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Business sustainability and pentuple bottom line: Building the hierarchical pyramid of the pentuple bottom line

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ABSTRACT

This study aims to construct a pentuple bottom line hierarchical pyramid at PT Bank Negara Indonesia Tbk. The triple bottom line is the key to drive the success of implementing business sustainability. The pentuple bottom line is a deconstruction of the triple bottom line concept. The researcher used a postmodernist paradigm with imaginative dialogue as a research method. The imaginary dialogue consists of two specialists namely accountant and investor. The result of this research is a pentuple bottom line hierarchical pyramid model. The pentuple bottom line hierarchical pyramid is a model for measuring company managerial performance consisting of ethical responsibilities, profit, people, planet, and prophet. First, ethical responsibilities are ethical responsibilities, the company has an obligation to carry out good and fair business practices, second, profit is an effort to fulfill the company's economic welfare third, people, the company tries to provide benefits and advantages for the stakeholders; fourth, planet, the company can preserve the environment, the fifth, prophet is mental or spiritual balance in the process of preserving life, business organizations must consider the expression of God-consciousness, transcendental consciousness, honesty, the ability to self-contemplate and sincere love.

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INTRODUCTION

The term of sustainability or continuity is closely related to sustainable development, Corporate Social Responsibility (CSR), and long-term planning. Business activities are seen as an important pillar in the context of sustainability, considering that the activities of business activities have had a real impact on the quality of social life and environmental sustainability. Companies have a big influence on the economy and life in general, almost all business decisions involve social and environmental problems (Schaltegger, et al. 2012). Business sustainability is crucial, this is because the main goal of the company is to seek profit, by obtaining maximum profit so that the company's life sustainability can be maintained.

Most businesses today are 'unsustainable', this is because the businesses those are currently developing are capitalistic, exploitative, and not spirituality. Business people think that capital is everything. Money plays many roles in the business activities that are carried out, so the assumption arises that if there is no money, no movement, no games and no hope. Companies are not only assessed from their financial performance but also from CSR activities, namely how the company not only cares for the owners of capital but also for all stakeholders. Sustainability will be achieved when companies change their entire business logic regarding profit is the achievement of the main goal, but companies must also consider social and environmental aspects. The profit that the company gets, it makes the company achieve a going concern, but in reality, currently the company cannot be a going concern only by prioritizing profit, but must consider people and the planet.

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The focus of the company is how to be sustainable in business competition. Three things that can ensure long-term business sustainability are economic, environmental, and social (Muallifin & Priyadi, 2016). According to Hadad & Maftucha (2015:253) currently business goals are not only seeking profit, but also being responsible to community (people) and the earth (planet), these three components are known as the triple bottom line concept. According to Rachman et al. (2011:11) Sustainable development is defined as a development process (land, cities, business, community, and so on) with the principle of meeting current needs without sacrificing the fulfillment of future generations. Profit is usually known as the traditional measure for evaluating management performance. The success and failure of management in managing a company depends on the amount of profit earned. Until now, profit is still the central point, and even the mindset of most management and entrepreneurs in running their business. However, in the last decades several have created new concepts of performance such as tableau de bord (TDB), Balanced Scorecard (BSC) and triple bottom line (TBL) which can be viewed as performance measures.

This study was a qualitative study with a postmodernism paradigm, which explained some sustainability report disclosure issues by modifying the Triple bottom line concept to the Pentuple bottom line, so that it is not only profit, people and planet, but also ethical responsibilities and prophet. Expanding self-awareness is crucial in constructing balance, namely the balance of spirituality, mental, or spirituality in the process of preserving life. Companies need to expand their self-awareness that Ethical Responsibilities must be an important part in maintaining life sustainability of an organization. Thus formulation of the problem that is formed in this research is “How to deconstruct the unique model of business sustainability as foundation of the pentuple bottom line hierarchical pyramid?”

**Literature Review**

**Theoretical and Conceptual Background**

**Business Sustainability**

Business sustainability is a business concept that is chosen to fulfill its business activities and must not interfere with the ability to meet current and future needs in the aspects of people, planet and profit. Increasing business activities that is carried out by companies, namely to process, pursue growth, and add value to company operations, this is a sustainable business spirit (Sukoharsono, 2019). According to GRI, the definition of a sustainability report is a report that measures, discloses, and shows the responsibility of the company to external and internal parties as well as programs that show the company’s performance in relation to sustainable development (GRI, 2016). Sustainability is a balance among people-planet-profit, which is known as the Triple Bottom Line (TBL) concept, companies must be responsible for positive or negative impacts on economic, social and environmental aspects (Elkington, 1997: 2).

