



Implementation of the Corporate Social Responsibility Program of Bank Nagari Padang Panjang Branch in Providing Educational Scholarships

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ABSTRACT

This study examines the implementation of a corporate social responsibility (CSR) scholarship program delivered by a regional bank branch in Padang Panjang, Indonesia, with a focus on delivery processes and governance quality. Using a qualitative case study design, data were collected through semi-structured interviews with program implementers and scholarship recipients, supported by observation and document review. Results show a six-stage implementation pathway—socialization, nomination/registration, verification, approval, disbursement, and reporting—yet governance weaknesses concentrate at two points: verification and reporting. The program operates under a stable annual budget envelope, creating recurring coverage–intensity trade-offs and increasing reliance on discretionary prioritization. Over time, a shift from mediated cash distribution to account-based transfers improved administrative traceability, but reporting remains partly aggregated, limiting recipient-level auditability and weakening transparency and accountability. The study contributes by framing CSR scholarships as governance-dependent interventions rather than simple philanthropic transfers and demonstrates how multi-actor fragmentation and resource constraints shape targeting accuracy. Practical implications include establishing standardized eligibility verification, clarifying decision rights across actors, and institutionalizing traceable reporting routines to strengthen fairness, legitimacy, and impact credibility.

Keyword:

CSR scholarship, Program implementation, Accountability, Transparency, Banking sector.

INTRODUCTION

Corporate social responsibility (CSR) has become a central strategic and governance concern in the banking industry, not least because banks operate at the intersection of economic development, social inclusion, and public trust. Unlike many sectors where social impacts are localized to production sites, banks shape development outcomes through credit allocation, financial access, community investment, and the reputational legitimacy needed to sustain depositor confidence. Recent global evidence indicates that CSR performance is positively associated with bank performance, while the effectiveness of CSR can vary with societal values and institutional environments, suggesting that “what works” in CSR is context-sensitive rather than universally transferable (Persakis & Al-Jallad, 2024).

Despite this growing attention, much of the banking-CSR literature remains dominated by outward-facing measures, especially CSR disclosure and communication, rather than the internal processes that determine whether CSR programs actually reach intended beneficiaries. Banks increasingly use digital channels to communicate CSR activities, yet the presence and volume of disclosure do not automatically imply implementation quality, fairness, or accountability in CSR delivery. Studies of online CSR disclosure in banking show how CSR is frequently framed, structured, and selectively emphasized in external communication, useful for understanding signaling and reputation, but less informative about operational mechanisms and on-the-ground outcomes (Kiliç, 2016).

At the same time, CSR is increasingly narrated through the lens of the Sustainable Development Goals (SDGs), pushing firms to demonstrate contributions to public value domains such as education, inequality reduction, and

institutional integrity. However, research cautions that corporate engagement with the SDGs may range from substantive involvement to symbolic alignment, where SDG references become a reporting language rather than a guide for rigorous program design and measurable social impact. This distinction matters because SDG-branded CSR can amplify legitimacy benefits while obscuring implementation gaps if governance and evaluation are weak.

Within emerging-market settings, these tensions are particularly salient. Evidence from Indonesia’s corporate SDG-related disclosures indicates that firms tend to concentrate on certain SDGs more than others, and that the breadth of disclosure does not necessarily translate into depth or alignment with nationally salient development priorities. Education-related agendas, commonly associated with “quality education”, frequently appear as CSR themes, reflecting both social need and reputational attractiveness. This makes education-focused CSR programs, including scholarships, an analytically important site for examining whether CSR commitments are operationalized through credible targeting, transparent resource allocation, and accountable reporting.

Scholarships are often positioned as high-leverage social investments because they can expand access to human capital development, improve employability trajectories, and build professional capabilities. Yet scholarship impact is not automatic: mechanisms (e.g., access to career resources, skills development, and employer recognition) and contextual constraints can shape how scholarships “work” and whether benefits can be scaled. Recent scholarship research highlights perceived career gains while simultaneously emphasizing the need for serious reflection on how scholarship mechanisms can be sustained and

replicated across complex environments (Almassri, 2024; N. Almassri, 2024). For CSR scholarship programs, this implies that implementation design, eligibility criteria, selection accuracy, monitoring, and feedback loops, becomes as important as the nominal budget committed.

Moreover, education-oriented CSR in banking is frequently intertwined with strategic philanthropy. Evidence from banking-related corporate giving suggests that philanthropic expenditures can be deployed in ways that yield organizational advantages, including reputational capital and strategic positioning, rather than functioning purely as altruistic transfers (Choi et al., 2023). Complementing this, experimental evidence in corporate giving shows that stakeholders' evaluations are sensitive to perceived altruism and trust, indicating that how giving is structured and communicated can materially affect legitimacy outcomes (Saha et al., 2025). These insights elevate a critical governance question: when CSR programs generate both social claims and reputational returns, what mechanisms ensure that social objectives, such as equitable access to scholarships, are protected against mis-targeting, opacity, or procedural weaknesses?

Accountability and transparency concerns are further intensified by the broader evolution of non-financial reporting and assurance. Large-sample evidence indicates that CSR reporting and external assurance can be associated with higher firm value and lower risk, with internal governance arrangements (such as CSR committees) shaping these relationships (Elbardan et al., 2023). However, other evidence suggests that assurance alone may be insufficient as a quality guarantee, and that stakeholder engagement practices and internal board-level structures can be more consistently linked to higher-quality non-financial disclosure (Khatri et al., 2025). Relatedly,

cross-country research indicates that sustainability information becomes more decision-useful for reducing information asymmetry when it is assured, and that the effect depends on assurance attributes and institutional context (Cuadrado-Ballesteros et al., 2017). Taken together, the literature implies that CSR credibility is an outcome of governance configurations, not merely the existence of CSR activities or the publication of CSR narratives.

