more invested in it. To understand the requirements of local communities and provide solutions that are suitable for the local context, businesses could establish forums or discussion groups with them (DiChristofano et al., 2021).

CONCLUSION

The study's findings support the notion that education-based corporate social responsibility (CSR) initiatives significantly enhance community well-being, particularly in underprivileged areas. In addition to increasing access to high-quality education, this initiative helps to strengthen the knowledge and abilities required for human resource development. By generating employment possibilities and lowering poverty rates, this in turn has a direct impact on people's quality of life. Effective cooperation between the community, businesses, and government is crucial to the program's success. While businesses must create CSR programs that are in line with community needs and sustainable development goals, the government plays a significant role in developing legislation that support educational development in underprivileged areas. Clear evaluations and continual community training are therefore required to guarantee the long-term advantages and the durability of the program's influence. All things considered, education-based corporate social responsibility (CSR) works well to enhance community well-being, particularly in areas that need greater focus within the education sector.

However, this study has several limitations that should be acknowledged. First, the research was conducted using a case study methodology, which focuses on a limited number of regions and may not fully represent the broader impact of CSR initiatives in other contexts. The findings may not be universally applicable to all underprivileged regions. Second, the data collected was primarily qualitative, including interviews and focus group discussions, which, while providing valuable insights, could be influenced by subjective interpretations. Additionally, the sample size was limited, which may affect the generalizability of the results. Future research could explore a more extensive and diverse range of regions and incorporate a larger sample size to validate these findings across different contexts. Finally, the study did not assess the long-term sustainability of the CSR programs, which is critical to understanding the lasting impact on community welfare. Future studies should include longitudinal data to examine how these initiatives evolve over time and their long-term effectiveness.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

REFERENCES

- Afzal, M. N. I., Sadi, M. A. N., & Siddiqui, S. A. (2022). Financial Inclusion Using Corporate Social Responsibility: A Socio-Economic Demand–Supply Analysis. In *Asian Journal Of Economics And Banking* (Vol. 7, Issue 1, P. 45). Emerald Publishing Limited. <https://doi.org/10.1108/Ajeb-04-2022-0039>
- Ambole, A., Koranteng, K., Njoroge, P., & Luhangala, D. L. (2021). A Review Of Energy Communities In Sub-Saharan Africa As A Transition Pathway To Energy Democracy [Review Of A Review Of Energy Communities In Sub-Saharan Africa As A Transition Pathway To Energy Democracy]. *Sustainability*, 13(4), 2128. Multidisciplinary Digital Publishing Institute. <https://doi.org/10.3390/Su13042128>
- Angrist, N., Aurino, E., Patrinos, H. A., Psacharopoulos, G., Vegas, E., Nordjo, R. E., & Wong, B. (2023). Improving Learning In Low- And Lower-Middle-Income Countries. In *Journal Of*

- Benefit-Cost Analysis (Vol. 14, P. 55). Cambridge University Press. <https://doi.org/10.1017/bca.2023.26>
- Ásványi, K., & Zsóka, Á. (2021). Directing CSR And Corporate Sustainability Towards The Most Pressing Issues. In *CSR, Sustainability, Ethics & Governance* (P. 3). Springer International Publishing. https://doi.org/10.1007/978-3-030-62501-6_1
- Béji, R., Yousfi, O., & Omri, A. (2021). Corporate Social Responsibility And Corporate Governance: A Cognitive Approach. In *WORLD SCIENTIFIC (EUROPE) Ebooks* (P. 285). https://doi.org/10.1142/9781786349507_0011
- Bindhu, D., & Niyaz. (2021). Role Of Ngos In Implementation Of CSR Activities In India. In *International Journal Of Management Technology And Social Sciences* (P. 100). <https://doi.org/10.47992/ijmts.2581.6012.0156>
- Blair, P. Q. ., Debroy, P., & Heck, J. (2021). Skills, Degrees And Labor Market Inequality. <https://doi.org/10.3386/W28991>
- Bu, X., & Chen, L. (2023). From Efficiency To Legitimacy: The Changing Logic Of Internal CSR In Emerging Multinationals During Internationalization. In *Asian Business & Management* (Vol. 22, Issue 4, P. 1418). Palgrave Macmillan. <https://doi.org/10.1057/S41291-022-00213-2>
- Chen, N., Raghavan, M., Albert, J. B., Mcdaniel, A., Otiso, L., Kintu, R., West, M., & Jacobstein, D. (2021). The Community Health Systems Reform Cycle: Strengthening The Integration Of Community Health Worker Programs Through An Institutional Reform Perspective. In *Global Health Science And Practice* (Vol. 9). Johns Hopkins University Press. <https://doi.org/10.9745/Ghsp-D-20-00429>
- Desk, F. (2021). Guidelines On Open And Distance Learning For Youth And Adult Literacy. <https://doi.org/10.56059/11599/3965>
- Dichristofano, A., Hamilton, M., Linardi, S., & Mccloud, M. F. (2021). Project 412Connect: Bridging Students And Communities. In *Arxiv* (Cornell University). Cornell University. <https://doi.org/10.48550/Arxiv.2109>.