**Sustainability in CSR Implementation**

One major breakthrough regarding the development of CSR as stated by Eklington (1997) who is famous for "The Triple Bottom Line" which was published in the book "Canibalts with Forks the Triple Botton Line of Twentieth Century Business". This concept recognizes that if a company wants to be sustainable, it needs to pay attention to (3P), namely that it is not only the profit that is being pursued, but must also make a positive contribution to community (people) and participate in preserving the environment (planet). The Triple Bottom Line concept is a continuation of the concept of sustainable development which explicitly links between the dimensions of goals and responsibilities, both to shareholders and stakeholders (Hadi, 2011:56). The implementation of CSR is a business strategy that aims to maintain the continuity and sustainability of a company, to ensure the continuity and sustainability of a company, the company must pay attention to all aspects of sustainability which include economic, social and environmental or it is also called the triple bottom line.

**Pentuple bottom line**

The pentuple bottom line (5P) is expansive thinking of the triple bottom line. This concept means that if an organization or institution or corporation wants to maintain its business or survive, then the company must balance the 5P aspects: Prophet, People, Planet, profit and phenotechnology (Sukoharsono, 2019). The pentuple bottom line according to Triyuwono (2016) consists of profit, planet, people, prophet and God. PBL does not negate the benefits. On the contrary, it gives new meaning.

**Sustainability Report**

Sustainability report is a form of responsibility that must be reported regularly to the public, so that the community can participate in assessing the performance of an industry (Muliaman and Istiana, 2015: 257). A sustainability report is a form of stakeholder responsibility for organizational performance. According to GRI (2013) a sustainability report is a report published by a company or organization on the economic, environmental and social impacts caused by daily activities. The sustainability report also presents the organization’s values and governance model and shows the relationship between its strategy and its commitment to a sustainable global economy.

**Corporate Social Responsibility**

CSR is a form of company responsibility towards its environment, both social care and environmental responsibility, without neglecting the capabilities of the company. The implementation of this obligation must pay attention and respect the cultural traditions
of the community around the location of the business activity. CSR is a concept that a company has a responsibility towards consumers, employees, shareholders, communities and the environment in all aspects of the company's operations. Companies in carrying out their activities must base their decisions not only on financial factors such as profits or dividends, but also on current and long-term social and environmental consequences (Untung, 2014:2).

Method

This research was a qualitative accounting research. This study used a postmodernist paradigm, related to the postmodern era in which cultural expressions were embedded in the text. Postmodernism is an expressive intellectual change at the level of the theory, for example in aesthetics, literature, political or social philosophy that consciously responds to the condition of postmodernity, or which tries to move beyond or make criticism of modernity. Postmodernism is a very controversial phrase, with very reactionary phrases, such as “deconstructionism”, “nihilism”, “localism”, and “spiritualism”. The presence of many disciplines in intellectual studies in changing the paradigm of thinking about ontology, epistemology, and methodology.

Postmodernism was used as an alternative way to bring up some of the researcher's thoughts based on the observed or unobserved phenomena of the research topic. Postmodernism is used as a different way of bringing up ideas in the minds of researcher based on observations and unobserved sustainability report (Sukoharsono, 2016, 2018). The data source in this study was secondary data in the form of the sustainability report of PT Bank Negara Indonesia Tbk for the 2017-2019 period. The research methodology was chosen by the researcher, namely the deconstruction method, the deconstruction method does not intend to destroy the construction (order) of accounting practice, but rejects the single construction which is considered superior and dominant. This research deconstructed a triple bottom line consisting of profit, planet and people into a pentuple bottom line consisting of profit, planet, people, prophet and Ethical Responsibilities. In this study, researcher used analytical tools with imaginary dialogue. An imaginary dialogue consisting of two specialists, namely investor and sustainability accountant, to open their imagination, postmodernism was used to explore dialogue. Researcher tried to present the opinions of the two specialists in discussing current issues about the pentuple bottom line as a managerial performance measurement in achieving business sustainability.