To move from CSR "claims" to CSR "delivery," an implementation lens is essential. CSR scholarship programs function as organized interventions with goals, target groups, operational rules, and resource constraints, features that resemble policy implementation challenges, especially when multiple actors must coordinate and when frontline discretion shapes who receives benefits. Contemporary implementation research on private actors underscores that implementation outcomes can be shaped by conflicting institutional logics, where market-oriented imperatives and public-value objectives coexist uneasily within the same organizational field (Thomann et al., 2016). Bottom-up implementation perspectives further highlight that street-level actors' discretion, routines, and local interpretation can materially affect program fidelity and distributional fairness (Saputra et al., 2026). These ideas are directly relevant to CSR scholarship delivery, where selection decisions, verification of eligibility, and reporting practices create concrete distributional consequences.

Against this backdrop, this study examines the implementation of an education scholarship CSR program delivered by Bank Nagari at its branch in Padang Panjang, Indonesia. Focusing on implementation processes rather than disclosure alone, the study investigates: (1) how the CSR scholarship program is operationalized in practice, (2) what

implementation constraints emerge (notably in resources, targeting accuracy, and accountability/transparency mechanisms), and (3) what improvement strategies are feasible to strengthen governance and program effectiveness. Empirically, the study is positioned to contribute to CSR scholarship by bringing implementation theory into dialogue with CSR program governance, and to implementation research by extending its attention to private-sector CSR interventions that operate as quasi-public social programs.

The remainder of the paper is structured as follows. The next section synthesizes relevant CSR and implementation scholarship to develop the analytical frame. The methods section explains the qualitative research design and data collection strategy. Findings then detail the program's implementation processes and the main constraints that shape delivery quality. The discussion interprets these findings in relation to CSR governance and implementation theory, and the conclusion outlines implications for CSR program design, accountability, and future research on CSR interventions in banking.

LITERATURE REVIEW & CONCEPTUAL FRAMEWORK

CSR in Banking: From Reputation Signaling to Governance-Relevant Delivery

CSR has become structurally important in banking because banks depend on legitimacy and trust while operating in environments where stakeholder expectations and social values shape how CSR translates into performance outcomes. Cross-country evidence shows that CSR-performance links in banking are not uniform; the effect depends on national social values and institutional context, implying that CSR effectiveness is contingent on governance and local implementation conditions rather

than CSR intensity alone (Persakis & Al-Jallad, 2024).

However, a large share of CSR research in banking has focused on "externalized" CSR, especially disclosure and communication, rather than the operational processes that determine whether CSR interventions reach intended beneficiaries. This imbalance matters: CSR programs can be highly visible while still being weakly governed at the point of beneficiary selection, verification, distribution, and reporting.

CSR Disclosure in Banking: Useful for Signaling, Limited for Assessing Implementation Quality

Work on online CSR disclosure in banking demonstrates how banks structure CSR communication and which CSR dimensions are emphasized on corporate websites. Such studies are valuable for understanding CSR signaling and reputational framing, yet they offer limited visibility into on-the-ground program quality, particularly the integrity of eligibility criteria, verification routines, and auditability of fund allocation. Evidence from banking website CSR communication illustrates that disclosure content varies by CSR category and is shaped by communication choices rather than by verified implementation outcomes (Kiliç, 2016).

For CSR scholarship programs, this limitation is non-trivial: scholarships are distributional interventions where the central question is not only whether a program exists, but who is selected, how selection is justified, and how allocation is documented and accountable.

CSR and the SDGs: From "Involvement" to the Risk of Symbolic Alignment

CSR scholarship programs are frequently positioned as contributions to education-related sustainable development goals, which raises the bar for credibility and evaluability. Large-sample global evidence suggests that corporate

involvement in SDGs remains uneven and “scattered,” shaped by legitimacy and institutional motives, and not necessarily indicative of substantive integration into governance and decision routines (van der Waal & Thijssens, 2020).

Recent reviews of SDG reporting stress that SDG disclosures often function as a framing device and may drift toward symbolic alignment unless reporting is tied to concrete governance mechanisms, metrics, and verifiable program practices (Arena et al., 2023; Awuah et al., 2024).

This implies an analytical shift for CSR scholarship research: the unit of assessment should move from SDG-themed narratives to implementation architecture, how eligibility, verification, distribution, and reporting are governed to prevent mis-targeting and opacity.

CSR Scholarships as Strategic Philanthropy: Why Governance Matters for Fairness and Legitimacy

CSR scholarship initiatives can be interpreted as a form of corporate philanthropy or strategic giving. Banking-sector evidence indicates that charitable giving can respond to competitive conditions and may be deployed strategically, supporting the view that CSR giving often carries both social and organizational objectives (Choi et al., 2023).

Related evidence suggests that philanthropic activity can influence stakeholder responses and competitiveness, particularly when stakeholders evaluate a firm’s giving relative to peers, again underscoring that CSR benefits depend not just on the amount given, but also on perceived sincerity and fairness (Hu et al., 2021).

In scholarship programs, stakeholder evaluations are tightly coupled to procedural integrity: if recipient selection is perceived as inaccurate or poorly justified, CSR risks being interpreted as reputational spending rather

than social investment. Governance, therefore, becomes a necessary condition for legitimacy.

Accountability, Transparency, and Assurance: Credibility Requires Auditability, Not Only Disclosure

A central mechanism linking CSR to credibility is whether CSR information and allocations are verifiable by stakeholders. Empirical evidence indicates that sustainability reporting reduces information asymmetry more effectively when it is externally assured; disclosure alone is insufficient to achieve the same credibility effect (Cuadrado-Ballesteros et al., 2017).

Complementing this, large-sample research finds that CSR reporting and external assurance are associated with higher firm value and lower risk, and that internal governance structures (e.g., CSR committees) can strengthen these relationships, highlighting that CSR credibility is produced by governance configurations rather than by reporting volume (Elbardan et al., 2023).