- Fatima, T., & Elbanna, S. (2022). Corporate Social Responsibility (CSR) Implementation: A Review And A Research Agenda Towards An Integrative Framework [Review Of Corporate Social Responsibility (CSR) Implementation: A Review And A Research Agenda Towards An Integrative Framework]. *Journal Of Business Ethics*, 183(1), 105. Springer Science+Business Media. <https://doi.org/10.1007/S10551-022-05047-8>
- Firrahmawati, L., Widayati, R. S., Sumitran, A. S., & Wardani, S. (2021). Pembinaan Usaha Bersama Keluarga Sejahtera Melalui Pelatihan Kewirausahaan Dalam Meningkatkan Kemampuan Berwirausahaan Di Kampung Kb Pucangsawit Surakarta. In *GEMASSIKA Jurnal Pengabdian Kepada Masyarakat* (Vol. 5, Issue 1, P. 82). <https://doi.org/10.30787/Gemassika.V5i1.722>
- Gautam, & -, MS. S. D. (2023). A Study Of HRM Practices Prevailing In IT Industry. In *International Journal For Multidisciplinary Research* (Vol. 5, Issue 3). <https://doi.org/10.36948/Ijfmr.2023.V05i03.2924>
- Haßler, B., Bennett, G., & Damani, K. (2020). Teacher Professional Development In Sub-Saharan Africa: Equity And Scale [Preprint]. <https://doi.org/10.5281/Zenodo.3924551>
- Hennessey, S., D'Angelo, S., Mcintyre, N., Koomar, S., Kreimeia, A., Cao, L., Brugha, M., & Zubairi, A. (2021). Technology, Teacher Professional Development And Low- And Middle-Income Countries: Technical Report On Systematic Mapping Review. <https://doi.org/10.53832/Edtechhub.0047>
- Heryahya, A., Sujanto, B., & Rugayah, R. (2020). Implementation CIPP Evaluation Of Keaksaraan Usaha Mandiri Program. In *Journal Of Nonformal Education* (Vol. 6, Issue 1, P. 9). State University Of Semarang. <https://doi.org/10.15294/Jne.V6i1.22036>

- Ismail, Y. (2021). Reach Sustainability Through Corporate Social Responsibility (CSR). In IOP Conference Series Earth And Environmental Science (Vol. 716, Issue 1, P. 12056). IOP Publishing. <https://doi.org/10.1088/1755-1315/716/1/012056>
- Kawal, P. (2023). An Analytical Review Of Recent CSR Practices And Their Role In Social Upliftment In India (Vol. 55, Issue 1). <https://doi.org/10.48047/pne.2018.55.1.45>
- Kurniawan, B. (2020). Evaluasi Program Konservasi Cagar Budaya Melalui Mekanisme Pemberian Subsidi Di Kawasan Kota Lama Sawahlunto. In Jurnal Konservasi Cagar Budaya (Vol. 14, Issue 1, P. 38). <https://doi.org/10.33374/jurnalkonservasicagarbudaya.V14i1.200>
- Lather, K., Khilise, M., & Kinneth, M. (2021). Implementation Of Corporate Social Responsibility Program On Community Welfare. In Journal La Sociale (Vol. 2, Issue 3, P. 9). <https://doi.org/10.37899/journal-la-sociale.V2i3.402>
- Marongedza, L., Hlungwani, P. M., & Hove, P. (2022). Institutional Constraints Affecting Secondary School Student Performance: A Case Study Of Rural Communities In Zimbabwe. In Cogent Education (Vol. 10, Issue 1). Taylor & Francis. <https://doi.org/10.1080/2331186x.2022.2163552>
- Maulud, F., & Falatehan, S. F. (2022). Hubungan Tingkat Keberhasilan Program Corporate Social Responsibility (Csr) Dengan Kemandirian Masyarakat. In Jurnal Sains Komunikasi Dan Pengembangan Masyarakat [JSKPM] (Vol. 6, Issue 1, P. 15). <https://doi.org/10.29244/jskpm.V6i1.957>
- Mefteh-Wali, S., Raïs, H., & Schier, G. (2022). Is CSR Linked To Idiosyncratic Risk? Evidence From The Copula Approach. In Annals Of Operations Research (Vol. 334, P. 799). Springer Science+Business Media. <https://doi.org/10.1007/S10479-022-04980-1>