Approach and Assessment

Deconstruction of the Triple Bottom Line to the Pentuple Bottom Line as a Managerial Performance Measurement Concept

TBL is a concept that develops along with issues of continuity or sustainability. Companies are now required to not only pay attention to the interests of shareholders but stakeholders who are all parties affected by the activities carried out by the company. These interests can be summarized into three pillars called TBL. These three pillars consist of Profit, People, and Planet. Each component in TBL does not stand alone, but supports each other. TBL can be integrated with SPM in the company with the hope that managers can monitor company activities related to social and environmental responsibility. Apart from being integrated with SPM, TBL can also be integrated into the BSC so that it becomes an SBSC which functions as a framework for measuring company performance related to sustainability. TBL is a dynamic concept so that regular monitoring is required so that the company can adapt to changes that occur over time and environmental conditions.

For TBL, profit, planet, and people are the center, through deconstruction, the center is combined with the others, namely prophet and ethical responsibility. The triple bottom line is not without criticism. When we look in detail at the GRI framework, we can find several other things that need to be included, as discussed earlier, 3P is a very basic frame to focus on the concept of sustainability report. No one can deny that human, nature and profit do need disclosure to consider their stakeholders. The Pentuple Bottom Line is the result of the deconstruction of the Triple Bottom Line which only focuses on Profits, People and Planet. The results of this deconstruction will cover a wider area for the company, namely Profit, Planet, People, ethical responsibilities and Prophet. The results of this deconstruction widen the company's responsibility to a wider area and not only focus on maximizing profit by simply paying attention to human and nature, but also paying attention to the world as one integration unit with God and living things. Profit is defined as profit, the aspect of "profit" needs to be seen as real economic benefits enjoyed by the company, community employees, and all interested parties. Second planet, planet refers to sustainable environmental practices, companies must strive to benefit the natural order as much as possible, or at least not harm and minimize the impact on the environment.

Furthermore, people are defined as social justice, this focuses on labor and the community as well as area of an organization in operating its business, and thus an organization needs to have a reciprocal social structure, in which the welfare of the organization, workforce and the interests of other stakeholders are interdependent. Fourth, ethical responsibilities are defined as ethical responsibilities, a company must operate in line with existing ethics and sensitive to ethics. Sometimes, ethical norms and values can form the basis of new rules and laws that will be formed. The last, Prophet is a spiritual and mental balance in the process of preserving life, business organizations must consider the expression of God consciousness, transcendental consciousness, honesty, the ability to self-contemplate and sincere love. The business that has been running so far is entrusted by Allah, the Lord of the worlds. As humans, we should surrender ourselves to Him for every wish, so the responsibility that is formed is not only worldly problems which are still very materialistic, but how in running this business we can be accountable both in the world and when facing Him.

Pentuple Bottom Line Hierarchical Pyramid
Following are the thoughts on constructing a hierarchical pyramid, the pentuple bottom line has a rational relationship with managerial performance and stakeholder theory. Researcher tried to construct a pentuple bottom line hierarchical pyramid, the Hierarchical Pyramid theory is a simple theory to diagnose a problem so that it can be understood at a certain level. The basis for forming this hierarchical pyramid is ethical responsibilities, the company has the obligation to carry out good and fair business practices. Community norms need to be a reference for company organizational behavior, all companies are established not only to behave legally, but also with ethics, which could be something that is considered legal but unethical. For example, a cigarette company is legal, but it is unethical if marketing requires that all residents smoke, so cigarette companies create the slogan "cigarettes kill you, cigarettes can cause cancer, etc." as a form of ethical responsibility. The second part is profit, the profit that the company gets, it makes the company reach a going concern, but in reality, currently the company cannot be a going concern only by prioritizing profit, but must consider people and the planet. The third part is people, companies need people, both investors, employees, suppliers, consumers, community, and community institutions. Companies need investors to fund the company's operations. The strategy used to attract investors is that the company must be able to fulfill the wishes of investors and provide a high level of trust so that investors are interested in investing their funds in the company. The fourth part is the planet, nature must be fought for by organizations/corporations so that its sustainability is maintained. The environment/nature demands that humans must be protected and maintained, the use and management must be balanced for future generations. The main natural capital refers to the natural environment which must be protected and preserved. The last part is a prophet in the form of mental and spirituality balance in the process of preserving life. Companies must be able to instill Islamic values and every operational activity of the company so that every activity brings blessings to all parties.