Recent work on assurance dynamics further emphasizes practical implementation considerations (e.g., assurance lags and the nature of assurance arrangements), reinforcing the idea that “credible CSR” depends on process design and enforceable routines (Delgado Sánchez et al., 2026).

For CSR scholarship programs, the relevant analogue is program-level auditability: clear criteria, traceable selection decisions, documented disbursement, and a reporting trail that enables scrutiny while protecting sensitive beneficiary data.

Implementation Lens: CSR Scholarships as Quasi-Public Programs Delivered by Hybrid Actors

CSR scholarship delivery resembles policy implementation because it involves explicit goals, target groups, operational

rules, multi-actor coordination, and discretionary decisions, especially when external actors (e.g., education offices or schools) participate in selection and distribution. Implementation research on private actors highlights a “missing link”: when private or hybrid organizations implement public-oriented tasks, performance can deteriorate where market and state logics conflict and accountability mechanisms are weak (Thomann et al., 2016).

Bottom-up implementation research further shows that discretion (as perceived by frontline implementers) is a prerequisite for implementation willingness, meaning that discretion is unavoidable, but it must be governed to avoid bias and inconsistent outputs.

This theoretical framing motivates a governance-centered implementation perspective for CSR scholarships: effective CSR scholarship delivery depends on (i) implementation conditions (communication, commitment, resources, SOP clarity/fragmentation), and (ii) the governance architecture that translates those conditions into transparent and accountable selection and reporting processes.

Conceptual Framework

Core Logic

Building on the above literature, the study conceptualizes CSR scholarship implementation as a governance and implementation problem in which:

1. Implementation conditions shape what is feasible in practice (e.g., clarity of communication, implementor commitment, adequacy of resources, and the degree of bureaucratic fragmentation).

2. These conditions influence the CSR governance architecture, the concrete process mechanisms that determine delivery quality (selection & verification protocols; coordination and role clarity across actors; reporting routines and audit trails; monitoring, feedback, and grievance handling).
3. Governance architecture produces governance outcomes that are central to CSR credibility: targeting accuracy, transparency, and accountability.
4. Governance outcomes shape broader program outcomes such as perceived fairness and legitimacy, implementation effectiveness, and social value creation.

Contextual Drivers

The framework explicitly incorporates contextual drivers established in recent implementation scholarship:

1. Competing institutional logics (market vs public-value) can create goal tension and weaken delivery performance when accountability mechanisms are insufficient.
2. Discretion under resource constraints can be necessary for implementation but increases risk of inconsistent or biased targeting unless governed.

Framework Implications for Empirical Analysis

The framework guides analysis by linking “symptoms” (e.g., perceived mis-targeting, opaque allocation reporting, complaints about fairness) to specific process points (verification weakness, role ambiguity across actors, missing audit trails), rather than treating them as generic “constraints.”

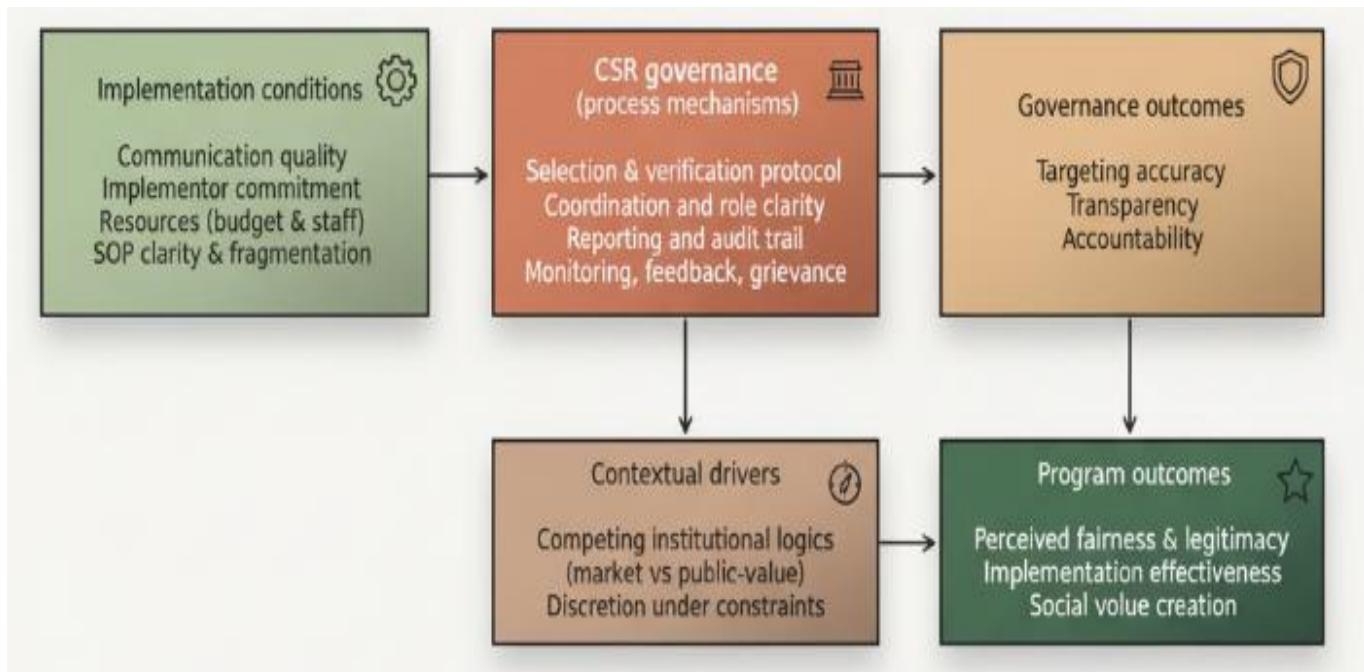


Figure 1. Conceptual Framework

METHODS

Research Design

This study adopted a qualitative descriptive case study design to generate an in-depth, context-sensitive understanding of how a CSR scholarship program is implemented, experienced, and accounted for within a real-world organizational setting. Qualitative case study designs are particularly appropriate when the research objective is to explain how and why complex, bounded phenomena unfold within their natural context and to produce analytically meaningful insights rather than statistical generalizations (Ridder, 2017; Tomaszewski et al., 2020).