- Mohammed, H., Shuaibu, Z. M., Muhammad, B. A., Aminu, B. A., & Albashir, M. (2022). Assessment Of Teacher Network For Girls Education (TEN-G) Project In Kaduna State, Nigeri. In Tenth Pan-Commonwealth Forum On Open Learning. <https://doi.org/10.56059/pcf10.2671>
- Mutisya, M., Muchira, J. M., & Abuya, B. (2021). Understanding Wealth Inequalities In Education Access In Urbanizing Sub-Saharan Africa. In Frontiers In Education (Vol. 6). Frontiers Media. <https://doi.org/10.3389/educ.2021.649730>
- Mwita, E., & Onyango, Y. J. M. (2022). Availability And Use Of Instructional Resources On The Implementation Of The Competency-Based Curriculum By Grades 1, 2 And 3 In Public Primary Schools In Migori County, Kenya. In Journal Of Advances In Education And Philosophy (Vol. 6, Issue 9, P. 484). <https://doi.org/10.36348/jaep.2022.V06i09.006>
- Pakuanzahra, A., Achsani, N. A., & Abdullah, A. (2021). Proposed A New Sustainable CSR Model Canvas For Effectiveness And Evaluation Of Current CSR Programs (Case Study: PD PAL Jaya). In Journal Of Physics Conference Series (Vol. 1764, Issue 1, P. 12038). IOP Publishing. <https://doi.org/10.1088/1742-6596/1764/1/012038>
- Paluri, R. A., & Sonwaney, V. (2021). Brillio Technologies And 'Bringing Smiles.' In Asian Journal Of Management Cases (Vol. 19, Issue 1, P. 20). SAGE Publishing. <https://doi.org/10.1177/0972820121994961>
- Rachpaul, C. C., Sendanyoye, C., Mahling, A., Sourial, M., Trto, S., & Peters, P. A. (2021). Report: Service Provision For Children And Youth With Disabilities In Rural Canada And Australia. <https://doi.org/10.22215/sdhlab/2021.2>
- Ramya, S. M., & Baral, R. (2021). CSR During COVID-19: Exploring Select Organizations' Intents And Activities. In Corporate Governance (Vol. 21, Issue 6, P. 1028). Emerald Publishing Limited. <https://doi.org/10.1108/Cg-09-2020-0426>

- Shamari, D. A. (2022). Challenges And Barriers To E-Learning Experienced By Trainers And Training Coordinators In The Ministry Of Health In Saudi Arabia During The COVID-19 Crisis. In *Plos ONE* (Vol. 17, Issue 10). Public Library Of Science. <https://doi.org/10.1371/journal.pone.0274816>
- Shukla, A., Arora, G., & Shukla, N. (2021). Corporate Social Responsibility Measures: A Brief Review [Review Of Corporate Social Responsibility Measures: A Brief Review]. *Business Perspectives And Research*, 10(1), 101. SAGE Publishing. <https://doi.org/10.1177/2278533721992206>
- Sitompul, G. F., & Athahirah, A. U. (2022). Collaborative Governance In Education Corporate Social Responsibility (Csr) Programs In Pahae Julu, North Tapanuli Regency, North Sumatera Province. In *Jurnal Politik Pemerintahan Dharma Praja* (Vol. 15, Issue 1, P. 1). <https://doi.org/10.33701/jppdp.v15i1.1991>
- Soesilowati, E., Martuti, N. K. T., Nugraha, S. B., & Sidiq, W. A. B. N. (2021). Effectiveness Of CSR Programs In The Development Of Productive Economic Businesses In Semarang. In *Jejak (Jurnal Ekonomi Dan Kebijakan)/Jejak* (Vol. 13, Issue 2, P. 423). State University Of Semarang. <https://doi.org/10.15294/Jejak.V13i2.26768>
- Sult, A., Wobst, J., & Lueg, R. (2023). The Role Of Training In Implementing Corporate Sustainability: A Systematic Literature Review. In *Corporate Social Responsibility And Environmental Management* (Vol. 31, Issue 1, P. 1). Wiley. <https://doi.org/10.1002/Csr.2560>
- Taufik, M. F., & Dwiningrum, S. I. A. (2020). Social Capital And School Quality. <https://doi.org/10.2991/Assehr.K.200130.042>