**Imaginary Dialogue on Business Sustainability and the Pentuple Bottom Line: Constructing the Pentuple Bottom Line Hierarchical Pyramid**

This imaginary dialogue between accountant and investor at PT Bank Negara Indonesia Tbk. both of them communicate with each other to share knowledge, especially in the field of business sustainability and postmodern research method in accounting. To bring out their imaginations, postmodernism was used to explore dialogue. Both of them tried to discuss the current issues regarding business sustainability and the pentuple bottom line.

Accountant: Right now, I want to discuss an important matter with you,

Investor: What would you like to discuss with me (with a face that was getting serious)

Investor: If the topic you are discussing is good then I would be happy to spend some time with you (while laughing).

Accountant: Previously, I want to ask. Do you know what is meant by the business sustainability of a company?

Investor: Of course I know, sustainability comes from the word sustainable which means balance, or stability or sustainability.

Accountant: You are right that sustainability means growth or sustainability, but I mean that do you know the sustainability of a company?

Investor : Sustainability is often defined as sustainable development; sustainable development is development that meets the needs of the present without compromising the future's ability to meet the needs of their own generations.

Investo: Sustainability in a company, well …. It is a business that in its business activities is able to minimize negative impacts on the environment and community, both on the local community and the global community.

Accountant: wow ... your understanding is very good, investor.... (while applauding)

Investor: Wait a minute, why are you asking if I understand or don't understand related the sustainability of a company's business?

Accountant: So, here it is. In every company, it is crucial to maintain the sustainability of its business, because every company is always side by side with the community around the company and also nature, as well as with its stakeholders.

Investor: I agree, because of the company's needs and responsibilities, every company is required to be able to report obligations that have been fulfilled.

Investor: This also makes business people, especially companies understand the

Triple Bottom Line concept

Accountant: Okay, I really agree and understand this TBL concept, but in this concept, there are three components that must be accounted for by the company.

Accountant: Which component do you think is the most dominating?

Investor : If you ask which component is the most important, I will definitely answer Profit, but as time goes by and the needs become more complex, I think Profit is not enough, that's in my opinion …. he..he..he.

Investor : In my opinion, the triple bottom line is not very comprehensive,
Accountant: It turns out that your thinking is so critical, investor. I also think that sustainability is assessed using the pentuple bottom line because it is more comprehensive than the triple bottom line.

Investor: Oww…. So now there is a development of the triple bottom line concept. What do you mean by the pentuple bottom line?

Accountant: As Sukoharsono (2011) points out, corporations must be connected to the social aspect by improving the quality of life for community and the environment surrounding their company's activities.

Accountant: Please read Sukoharsono (2019), the CSR concept is currently being designed by introducing the 5P: people, planet, profit, phenotechnology and prophet. (Provide articles to Investor)

Investor: I'll read it first …… wait a minute, we'll discuss it again (while smiling)

Accountant: Please, I will wait with pleasure.

Investor continued to read and learn the concept of Sukoharsono (2019). From the beginning of Luca Pacioli's bookkeeping concept, many people have argued that the sole responsibility of the company is to provide maximum economic value to shareholders. Economic value means financial profit. Today with the development of community awareness, the company has shifted its responsibilities to a triple bottom line, namely economic, social and environmental aspects. The triple bottom line was updated by Sukoharsono (2019) to become 5P (people, planet, profit, phenotechnology and prophet.).

Investor: I've finished learning the 5P concept by Sukoharsono (2019)

Accountant: What do you think?

Investor: I agree, in my opinion it is very relevant if this concept is used as a reference for fulfilling the responsibilities of a company, because a company is not a mere money-printing machine, but a company is able to fulfill its obligations to community, the environment, appreciate information systems and moreover in fulfilling obligations spiritually, it is very interesting…..

Investor: Even though actually if a company fulfills its obligations, like the concept developed by Sukoharsono (2019), as an investor, I will get less dividends than before the company fulfills this 5P obligation… hehe…

Accountant: But thus the company is not only concerned with you as a shareholder, but now the company also respects and views employees, the wider community, preserving the environment, as well as information technology and spiritual.

Investor: Right, so the current mindset of the company is not only shareholders who need to be prosperous but also other stakeholders.