The methodological orientation was interpretivist, emphasizing the meanings and practical rationalities that actors (implementers and beneficiaries) attribute to program rules, selection practices, disbursement mechanisms, and accountability routines. In line with case study design logic, the “case” was defined as a bounded implementation system, organizationally, geographically, and programmatically, allowing for systematic

triangulation of perspectives and evidence sources.

Case Boundary, Unit of Analysis, and Research Setting

The empirical setting was the CSR scholarship program administered by Bank Nagari (branch level) serving the local community in Padang Panjang. The case boundaries were specified as follows:

1. Organizational boundary: CSR scholarship administration at the branch level (program planning, coordination, selection, disbursement, monitoring, reporting).
2. Program boundary: scholarship support as a CSR initiative (including selection criteria, allocation decisions, and reporting/accountability routines).
3. Stakeholder boundary: internal implementers (program administrators) and external beneficiaries (scholarship recipients).

The unit of analysis was the implementation process of the CSR scholarship program, including governance and operational practices (communication of criteria, resource allocation, implementer discretion, procedural routines) and their

consequences for perceived fairness, transparency, and program effectiveness.

Participants and Sampling Strategy

Participants were selected using purposive sampling, aligning with case study logic that prioritizes information-rich participants who have direct experience with the phenomenon and can illuminate mechanisms, bottlenecks, and consequences. The sampling frame comprised two primary stakeholder groups: (1) program implementers and (2) scholarship beneficiaries.

Consistent with qualitative best practice, sampling was guided by analytic relevance (roles and experiences that map to the conceptual/theoretical framing) and variation (capturing heterogeneity across beneficiary characteristics, such as education level and year/cohort of receipt, when available). Decisions about sample adequacy were informed by the principle of information power/saturation, focusing on whether additional interviews were still generating substantively new codes and interpretive meaning (Hennink & Kaiser, 2022).

Sample composition. The study engaged 17 informants, consisting of two key implementers (branch leadership and CSR staff) and 15 scholarship recipients. This distribution was designed to balance “process insight” from implementers with “lived experience” from beneficiaries, enabling credible within-case explanation and triangulation across actor positions.

Data Sources and Data Collection Procedures

To strengthen explanatory depth and trustworthiness, data were collected from multiple sources, enabling triangulation at the levels of data type, stakeholder perspective, and analytic interpretation. Triangulation is widely recognized as essential in case study research for increasing completeness, traceability, and transparency in how interpretations are built from

heterogeneous evidence (Schlunegger et al., 2024).

Semi-Structured Interviews

Primary data were generated through semi-structured interviews, allowing the study to combine comparability across participants (through core questions) with flexibility to probe unanticipated issues emerging from field realities. Methodological guidance recommends systematic development of semi-structured interview protocols, including grounding questions in prior knowledge, pilot testing, and documenting decisions, to increase rigor and plausibility of qualitative findings (Adeoye-Olatunde & Olenik, 2021).

Interview protocol development. The interview guide was constructed in three steps:

1. **Theory and framework-informed mapping:** questions were mapped to the theoretical framing used in the article (e.g., implementation dimensions such as communication clarity, resource sufficiency, implementer disposition, procedural routines; and beneficiary-facing issues such as perceived fairness and transparency).
2. **Contextual adaptation:** wording and sequencing were adapted to local program terminology and stakeholder roles (implementers vs beneficiaries).
3. **Pilot and refinement:** the guide was refined to ensure question clarity and to minimize leading prompts, consistent with methodological recommendations for robust qualitative interviewing.

Implementer interviews explored: program objectives, eligibility criteria, selection workflow, decision authority, disbursement mechanisms, monitoring/reporting routines, and perceived constraints. Beneficiary interviews explored: access pathways, understanding of criteria, selection experience, perceived fairness, fund

utilization, and perceptions of accountability and communication.

Non-Participant Observation

Observation was used to capture operational practices and interactional routines that may not be fully articulated in interviews (e.g., how information is communicated, how applicants navigate administrative steps, and how staff interpret procedural rules). Observation in qualitative case study strengthens contextual grounding and supports credibility by comparing stated processes with enacted practices.

Document Analysis

Documents were analyzed to triangulate claims about program governance and accountability. Document types included program-related administrative materials and relevant CSR scholarship records (e.g., criteria statements, recipient lists, allocation summaries, and internal reporting artifacts when accessible). Document analysis supports case study rigor by providing an additional evidentiary layer beyond self-report and helps establish traceability between organizational claims and recorded procedures.

Data Collection Timeline and Fieldwork Management

Fieldwork was conducted over an intensive period consistent with qualitative case study practice, enabling iterative movement between data collection and preliminary analysis (e.g., refining probes and checking emerging interpretations). Iteration is crucial in qualitative designs because early analytic insights can guide subsequent sampling decisions and deepen understanding of mechanisms driving implementation outcomes.

Data Recording, Transcription, and Data Management

With participant consent, interviews were audio-recorded and transcribed verbatim. Identifying information was removed during transcription to protect

confidentiality. Data were stored securely with restricted access. Transparent documentation of data handling decisions contributes to dependability and confirmability, particularly in studies addressing governance and accountability issues where participant sensitivity may be high.

Data Analysis Strategy

Analysis followed an iterative, reflexive thematic approach suitable for developing interpretive explanations from interview, observation, and documentary evidence. Reflexive thematic analysis emphasizes active researcher interpretation, systematic coding, and the development of themes that capture patterned meaning across the dataset (Braun & Clarke, 2019).