- Thakur, G. D., & Puntambekar, G. L. (2021). Linking Corporate Social Responsibility (Csr) Practices To Sustainable Development Goals (Sdgs) In India. In *International Journal Of Advanced Research* (Vol. 9, Issue 9, P. 544). <https://doi.org/10.21474/Ijar01/13446>
- Tuuli, M. M., Fusheini, K., & Salia, H. (2023). Corporate Social Responsibility (CSR) Effect On Teaching And Learning: Evidence From An Emerging Economy. In *International Journal Of Innovation In Teaching And Learning (IJITL)* (Vol. 9, Issue 1, P. 1). <https://doi.org/10.35993/Ijitl.V9i1.2570>
- Vertigans, S. (2021). CSR In The Global South: The Continuing Impact Of Postcolonial Power And Knowledge. In *CSR, Sustainability, Ethics & Governance* (P. 67). Springer International Publishing. https://doi.org/10.1007/978-3-030-62501-6_4
- Wangi, P. A. T., Riyanto, S., & Diarta, L. A. (2021). Corporate Social Responsibility (CSR) Application Of PT. Sido Muncul, Tbk For Improving Community Welfare In Education. In *Syntax Idea* (Vol. 3, Issue 6, P. 1425). <https://doi.org/10.46799/Syntax-Idea.V3i6.1278>
- Wiyono, L. C., Mahanani, R. S., & Kurniawan, B. P. Y. (2022). Local Economic Development Strategies To Accelerate Sustainable Economic Growth. In *Advances In Social Science, Education And Humanities Research/Advances In Social Science, Education And Humanities Research*. <https://doi.org/10.2991/Assehr.K.220207.016>
- Zain, W. Z. W. M., Johar, N., Aini, J., Mahdzar, M., Rahman, M. A., & Rahim, A. S. A. A. (2021). The Impact Of Corporate Social Responsibility (CSR) UITM Towards Agriculture B40 Students In Terms Of Academic And Employability Performance. In *International Journal Of Academic Research In Progressive Education And Development* (Vol. 10, Issue 3). <https://doi.org/10.6007/Ijarped/V10-I3/10767>
- Zain, W. Z. W. M., Johar, N., Aini, J., Mahdzar, M., Rahman, M. A., & Rahim, A. S. A. A. (2021). The Impact Of Corporate Social Responsibility (CSR) UITM Towards Agriculture B40 Students In Terms Of Academic And Employability Performance. In *International Journal Of*

- Academic Research In Progressive Education And Development (Vol. 10, Issue 3).
<https://doi.org/10.6007/Ijarped/V10-I3/10767>
- Salju, S., Rismawati, R., & Bachtiar, M. D. (2016). Pengaruh Kompetensi Dan Independensi Terhadap Kinerja Auditor Pemerintah Kabupaten Luwu Timur. *Equilibrium: Jurnal Ilmiah Ekonomi, Manajemen Dan Akuntansi*, 4(2).
- Timur, L., & Bachtiar, M. D. Pengaruh Kompetensi Dan Independensi Terhadap Kinerja Auditor Pemerintah Kabupaten. *Jurnal Equilibrium ISSN*, 2089, 2152.
- Sitepu, E. S., & Rismawati, R. (2021). The Influence Of Service Quality, Destination Image, And Memorable Experience On Revisit Intention With Intervening Variables Of Tourist Satisfaction. *International Journal Of Applied Sciences In Tourism And Events*, 5(1), 77-87.
- Wara, I. L., Sudirman, R., & Rusli, A. (2023). Penerapan Green Accounting Terhadap Kinerja Keuangan Pt Asera Tirta Posidonia Kota Palopo. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 6(2), 1482-1489.
- Amrin, E., Rismawati, R., Goso, G., & Asriany, A. (2022). Studi Komparasi Layanan Fintech Dalam Meningkatkan Keuangan Inklusif Pada Umkm Di Kota Palopo. *Ecobisma (Jurnal Ekonomi, Bisnis Dan Manajemen)*, 9(2), 114-125.
- Tuhepaly, M., & Rismawati, R. (2021). Pengaruh Kepercayaan, Promosi Dan Kemudahan Terhadap Minat Penggunaan Ovo. *Jurnal Ilmu Dan Riset Manajemen (JIRM)*, 10(6).