Accountant: 5P is expansive thinking towards 3P. Pentuple bottom line means that if an organization or company wants to maintain the sustainability of its business, then the company must balance the 5P aspects: people, planet, profit, phenotechnology and prophet. The components of 5P are:

- **People** give a sense of balance with the welfare of the company both internally and externally. The first P, People, is that companies should strive to provide benefits and profits to stakeholders and not exploit or harm a group of people. Stakeholders include employees, customers, suppliers, communities that are relevant to the organization's operations, investors, shareholders, government officials and academics.

- **Profit** is the dominant effort in achieving company performance. Profit or welfare in the economy is an important aspect, but must be balanced with other P.

- **Planet** is the preservation of the natural environment that the company must strive for in order to create a balanced life. So it is very important to preserve nature so that it can be enjoyed by future generations.

- **Phenotechnology** is the fact that the existence or phenomenon of information technology must be an important part in maintaining the life sustainability of an organization. Disclosures about phenotechnology can include software, hardware, network, telecommunication, and database implementations.

- **Prophet** is a mental and spiritual balance in the process of preserving life. This includes disclosure of God Consciousness, Transcendental Consciousness, Honesty, Self-Contemplation Ability and Sincere Love.

Investor: PBL is very comprehensive, but is it possible that this PBL Sukoharsono (2019) can still be modified with other components but still called PBL?

Accountant: I think it is possible, because the basis is TBL so that if you want to deconstruct it into a 3-point PBL, namely people, planet and profit cannot be eliminated, for example this PBL has also been published by Triyuwono (2016) who compiled TBL with the people, planet, profit, prophet, and God component.

Investor: Okay, I understand… . (with a nod of head)

**Postmodern paradigm**
Imaginary Dialogue on Constructing a Pentuple Bottom Line Hierarchical Pyramid

Maslow’s hierarchy is most often presented as a pyramid. The lowest level of the pyramid consists of the most basic needs, while the most complex needs are at the very top of the pyramid. Some thoughts on the issue of company responsibility in providing maximum financial profit to shareholders. Starting from obligations regarding people, planet, profit, ethical responsibilities and prophet. The postmodernist paradigm was carried out in the process of constructing an understanding of the pentuple bottom line hierarchical pyramid.

Accountant: Now we turn to what paradigm was being used here. Chapters I-III showed that this research used a Postmodernist Paradigm, that is why this research was conducted using a postmodernist paradigm. Postmodernism is used as a separate way to bring up ideas in researchers in the form of thinking based on observed and unobserved phenomena from research under investigation (Sukoharsono, 2016, 2018).

Accountant: Our investors must open our minds to the postmodernism paradigm.

Investor: Well, I will do my best to understand this postmodernism paradigm and also follow what you are going to describe.

Accountant: The purpose of this research was to construct a pentuple bottom line hierarchical pyramid model. The model will be made as a way of assessing the level or strata of the basic components to the top of pentuple bottom line.

Investor: In your opinion, which people, planet, profit, ethical responsibilities and prophet will we make the basis for forming the pentuple bottom line hierarchical pyramid?

Accountant: What if ethical responsibilities are the basis for the company before fulfilling the people, planet, profit must fulfill ethical responsibility even though this responsibility is not written but important for the company, a company must operate in line with existing ethics and be sensitive to ethics, because the company must carry out its operations in a honest and fair manner without harming other parties. Sometimes, ethical norms and values can form the basis of new rules and laws that will be formed.

Investor: I agree what if it continues with profit, people, planet then the top is the prophet because Prophet is a mental and spiritual balance in the process of preserving life. Business organizations must consider the expression of God consciousness, transcendental consciousness, honesty, the ability to self-contemplate and sincere love. The business that has been running so far is entrusted by Allah, the Lord of the worlds. As humans, we should surrender ourselves to Him for every wish, so the responsibility that is formed is not only worldly problems which are still very materialistic, but how in running this business we can be accounted for both in the world and when facing Him.

Accountant: I agree, if we always remember Allah in every activity then Allah will always remember us too, so that the business output that we get will also be in the form of blessed sustenance.

Accountant: Finally, we were able to construct a pyramid here…

Accountant: Let us present a figure of the pentuple bottom line hierarchical pyramid.