To ensure analytic coherence with the article's theoretical framing, coding combined:

1. Deductive coding, using sensitizing concepts drawn from the implementation lens and conceptual framework (e.g., communication, resources, procedural routines, transparency/accountability cues).
2. Inductive coding, allowing unanticipated issues (e.g., informal selection dynamics or information asymmetries) to emerge from participants' accounts.

This hybrid logic supports both theoretical contribution and empirical fidelity by ensuring that findings speak to established constructs while remaining grounded in the local implementation context.

Analytic steps.

1. Familiarization: repeated reading of transcripts and field notes; initial memos.
2. Initial coding: systematic coding across data sources (interviews, observations, documents).

3. Theme development: clustering codes into candidate themes and testing theme boundaries.
4. Theme refinement and naming: ensuring internal coherence and distinctiveness across themes.
5. Within-case triangulation: comparing implementer vs beneficiary accounts and checking alignment with documentary evidence and observations.
6. Interpretive synthesis: producing an explanatory narrative linking mechanisms (e.g., resource constraints and procedural ambiguity) to outcomes (e.g., perceived selection inaccuracy and limited transparency).

Structured documentation of coding decisions and theme evolution was maintained to strengthen analytic traceability. Methodological guidance underscores that clear reporting of theme development processes enhances credibility and interpretability, particularly for thematic approaches.

Strategies for Trustworthiness and Rigor

To meet expectations typical of Scopus Q1 qualitative work, the study implemented a trustworthiness framework spanning credibility, transferability, dependability, and confirmability.

Credibility was strengthened through (a) triangulation of interviews, observations, and documents; (b) iterative questioning to clarify ambiguities; and (c) selective use of participant feedback to check resonance of synthesized interpretations. Member checking was applied cautiously and analytically, consistent with methodological critiques that emphasize the need to align validation techniques with interpretivist assumptions.

An audit trail was maintained, including interview guides, coding memos, decision logs, and a record of how themes were derived from data. Reflexive memoing was used to document analytic choices and

reduce the risk of unexamined researcher assumptions shaping findings.

Thick description of the case context, program procedures, and participant perspectives was prioritized to enable readers to evaluate the applicability of findings to comparable CSR scholarship contexts (e.g., bank-led CSR programs with local government coordination). Emphasis on contextual detail is central for transferability in qualitative research.

In line with recent scoping evidence, triangulation was treated not merely as “multiple sources,” but as a transparent comparative process across data types and actor positions. Comparative steps (e.g., where implementer explanations diverged from beneficiary experiences) were explicitly documented and integrated into the interpretive synthesis (Schlunegger et al., 2024).

Reflexivity

Because qualitative interpretation is shaped by the researcher’s positioning, the study incorporated explicit reflexive practice. Reflexivity was operationalized through memo writing, documenting how access, relationships, and prior expectations could influence data collection and interpretation, and using peer debriefing to challenge early thematic assumptions. Reflexive transparency is widely regarded as a key marker of high-quality qualitative reporting (Dodgson, 2019).

Ethical Considerations and Reporting Standards

All participants were informed about the study purpose, procedures, voluntary nature of participation, and confidentiality protections. Informed consent was obtained prior to interviewing, and all reporting uses anonymized descriptors rather than names. Ethical attention to confidentiality is essential in organizational CSR studies where participants may fear reputational or institutional consequences.

Finally, manuscript preparation was aligned with contemporary qualitative reporting standards to improve clarity, transparency, and reproducibility of methodological decisions, covering research design alignment, sampling rationale, data collection detail, analytic procedures, and reflexivity disclosures (Levitt et al., 2018).

RESULTS

This section reports the empirical findings from the case of a CSR scholarship program administered at Bank Nagari Cabang Padang Panjang. The analysis focuses on the implementation process and the governance mechanisms that shape targeting accuracy, transparency, and accountability in scholarship delivery. This

program is analytically important because CSR in banking often produces strong outward-facing narratives and disclosures, while the credibility of CSR ultimately depends on verifiable delivery mechanisms (selection, disbursement traceability, and reporting).

Program delivery pathway and failure points

Across interviews and documentary traces, the implementation pathway can be reconstructed as a six-stage sequence: (1) socialization, (2) nomination/registration, (3) verification, (4) final decision, (5) disbursement, and (6) reporting/accountability. Two points consistently emerge as the most governance-sensitive: verification and reporting.