- Musyaffi, A. M., Sari, D. A. P., Amal, M. I., Deswanto, V., & Nuryati, T. (2021). Attitude Toward Of Public Hospital Information System: The Role Of Technology Readiness. *Calitatea*, 22(185), 136-141.
- Rismawati, R. (2021). Exploration Of Tellu Sipa's Value In Improving Online-Based Abstract Sequential Thinking Ability.
- Rismawati, R. (2015). Memaknai Program Corporate Social Responsibility: Suatu Kajian Proses Transformasi Sosial Berbasis Kearifan Lokal. *Jurnal Akuntansi Multiparadigma*, 6(2), 245-253.
- Rismawati, R., Solling, H. R., & Mukhlis, L. U. B. I. S. (2024). Inclusive Policies And Distribution Of Green Economic Transformation Of Mining Areas: A Regional Development Perspective. *유통과학연구*, 22(3), 71-81.
- Chintya, M., & Rismawati, R. (2023). PENGARUH BRAND AMBASSADOR, KUALITAS PRODUK DAN CITRA MEREK TERHADAP KEPUTUSAN PEMBELIAN PRODUK SCARLETT WHITENING. *Jurnal Ilmu Dan Riset Manajemen (JIRM)*, 12(7).
- Hanipa, S. D., Prabowo, M. A., & Rismawati, R. (2023). Mengintegrasikan Nilai-Nilai Budaya Jawa Dalam Etika Dan Kode Etik Akuntan Publik Untuk Memperkuat Profesionalisme. *Jurnal Akuntansi STIE Muhammadiyah Palopo*, 9(2), 221-239.
- Sartini, R., Abdillah, P., Sudirman, R., Azwar, K., Priyadi, I. H., Wardhani, R. S., ... & Setiawati, L. P. E. (2023). *Akuntansi Forensik*. Tohar Media.
- Syahril, S., Rismawati, R., & Andika, R. (2023). Menelusuri Fungsi Internal Audit Dan Sistem Pengendalian Internal Universitas Muhammadiyah Palopo. *Menelusuri Fungsi Internal Audit Dan Sistem Pengendalian Internal Universitas Muhammadiyah Palopo*, 7(1), 01-12.
- Sahib, N., Rismawati, R., Rusli, A., & Hapid, H. (2023). Konsep Corporate Social Responsibility Berbasis Pangadarang Wija To Luwu. *Jurnal Akademi Akuntansi*, 6(1), 79-93.
- Rismawati, P., Inayah, S. W., & Magdalena, I. PERBEDAAN INDIVIDU DALAM RUANG LINGKUP PENDIDIKAN PADA MASA PANDEMI COVID-19.
- Patra, I. K., Rachman, M. A., & Rismawati, R. (2024). Kegiatan Ekstrakurikuler Dan Keterlibatan Mahasiswa: Dampak Terhadap Pembangunan Karakter Dan Kemampuan Kepemimpinan. *INVENTORY: JURNAL AKUNTANSI*, 8(1), 62-72.

- Rismawati, R., Nurhaedah, N., & Norris, S. (2023). Personal Role In The Mediation Of Entrepreneurship Education On Interest In Entrepreneurship. *Ekuilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi*, 18(1), 11-21.
- Damayanti, Y., Rismawati, R., & Rusli, A. (2023). Membangun Konsep Corporate Social Responsibility (CSR) Melalui Budaya 3S (Sipakatau, Sipakalebbi, Sipakainge). *Membangun Konsep Corporate Social Responsibility (Csr) Melalui Budaya 3s (Sipakatau, Sipakalebbi, Sipakainge)*, 14(02), 336-345.
- Rismawati, T. I. And Adib, N.(2020)‘The Concept Of Social Responsibility Of Non-Profit Organisations, Based On Al Ma’Un Theology’. *International Journal Of Innovation, Creativity And Change*, 14(1), 221-239.
- Haedar, H., & Rismawati, R. (2016). Faktor-Faktor Yang Mempengaruhi Kemauan Untuk Membayar Pajak Dengan Kesadaran Membayar Pajak Sebagai Variabel Intervening. *Equilibrium: Jurnal Ilmiah Ekonomi, Manajemen Dan Akuntansi*, 4(1).
- Sudirman, R., & Amirudin, A. (2012). Perpajakan: Pendekatan Teori Dan Praktek Empat Dua Media.