![Figure 1: Pentuple Bottom Line Hierarchical Pyramid](image)

Ethical Responsibilities

Ethical Responsibilities are ethical responsibilities that have a big impact on the company and its reputation, such as following unwritten norms, rules and expectations of stakeholders. BNI has realized these ethical responsibilities through regional choaching-BALKONDES (Village Economic Hall), Balkondes is a form of synergy between the Ministry of BUMN and several BUMN,
including BNI to help the village economy through empowerment programs and development of tourism-based human resources. Since it was inaugurated in 2017, Balkondes Wanurejo has increased the number of tourists and the economic welfare of the community around Borobudur Temple. Balkondes Wanurejo, which was founded by BNI, is currently equipped with 20 homestay rooms designed with a rural concept. In addition, Balkondes also provides space for economic and cultural activities, such as gamelan performances, music and dances. In addition to Balkondes, BNI has also realize KAWAN (Country Children's Tourism Village), BNI helped to renovate homestays in tourist villages in the Country Children's Tourism Village (KAWAN) program. The program provided the added value for community in tourist destination areas by focusing on improving tourism management and services by the local community so that visitors feel comfortable to stay in local homestays. In addition, BNI also conducted Javan Rhino conservation, as a form of responsibility and concern for the conservation of Rhinos, BNI together with seven other BUMN (Mandiri Bank, BTN, Telkom, Pelindo 1, Pegadaian, Jasa Marga, Angkasa Pura 2) and WWF as well as Ujung Kulon National Park agreed to work together to preserve biodiversity, in this case the Javan Rhino in Ujung Kulon National Park, Banten. BNI together with the Borneo Orangutan Survival Foundation (BOS Foundation) built a monitoring hut for released orangutans. In addition, the BNI Kampoeng program was initiated in 2007 and is a form of implementation of the Partnership and Community Development Program (PKBL). The Kampoeng BNI concept refers to community development by displaying superior products or characteristics in an area. Thus, the empowerment of the Kampoeng BNI community was carried out through developing the economic potential of the community by raising local wisdom.

**Profit**

Economic performance is important for companies in accordance with the characteristics of companies that is engaged in financial services. In addition, economic performance is also the main basis for making important and strategic decisions in all aspects of the company. The higher the profit you obtain, the higher the financial performance the company will achieve. The following is BNI’s economic value growth data.

| Table 1: Economic Value Growth Obtained and Distributed (IDR Trillion) |
|---------------------------------|---|---|---|
| **Description**                | 2019 | 2018 | 2017 |
| Economic Value Generated       |      |      |      |
| Total Asset                    | 845.6 | 808.6 | 709.3 |
| Bank Credit/Financing (excluding consumer credit) | 436,581 | 436,581 | 314,764 |
| Third-party Fund               | 614.3 | 578.8 | 516.1 |
| Income                         | 78.4  | 71.7  | 66.6  |
| Net Profit                     | 15.4  | 15.1  | 13.8  |
| Economic Value Distributed     |      |      |      |
| Operating Cost                 | 48.7  | 48.7  | 40.1  |
| Employee Cost (salary and allowance) | 10.2 | 9.5  | 9.3   |
| Dividend                       | 4.8   | 4.8   | 4.0   |
| Tax on the Government          | 4.7   | 4.7   | 3.4   |
| Community Investment           | 0.1   | 0.1   | 0.1   |
| Total                          | 68.5  | 61.7  | 56.9  |
| Economic Value Withheld        |      |      |      |
| Income- Economic Value Distributed | 09.09 | 10.00 | 9.7   |
| Performance Ratio (%)          |      |      |      |
| Minimum Capital Adequacy Ratio (KPMM) | 19.7 | 18.5 | 18.5 |
| Problematic productive assets and problematic non-productive assets toward total productive assets and non-productive assets | 1.8 | 1.3 | 1.5 |
| Problematic productive assets toward total productive assets | 1.6 | 1.3 | 1.5 |
| Allowance for Impairment Losses (CKPN) of financial assets toward productive assets | 2.2 | 1.9 | 2.1 |
| NPL Gross                      | 2.3   | 2.3   | 2.3   |
| NPL net                        | 1.2   | 0.8   | 0.7   |
| Return on Asset (ROA)          | 2.4   | 2.8   | 2.7   |
| Return on Equity (ROE)         | 2.7   | 16.1  | 15.6  |
| Net Interest Margin (NIM)      | 4.9   | 5.3   | 5.5   |
| Rasio Efisiensi (BOPO)         | 73.2  | 70.1  | 71.0  |
| Loan to Deposit (LDR)          | 91.5  | 88.8  | 85.6  |
| Liquidity Coverage Ratio (LCR) Value |      |      |      |
| a. LCR Individually            | 181.60% | -    | -     |
| b. LCR on a Consolidated basis | 184.10% | -    | -     |