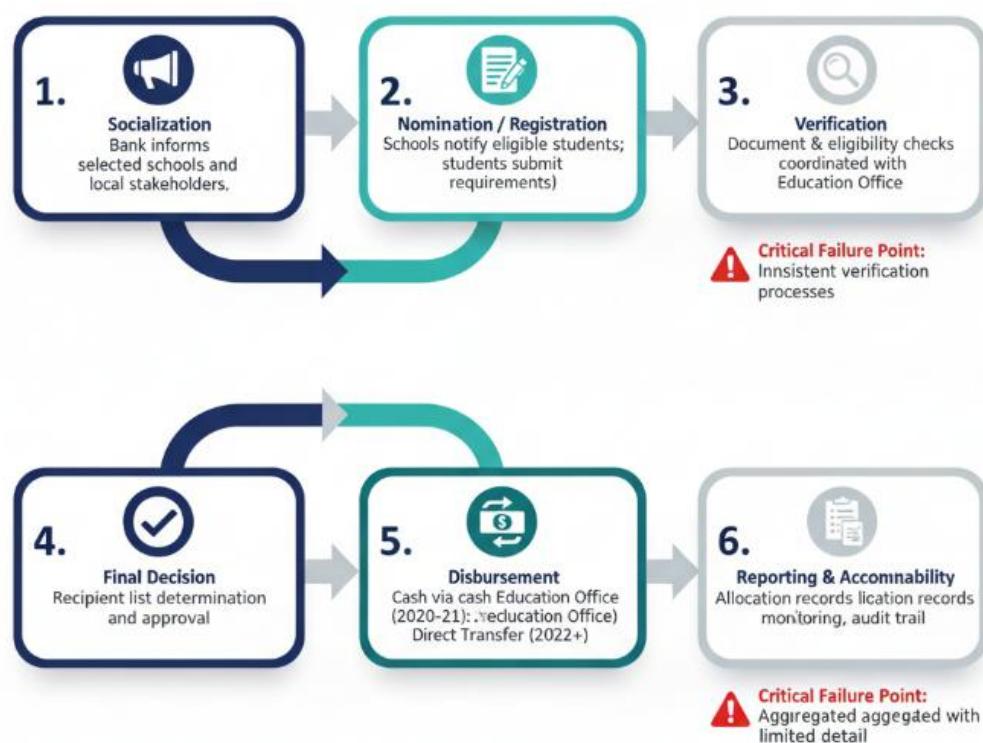


Figure 2. Process map of CSR scholarship implementation

This mapping aligns with the broader CSR governance literature emphasizing that CSR credibility is not only a function of CSR “activity,” but of auditability, i.e., whether stakeholders can trace and validate who received what, based on which eligibility rules and decision routines.

Communication and socialization

Beneficiaries generally reported receiving scholarship information through school channels (e.g., teachers/class advisors). Implementers described conducting outreach and/or socialization to schools, indicating that information dissemination was actively pursued

through institutional pathways rather than open public calls.

Nomination, selection, and verification

The nomination/registration stage was commonly described as mediated by schools: students were informed and asked to complete administrative requirements. However, accounts of the selection chain indicate that the education administration actor(s) played a central role in determining recipient lists.

A recurring operational issue reported in the case is inconsistency in how selection is perceived to occur, including accounts suggesting that school recommendation was not always the decisive basis for recipient determination. This indicates variability in how decision authority and verification responsibility were understood across actors.

Disbursement mechanism

A major change observed in the implementation is a shift in disbursement mechanism:

1. 2020–2021: disbursement was described as cash-based and mediated via the education administration chain, which coincided with limited availability of recipient-level records at the program administrator's end.
2. From 2022 onward: disbursement was described as moving toward transfers to recipients' accounts, alongside improved categorization of recipients by education level.

Annual budget and beneficiary distribution (2020–2024)

The annual CSR scholarship budget envelope was reported as Rp110,000,000 per year. Recipient documentation and distribution detail differed across years, especially before vs. after the disbursement mechanism change.

Table 1. Documented distribution pattern by year

Year	Annual budget (reported)	Recipient detail availability	Documented recipient distribution (by level)
2020	Rp110,000,000	Recipient-level detail not available	Not specified (recipient details not recorded in accessible format)
2021	Rp110,000,000	Recipient-level detail not available	Not specified (recipient details not recorded in accessible format)
2022	Rp110,000,000	Available by level	SD 1, SMP 3, SMA 8, University 37 (Total 49)
2023	Rp110,000,000	Available by level	SD 14, SMP 24, SMA 20, University 50 (Total 108)
2024	Rp110,000,000	Available by level	SD 72, SMP 13, SMA 17, University 21 (Total 123)

This year-to-year pattern shows substantial variation in the number and composition of recipients across levels, under a stable annual budget envelope.

Reported value and perceived adequacy of support

Beneficiaries described the scholarship as helpful for education-related needs, but also suggested that the amount was limited relative to ongoing

expenses (e.g., only sufficient for a portion of a semester or certain school needs). Implementers similarly identified budget limitations as a practical constraint affecting coverage and/or benefit size.

Reporting and accountability documentation (traceability)

A central operational issue reported in the case concerns reporting granularity and traceability:

1. In earlier years (especially under cash-mediated distribution), detailed recipient-level records were not consistently available in a form that enabled verification of “who received what.”
2. In later years, reporting improved in terms of categorizing recipients by education level and documenting totals, but accounts still described situations where reporting was aggregated, limiting the ability to trace allocations at the recipient level.

Consolidated operational constraints reported by participants

Across the implementation chain, three constraints were consistently reported:

1. Budget limitation (restricting either the number of recipients or the adequacy of support per recipient)
2. Selection/verification inconsistency (variation in how eligibility and decision authority were perceived and enacted)
3. Reporting transparency/traceability limitations (especially for earlier years and in aggregated reporting formats)

DISCUSSION

CSR scholarships in banking: delivery credibility is a governance outcome, not a communication output

The case reinforces a recurring tension in banking CSR: high visibility does not guarantee high delivery integrity. Banking CSR research has shown that CSR is often communicated through structured disclosure channels (including online disclosure), which is useful for signaling and reputational framing but does not, by itself, evidence whether CSR resources are allocated through fair, verifiable, and auditable processes (Kiliç, 2016). In this study, the scholarship program’s core challenges are concentrated not in whether information reaches schools, but in how eligibility is verified, how selection authority is exercised across actors, and

how allocations are documented, all of which determine whether a scholarship program can be credibly defended as transparent and accountable.

This matters because CSR performance in banking is increasingly associated with organizational outcomes, yet the strength of CSR–performance relationships is context dependent (e.g., shaped by social values and institutional environments) (Persakis & Al-Jallad, 2024). When context matters, the credibility of CSR delivery becomes a key mechanism through which CSR can sustain legitimacy rather than becoming a reputational claim vulnerable to contestation.

Communication–verification decoupling: why “information flow” did not resolve targeting concerns

A central pattern in the findings is a decoupling between communication (information dissemination through schools) and verification (the assurance that recipients meet eligibility expectations). This decoupling is consistent with implementation research showing that outcomes depend not only on rule communication but also on how frontline actors translate rules into decisions under real constraints and ambiguity. In particular, implementation scholarship indicates that discretion is not merely incidental; it can be necessary for implementation to function, but it also becomes a channel through which outcomes vary when verification routines are weak or inconsistent.