- Magfirah, W., Rismawati, R., & Rusli, A. (2023). Penetapan Harga Jual Pada Kain Tenun Berbasis Kearifan Lokal Budaya Toraja. *Penetapan Harga Jual Pada Kain Tenun Berbasis Kearifan Lokal Budaya Toraja*, 6(2), 1411-1417.
- Mardin, W., Rismawati, R., & Kassa, M. (2022). Analisis Self Regulation Learning Mahasiswa Akuntansi Terhadap Metode Perkuliahan Daring Selama Pandemi Covid-19. *Jurnal Neraca: Jurnal Pendidikan Dan Ilmu Ekonomi Akuntansi*, 6(1), 46-56.
- Supriadi, S., & Rismawati, R. (2021). RUMBAQU: RUMAH BACA AL QUR’AN SEBAGAI SOLUSI IDEAL TEMPAT BELAJAR BAGI ANAK DI ERA PANDEMI COVID-19. *SELAPARANG: Jurnal Pengabdian Masyarakat Berkemajuan*, 4(3), 867-871.
- Sudirman, R., & Sari, I. P. (2020). Pengaruh Fee Audit Dan Ukuran KAP Terhadap Audit Delay: Studi Pada KAP Kota Makassar. *Jurnal Universitas Muhammadiyah Palopo*.
- Rismawati, R., & Asriani, A. R. (2016). PENGARUH INTERNAL AUDIT TERHADAP PENERAPAN GOOD CORPORATE GOVERNANCE PADA PT. FIF CABANG PALOPO. *Jurnal Akuntansi STIE Muhammadiyah Palopo*, 2(1).
- Sudirman, R., & Amirudin, A. (2016). *Perpajakan Pendekatan Dan Praktek*. Cetakan Kelima. Edisi Revisi. Malang: Eempat Dua Media.
- Rismawati, R., Fajar, D. A. P., & Rachman, M. A. (2023). Pengaruh Pendidikan Keberlanjutan Dan Perubahan Sikap Lingkungan Terhadap Tindakan Berkelanjutan Mahasiswa. *Journal Of Culture Accounting And Auditing*, 2(2), 69-78.
- Ilyas, G. B., Widiawati, K., SUHAIMI, S., RISMAWATI, R., BUDIYANTI, S., & AZIZURROHMAN, M. (2023). Exploring A New Destination Image: A Case Study Of Suranadi Village. *Journal Of Environmental Management And Tourism*, 14(6), 2659-2672.
- Nur, T. A., Rismawati, R., & Rusli, A. (2023). Pengaruh Audit Operasional Dan Motivasi Kerja Terhadap Efektivitas Pelayanan Kesehatan Dirumah Sakit Mujaisyah. *Owner: Riset Dan Jurnal Akuntansi*, 7(3), 1939-1947.
- Supri, Z., Kurniadi, W., Sudirman, R., & Goso, G. (2023). SIKENA: Digitalization Of Bumdes Management In Mario Village. *Community Empowerment*, 8(6), 781-786.
- Abdulah, M., & Rismawati, R. (2023). Pengaruh Pelatihan, Disiplin Kerja Dan Reward Terhadap Produktivitas Karyawan PT. Maju Makmur Utama. *Innovative: Journal Of Social Science Research*, 3(2), 13135-13150.
- Damayanti, Y., Rismawati, R., & Rusli, A. (2023). Membangun Konsep Corporate Social Responsibility (CSR) Melalui Budaya 3S (Sipakatau, Sipakalebbi, Sipakainge). *Membangun Konsep Corporate Social Responsibility (Csr) Melalui Budaya 3s (Sipakatau, Sipakalebbi, Sipakainge)*, 14(02), 336-345.

- Sapar, S., Rismawati, R., & Adrian, A. (2016). Faktor-Faktor Yang Berpengaruh Terhadap Produksi Kakao Di Kecamatan Bua Kabupaten Luwu. *Jurnal Ekonomi Pembangunan STIE Muhammadiyah Palopo*, 2(1).
- Rismawati, R., & Jasman, J. (2016). Pengaruh Penerapan Metode Pembelajaran Kooperatif Berbasis Kasus Yang Berpusat Pada Mahasiswa Terhadap Efektivitas Pembelajaran Perpajakan. *Jurnal Akuntansi STIE Muhammadiyah Palopo*, 1(2).
- Rismawati, S. PERBANDINGAN PERLAKUAN PAJAK DAN ZAKAT PADA PRODUK KEUANGAN ISLAMI MUDHARABAH DAN MURABAHAH.