**Source:** Sustainability Report BNI 2017-2019
People

One of the factors that determine the success of a company lies in the human factor because employees are the driving force for the implementation of every company activity, therefore it requires employees who have high potential and competence, high commitment as well as have professional values. BNI has realized it through the distribution of aid for the Balepunah Bridge Assistance Infrastructure Development, Sangiang, Lebak Banten. BNI also provided various trainings for employees. In addition to the training provided to employees as a support for competence, BNI also takes the existence of investors very seriously, this is evidenced by the statement stated in BNI’s mission, which reads “Increasing superior investment value for investors, in addition to paying attention to employees and investors, BNI also pays attention to customers. Entering the digital era, BNI innovates to provide digital services to support productivity, as well as providing comfort, convenience and service efficiency for customers.

Planet

Prosperity is not only dedicated to mere humans, but also to nature. Natural resources are mostly materials that are produced to produce products that are used in human life; however, of course, their nature must not be exploited greedily by ignoring their health, wealth and sustainability. BNI has proven that through the KAPAL SAMPAH BNI BERBAGI, the large amount of rubbish that was located along the mouth of the Pantai Padang river has initiated BNI to participate in reducing and cleaning the river. Rehabilitation of Critical Lands and Organic Forest Ecosystems, BNI did not directly relate to natural resources so that the negative impacts arising from its operational activities were minimal, however BNI carried out activities to support the carrying capacity of environmental ecosystems. Since 2016, BNI has implemented environmentally friendly building management through the construction of the BNI Pejompongan Tower which has a green concept and green building certification for other BNI buildings. In addition, BNI provided water assistance for West Seram Regency and Tangerang. Community needs for access to clean water were the background for the implementation of the clean water assistance program by BNI in Waeyasel Village, West Seram Regency.

Prophet

Prophet is a mental and spiritual balance in the process of preserving life. Business organizations must consider the expression of God consciousness, transcendental consciousness, honesty, the ability to self-contemplate and sincere love. The business that has been running so far is entrusted by Allah, the Lord of the worlds. As humans, we should surrender ourselves to Him for every wish, so the responsibility that is formed is not only worldly problems which are still very materialistic, but how in running this business we can be accounted for both in the world and when facing Him. PT Bank Negara Indonesia Tbk had a transcendental consciousness which was reflected in acts of non-discrimination and provided equal opportunities. In addition to non-discriminatory actions, PT Bank Negara Indonesia Tbk also provided equal opportunities for all Indonesians with various educational backgrounds. In assisting Worship Facilities, BNI helped and supported the construction or renovation of houses of worship of various religions, such as the construction of Mosque/Musholla, Church construction, Temple construction, and Monasteries construction. The programs that are prioritized are the Development of Worship Facilities in the 3T area.

Not only through its infrastructure development, BNI also helped to support infrastructure and facility in these places of worship. The field of Worship Facilities was realized through the construction/repair of religious facilities for all religious communities in a number of regions in Indonesia, the assistance of Al-Qur’an for Islamic boarding schools. In addition to the construction of religious facilities, BNI also had programs that collaborate with the government, one of which is the Smart Indonesia Program (PIP), PIP through the Smart Indonesia Card (KIP) is the provision of educational cash assistance to school-age children (aged 6-21 years) who come from poor families, vulnerable to poverty both in public schools and madrasah schools.

Conclusion

The Pentuple Bottom Line is the result of the deconstruction of the Triple Bottom Line which is focused on Profits, People and Planet. The results of this deconstruction constituted a broader scope of obligations for companies, namely Profit, Planet, People, ethical responsibilities and Prophet.

The results of this deconstruction widen the company’s responsibility to a wider area and not only focused on maximizing profit, but on how the company pays attention to human and nature, but also pays attention to the world as one integration unit with God and living things.

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