In the present case, the perceived variability in how recipient lists is determined across actors (bank–education administration–schools) suggests that the program’s targeting accuracy is shaped less by the availability of information than by the strength of the verification protocol and the clarity of decision authority. This aligns with the broader insight that distributional programs are most

vulnerable where eligibility is difficult to observe and where verification is not institutionalized as a documented, repeatable process, conditions that allow discretion to substitute for standardized checks (Saputra et al., 2026).

Resource constraints and the “coverage–intensity” trade-off as a governance pressure

The results indicate a stable annual budget envelope alongside year-to-year variation in the number and composition of recipients, implying a persistent coverage–intensity trade-off: expanding recipient counts tends to compress benefits per recipient, while increasing benefit adequacy tends to restrict coverage. Under such constraints, prioritization becomes unavoidable, and the legitimacy of prioritization depends on whether it is governed by explicit criteria and evidence-based verification rather than ad hoc discretion. Implementation research supports this logic by showing that discretion becomes more consequential under constraints, shaping willingness to implement and the consistency of outcomes across cases.

This constraint interacts with a second pressure that is specific to CSR in banking: corporate giving can carry strategic and reputational incentives. Evidence from banking donations shows that banks’ charitable giving can respond strategically to local competitive conditions (Choi et al., 2023). In scholarship programs, this creates a clear governance requirement: where social objectives coexist with strategic incentives, selection integrity and reporting traceability become the safeguards that protect CSR from being perceived as reputation management rather than equitable social investment.

Fragmentation and accountability: why multi-actor delivery elevates “who is responsible for what”

The scholarship program’s multi-actor chain (bank–education

administration–schools) makes accountability structurally complex. Collaborative governance research emphasizes that accountability in networks is often a “tangled web” of vertical and horizontal relationships, where multiple accountability mechanisms can coexist and conflict (Lee, 2022). This helps explain why targeting and reporting weaknesses can persist even when no single actor reports “non-compliance”: responsibility can become diffused across handoffs, and each actor may interpret their contribution as sufficient even if the system as a whole lacks auditable integrity.

The accountability challenge is not only about transparency (“sharing information”), but also about consequences and enforceability: who has the authority to require documentation, correct lists, handle complaints, and impose corrective routines. A process-based accountability framework for collaborative governance highlights the importance of information, deliberation, and consequences as distinct but linked components of accountability, useful for diagnosing precisely where accountability breaks down in multi-actor settings (Lee & Ospina, 2022). Applied to the case, the main vulnerability is not the absence of actors but the absence of a fully specified governance architecture that binds actors into a single, traceable accountability chain.

Disbursement redesign as a governance intervention: why account-based transfer’s matter

A salient development in the findings is the shift from earlier cash/mediated modes toward account-based transfers in later years. This shift can be interpreted as a governance improvement because account-based delivery typically increases traceability and reduces opportunities for diversion and leakage relative to cash-based channels. High-quality empirical evidence from direct benefit transfer reforms demonstrates that

transferring benefits directly into verified beneficiaries' bank accounts can curb leakage and improve delivery integrity in subsidy contexts (Barnwal, 2024).

More broadly, journal evidence indicates that digital payment systems are associated with increased financial transparency and reduced cash-related fraud risks at scale, reinforcing the plausibility of account-based transfers as an accountability-enhancing design choice. Although CSR scholarship programs differ from state welfare programs, the governance logic is transferable: shifting "how money moves" can be a structural lever for improving transparency, monitoring, and auditability.

Reporting transparency and auditability: from aggregate totals to recipient-level traceability

The findings point to a persistent reporting concern: in some periods, reporting appears aggregated rather than consistently traceable to recipient-level documentation. This matters because CSR credibility is strongly linked to whether stakeholders can validate CSR claims through verifiable evidence. Large-sample research shows that CSR reporting and external assurance are associated with firm value and risk outcomes, and that internal governance structures (e.g., CSR committees) can strengthen CSR reporting/assurance effects, indicating that credibility is produced by governance arrangements, not merely by publishing information (Elbardan et al., 2023).

Related evidence finds that sustainability reporting becomes more useful in reducing information asymmetry when it is credible and decision-useful, underscoring the broader point that disclosure quality (including assurance-like credibility signals) matters (Cuadrado-Ballesteros et al., 2017). For this case, the implication is straightforward: program reporting that remains at the level of totals constrains auditability, whereas recipient-

level traceability (with privacy safeguards) aligns the scholarship program with the governance standards increasingly expected of CSR.

Theoretical contribution: linking implementation conditions to CSR governance architecture

Taken together, the study extends CSR scholarship by showing that the effectiveness of CSR scholarship programs is shaped by the interaction between:

1. implementation conditions (communication, resources, organizational routines), and
2. governance architecture (verification protocol, decision authority, reporting audit trail, and corrective mechanisms).

Implementation theory helps explain why discretion and multi-actor delivery can generate outcome variability under constraints. Collaborative governance research clarifies why accountability becomes complex in networks and why tensions arise when multiple accountabilities demand coexists without clear consequences and enforcement routines (Lee & Ospina, 2022). CSR research in banking highlights the broader legitimacy environment in which CSR programs operate, where disclosure and CSR performance have strategic relevance, yet context determines how CSR translates into outcomes (Persakis & Al-Jallad, 2024).

Practical implications: what "good governance" looks like for CSR scholarship implementation

The discussion implies that strengthening CSR scholarship credibility requires moving from "program existence" to "program auditability." In practical terms, this means institutionalizing:

1. A written eligibility and verification protocol (criteria, required evidence, scoring, and re-check routines).

2. Role clarity across the delivery chain (who verifies, who approves, who reports, who handles disputes).
3. Recipient-level traceability in reporting (documented allocations and approvals), aligned with the logic of assurance and decision-useful disclosure.
4. Account-based disbursement as default to improve traceability and reduce leakage opportunities, consistent with evidence on direct transfers and the transparency benefits of digital payments.