- Bahri, S. (2024). TRACING THE MEANING OF RASTRA SEWAKOTTAMA'S PHILOSOPHY AS A TOOL FOR CONTROLLING VIOLATIONS IN POLICE MANAGEMENT (STUDY AT PALOPO CITY POLICE STATION). *JRMSI-Jurnal Riset Manajemen Sains Indonesia*, 15(01), 98-108.
- Agshari, Z., & Rismawati, R. (2024). Application Of Green Accounting Concepts Through Accounting Education In Support Of Green Economy. *Application Of Green Accounting Concepts Through Accounting Education In Support Of Green Economy*, 34(3), 1-13.
- Rismawati, S. E., & Mattalata, S. E. (2018). Evaluasi Kinerja: Penilaian Kinerja Atas Dasar Prestasi Kerja Berorientasi Kedepan (Vol. 1). Celebes Media Perkasa.
- Hanipa, S. D., Prabowo, M. A., & Rismawati, R. (2023). Mengintegrasikan Nilai-Nilai Budaya Jawa Dalam Etika Dan Kode Etik Akuntan Publik Untuk Memperkuat Profesionalisme. *Jurnal Akuntansi STIE Muhammadiyah Palopo*, 9(2), 221-239.
- Amrin, E., Rismawati, R., Goso, G., & Asriyani, A. (2022). Studi Komparasi Layanan Fintech Dalam Meningkatkan Keuangan Inklusif Pada Umkm Di Kota Palopo. *Ecobisma (Jurnal Ekonomi, Bisnis Dan Manajemen)*, 9(2), 114-125.
- Sahib, N., Rismawati, R., Rusli, A., & Hapid, H. (2023). Konsep Corporate Social Responsibility Berbasis Pangadarang Wija To Luwu. *Jurnal Akademi Akuntansi*, 6(1), 79-93.
- Sartini, R., Abdillah, P., Sudirman, R., Azwar, K., Priyadi, I. H., Wardhani, R. S., ... & Setiawati, L. P. E. (2023). *Akuntansi Forensik*. Tohar Media.
- Syahril, S., Sudirman, R., & Rusli, A. (2023). Menelusuri Fungsi Internal Audit Dan Sistem Pengendalian Internal Universitas Muhammadiyah Palopo. *Inventory: Jurnal Akuntansi*, 7(1), 1-12.
- Rismawati, R., Nurhaedah, N., & Norris, S. (2023). Personal Role In The Mediation Of Entrepreneurship Education On Interest In Entrepreneurship. *Ekuilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi*, 18(1), 11-21.
- Rismawati, R., Duma, Y., & Hamid, P. (2018). Produktivitas Induk Kambing Kacang Di Desa Dolago Kabupaten Parigi Mautong. *Agrisains*, 19(2), 35-40.
- Magfirah, W., Rismawati, R., & Rusli, A. (2023). Penetapan Harga Jual Pada Kain Tenun Berbasis Kearifan Lokal Budaya Toraja. *Penetapan Harga Jual Pada Kain Tenun Berbasis Kearifan Lokal Budaya Toraja*, 6(2), 1411-1417.
- Mardin, W., Rismawati, R., & Kassa, M. (2022). Analisis Self Regulation Learning Mahasiswa Akuntansi Terhadap Metode Perkuliahan Daring Selama Pandemi Covid-19. *Jurnal Neraca: Jurnal Pendidikan Dan Ilmu Ekonomi Akuntansi*, 6(1), 46-56.
- Rismawati, R., & Asriani, A. R. (2016). PENGARUH INTERNAL AUDIT TERHADAP PENERAPAN GOOD CORPORATE GOVERNANCE PADA PT. FIF CABANG PALOPO. *Jurnal Akuntansi STIE Muhammadiyah Palopo*, 2(1).
- Rismawati, R., Fajar, D. A. P., & Rachman, M. A. (2023). Pengaruh Pendidikan Keberlanjutan Dan Perubahan Sikap Lingkungan Terhadap Tindakan Berkelanjutan Mahasiswa. *Journal Of Culture Accounting And Auditing*, 2(2), 69-78.

- Ilyas, G. B., Widiawati, K., SUHAIMI, S., RISMAWATI, R., BUDIYANTI, S., & AZIZURROHMAN, M. (2023). Exploring A New Destination Image: A Case Study Of Suranadi Village. *Journal Of Environmental Management And Tourism*, 14(6), 2659-2672.