These design features do not merely “improve administration”, they function as governance safeguards that protect fairness, legitimacy, and the credibility of CSR claims in banking contexts where CSR can be strategically consequential.

CONCLUSION

This study examined the implementation of a CSR scholarship program delivered by Bank Nagari Cabang Padang Panjang in Padang Panjang, Indonesia, with the objective of clarifying how the program operates, where implementation constraints emerge, and which improvements are most feasible for strengthening delivery credibility.

First, in response to RQ1 (how the program is operationalized), the scholarship is implemented through a recognizable delivery chain that includes socialization through schools, nomination/registration, eligibility handling, approval of recipient lists, fund disbursement, and reporting. In practice, the program demonstrates a functioning information channel to beneficiaries and an operational routine that has evolved over time, including changes in how funds are distributed.

Second, addressing RQ2 (what constraints emerge and why they matter), three constraints dominate the implementation landscape. (1) Resource limitations create persistent trade-offs

between coverage (how many students can be supported) and intensity (how adequate each award is relative to educational costs).

(2) Selection and verification inconsistencies indicate that eligibility assurance is not always governed through a fully standardized, auditable protocol across actors, elevating the risk of targeting errors and perceived unfairness. (3) Transparency and reporting constraints, especially where reporting remains aggregated and weakly traceable to recipient-level allocations, reduce auditability and hinder credible demonstration of impact.

Third, in response to RQ3 (what improvements are feasible), the findings point to practical governance interventions that are implementable without fundamentally redesigning the program’s social intent. These include: establishing a written eligibility and verification protocol (criteria, required evidence, and consistent checks), clarifying decision rights and responsibilities across actors (who verifies, who approves, who reports, who resolves disputes), standardizing reporting outputs to enable traceability while protecting beneficiary confidentiality, and institutionalizing disbursement mechanisms that strengthen record integrity and reduce ambiguity in allocation tracking.

The study contributes to CSR scholarship by reframing CSR scholarships as governance-dependent interventions, not simply philanthropic transfers. It shows that implementation “success” cannot be inferred from program existence or outward communication alone; rather, program credibility is produced by the interaction between implementation conditions (communication routines, resources, and procedural structure) and a governance architecture that secures verifiable selection, traceable disbursement, and accountable reporting.

For CSR managers and bank governance, the key implication is that the legitimacy and fairness of education scholarships depend on designing for auditability. Where budgets are finite and multiple actors are involved, the program's social value is protected not by expanding messaging, but by strengthening the operational safeguards that determine targeting accuracy and transparency.

In sum, the central message is clear: CSR scholarship programs should be evaluated and improved as governance designs, built around verification, role clarity, and traceable reporting, rather than treated merely as distribution mechanisms.

LIMITATIONS AND FUTURE RESEARCH

Limitations

This study has several limitations that should be considered when interpreting its findings.

First, the research is based on a single-case design focused on one branch-level CSR scholarship program. While this design enables strong contextual understanding and process-level insight, it limits the extent to which findings can be generalized across banks, regions, and CSR scholarship models. The value of the case is therefore primarily analytic (explaining mechanisms) rather than statistical (estimating population parameters).

Second, the study's conclusions are shaped by the availability and granularity of documentary evidence. In periods where reporting records were aggregated or recipient-level documentation was not consistently accessible, the analysis could not fully validate selection and allocation chains through complete audit trails. This constraint is important because program governance quality, especially transparency and targeting, ideally requires traceability from eligibility criteria to final disbursement.

Third, the dataset relies substantially on stakeholder accounts, which can be influenced by recall limitations, partial visibility into decision processes, and role-based interpretations. Although triangulation across implementers and beneficiaries supports credibility, the study cannot eliminate the possibility that some operational dynamics, particularly those occurring within inter-organizational handoffs, were under-observed.

Finally, the study examines implementation at a point in time and does not constitute a full impact evaluation. It therefore provides limited evidence on longer-term educational outcomes (e.g., retention, performance improvements, graduation trajectories) attributable to the scholarship.

Future Research

Building on these limitations, several directions for future research are recommended.

1. Comparative multi-case research. Future studies should compare multiple branches within the same bank, or multiple banks operating in similar local governance environments. Such designs would allow researchers to distinguish which implementation issues are case-specific and which reflect structural features of CSR scholarship delivery in banking.
2. Mixed-method measurement of targeting and fairness. Future work can combine qualitative process tracing with quantitative indicators of targeting accuracy (e.g., inclusion/exclusion errors, socioeconomic verification match rates, or eligibility-score distributions). This would strengthen claims about fairness and make governance performance more measurable.
3. Before-after evaluation of governance redesign. A particularly valuable agenda is to assess outcomes before

and after disbursement or reporting reforms (e.g., shifts from mediated cash distribution to account-based transfers, adoption of standardized verification protocols, or improvements in reporting granularity). Quasi-experimental approaches or structured pre/post designs could clarify whether governance redesign measurably improves transparency, trust, and delivery integrity.

4. Longitudinal outcome tracking. Future research should examine whether CSR scholarships generate durable educational and social returns, using longitudinal tracking of recipients' educational trajectories where ethically and practically feasible.

5. Governance mechanisms and accountability interfaces. Further studies could focus specifically on the "interfaces" between banks, education authorities, and schools, mapping decision rights, documentation routines, grievance handling, and enforcement capacity, to identify the institutional conditions under which CSR scholarships become more auditable and less vulnerable to accountability gaps.

Taken together, these research directions would extend the current study by moving from single-case implementation explanation toward broader comparative inference, measurable governance performance, and evidence on sustained educational outcomes.

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