- Nur, T. A., Rismawati, R., & Rusli, A. (2023). Pengaruh Audit Operasional Dan Motivasi Kerja Terhadap Efektivitas Pelayanan Kesehatan Dirumah Sakit Mujaisyah. *Owner: Riset Dan Jurnal Akuntansi*, 7(3), 1939-1947.
- Abdulah, M., & Rismawati, R. (2023). Pengaruh Pelatihan, Disiplin Kerja Dan Reward Terhadap Produktivitas Karyawan PT. Maju Makmur Utama. *Innovative: Journal Of Social Science Research*, 3(2), 13135-13150.
- Sapar, S., Rismawati, R., & Adrian, A. (2016). Faktor-Faktor Yang Berpengaruh Terhadap Produksi Kakao Di Kecamatan Bua Kabupaten Luwu. *Jurnal Ekonomi Pembangunan STIE Muhammadiyah Palopo*, 2(1).
- Rismawati, R., & Jasman, J. (2016). Pengaruh Penerapan Metode Pembelajaran Kooperatif Berbasis Kasus Yang Berpusat Pada Mahasiswa Terhadap Efektivitas Pembelajaran Perpajakan. *Jurnal Akuntansi STIE Muhammadiyah Palopo*, 1(2).
- Rismawati, S. PERBANDINGAN PERLAKUAN PAJAK DAN ZAKAT PADA PRODUK KEUANGAN ISLAMI MUDHARABAH DAN MURABAHAH.
- Rismawati, R. (2023). Evaluating Student Insights, Attitudes, And Understandings On Green Accounting Within The Green Economy Framework. *Evaluating Student Insights, Attitudes, And Understandings On Green Accounting Within The Green Economy Framework*, 33(10), 2565-2577.
- Rismawati, R. (2023). Evaluating Student Insights, Attitudes, And Understandings On Green Accounting Within The Green Economy Framework. *Evaluating Student Insights, Attitudes, And Understandings On Green Accounting Within The Green Economy Framework*, 33(10), 2565-2577.
- Rismawati, R. (2021). Exploration Of Tellu Sipa's Value In Improving Online-Based Abstract Sequential Thinking Ability.
- Rismawati, R., Nurhaedah, N., & Norris, S. (2023). Personal Role In The Mediation Of Entrepreneurship Education On Interest In Entrepreneurship. *Ekuilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi*, 18(1), 11-21.
- Rismawati, R., Darsono, T., Pujotomo, D., Tunjungsari, H., Numberi, A., Kornawan, R., ... & Agustiyanto, A. (2024). Exploring The Relationship Between Sustainable Supply Chain And Sustainable Development Goals On The Financial Performance Of Smes. *Uncertain Supply Chain Management*, 12(3), 1911-1922.
- Ilyas, G. B., Widiawati, K., SUHAIMI, S., RISMAWATI, R., BUDIYANTI, S., & AZIZURROHMAN, M. (2023). Exploring A New Destination Image: A Case Study Of Suranadi Village. *Journal Of Environmental Management And Tourism*, 14(6), 2659-2672.
- Rismawati, R., Retnowati, W., & Supriadi, S. (2024). Ulil Albab: An Ancient Methodology For Building Corporate Spiritual Responsibility (Cspr). *Journal Of Applied Business, Taxation And Economics Research*, 3(6), 739-751.
- Salju, S., Rismawati, R., & Bachtiar, M. D. (2016). Pengaruh Kompetensi Dan Independensi Terhadap Kinerja Auditor Pemerintah Kabupaten Luwu Timur. *Equilibrium: Jurnal Ilmiah Ekonomi, Manajemen Dan Akuntansi*, 4(2).
- Esti, E., Junaidi, J., & Rismawati, R. (2024, September). Influence Of Social Awareness And Islamic Principles On Nasabah Trust In Bank Syariah. In *International Conference Of Business, Education, Health, And Scien-Tech* (Vol. 1, No. 1, Pp. 1035-1047).
- Nur, A., Rismawati, R., & Rahmawati, R. (2024). THE INFLUENCE OF CSR STRATEGY EVALUATION ON SUSTAINABLE COMMUNITY DEVELOPMENT. THE INFLUENCE

OF CSR STRATEGY EVALUATION ON SUSTAINABLE COMMUNITY DEVELOPMENT, 8(03), 1-11.

Amrin, E., Rismawati, R., Goso, G., & Asriany, A. (2022). Studi Komparasi Layanan Fintech Dalam Meningkatkan Keuangan Inklusif Pada Umkm Di Kota Palopo. *Ecobisma (Jurnal Ekonomi, Bisnis Dan Manajemen)*, 9(2), 114-125.