

# The Effect of Corporate CSR on Customer Attitudes

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## Abstract

The research aim to analyze (1) the effect of CSR toward corporate image, (2) effect of corporate image toward attitude, (3) effect of CSR toward customer's perception, and (4) effect of customer's perception toward attitude of Bank Mandiri. This descriptive study using survey method with quistinaire to data collection. Respondent ini this research are customer's of bank Mandiri in Jabodetabek area. The analysis approach used in this research in Structural Equation Modeling (SEM). The hypthoseses results obtained indicated that (1) CSR has positively influence significantly towards corporate image, (2) corporate image has positively influence significantly toward attitude, (3) CSR has positively influence significantly toward customer's perception, and (4) customer's perception has positively influence significantly toward attitude. CSR has direct and indirect positively influence, through corporate image and customer's perception, toward customer's attitude..

**Keywords:** Attitude, corporate image, CSR, perception , Structural Equation Modeling (SEM)

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## Introduction

Corporate Social Responsibility (CSR) in Indonesia is currently experiencing a very significant development. CSR can bridge the company to touch and communicate directly with stakeholders. CSR activities in Indonesia are regulated by Law No. 40 of 2007 concerning Limited Liability Companies. Two hundred global companies that are members of the World Business Council for Sustainable Development (WBCSD) define CSR as a continuous commitment from businesses to behave ethically and contribute to economic development in an effort to improve the quality of life of employees and their families and the general community and the general public.

CSR activities can be carried out by all companies engaged in various business fields, including banking financial services, both managed by the private sector and state-owned banks such as Bank Mandiri today. As a business institution, Bank Mandiri realizes that the Corporate Social Responsibility (CSR) program is not just a tangible form of community service. For Bank Mandiri, the CSR program also functions as creating value. For this reason, CSR programs carried out by Bank Mandiri must be integrated with the business process and support the achievement of brand objectives, including positive perceptions of customers towards Bank Mandiri.

Banks that do not have a positive image will experience difficulties in maintaining customers, because consumers will be very satisfied, loyal and happy to be customers of a bank that is healthy or has a positive image. Corporate image owned by a bank is also a key factor that determines the success of a bank to attract new customers. One of the corporate image achievements in Indonesia is that it can be seen from Indonesia 's Most Admired Companies (IMAC) scores based on four dimensions, namely quality, performance, responsibility and attractiveness. The IMAC survey was initiated by Frontier Consulting Group. For 2016, Bank Mandiri Achievement corporate image can be seen in Table 1 that contain score Indonesia's Most Admired Companies Category of the National Bank with assets > 250 Trillion.

Based on IMAC data, Bank Mandiri was ranked 2 under ACB (Indonesian knows as BCA). In the second position, Bank Mandiri must be able to maintain its position, even at the top. For this reason, Bank Mandiri is carrying out various efforts to establish a good corporate image, one of which is through the implementation of a Corporate Social Responsibility program whose benefits can be directly felt by the community.

Table 1. IMAC Rating - Asset Category of National Bank > 20 Trillion

Big Asset National Bank (Asset > 250 Triliun)	CII 2015	Category
PT Asian Central Bank, Tbk	1.532	Excellent
PT Bank Mandiri, Tbk	1.154	Excellent
PT BNI, Tbk	0.681	-
PT BRI, Tbk	0.634	-

**Source:** Frontier Consulting Group, <http://imacaward.com/>

CII : Corporate Image Index

Corporate social responsibility is one of the factors forming a good image of the company. In addition to forming a good image, corporate CSR will also form a good perception in the eyes of its customers. Furthermore, the attitude of respondents as corporate consumers to companies that do not carry out CSR is not going to buy products from the company concerned and talk to others about the shortcomings of the company. The survey simply explains that the implementation of CSR will shape good opinion in the community while at the same time forming a good image of the company.

Research related to the importance of CSR, in relation to corporate image, was also found in several studies which, as in the research of Yong tae bang (2010) found that social image, location image, brand image had a relationship and a positive and significant influence on consumer loyalty. While in the Privanko Gucharit study, Mark Anner et al. Found that consumer perceptions of CSR have a positive and significant influence on consumer attitudes and consumer behavior intentions. Second, their research findings also indicate that CSR and consumer perceptions have a significant effect on the quality of services received by consumers.

The focus of the discussion in this study on all of Bank Mandiri's CSR activities that have been carried out in principle aims to create benefits for the community in order to grow to be more prosperous and independent and build positive perceptions of Bank Mandiri as a leading financial institution in Indonesia that has a commitment to harmonize the vision and its mission with enthusiasm to prosper the country. With CSR that has been done, it is hoped that it will form a good corporate image, because it is an absolute requirement for the success of a bank. Because with a good image and perception from the community, it will increase their trust, which ultimately forms a positive attitude to be able to make cooperative relations in the form of financial management.

### ***Corporate Social Responsibility (CSR)***

According to some experts and researchers when a company or institution implements corporate social responsibility, there will be benefits such as increasing positive perceptions (Bahttacharya and Holmes in Muhadjir and Qurani, 2011, as well as improving the company's image to be more positive (Tench and Yeomans in Bruhn, 2013; Smith and Stodghill in Pirsch, et al. 2007; Kimet.al in Meechoobot and Rittipant, 2012)

Corporate Social Responsibility programs need to be carefully organized and managed so that a company can be socially responsible in accordance with the full social response approach.

A collection of images in the minds of audiences or the public forming corporate image. Corporate image reflects a public perception of past actions and will be a future company prospect that explains the company's overall approach from related parties (stakeholders) when compared with other leading companies (Fombrun, 1996).

### ***Corporate Image***

Every company, including Bank Mandiri, must always try to improve its image (Corporate Image). The elements of corporate image in the opinion of Shirley Harison in the Marketers Guide to Public Relations, New York: John Willy and Son, namely:

1. *Personality*, overall company characteristics understood by the environment outside the company.
2. *Reputation*, someone's belief in the company based on experience or other people on the company's products or services.
3. *Values/Ethics*, the values and philosophy adopted by the company, friendliness of service, work style, and communication both in the company's internal as well as interactions with outside parties.
4. *Corporate Identity*, identity in names, symbols, logos, colors, and rituals to bring out companies, brands, and company interests.

### ***Consumer Perception***

Perception according to Kotler and Keller (2012) is a process of selecting, arranging and interpreting or interpreting information obtained to create meaningful images. In line with these definitions according to George and Jones (2012) perception is the process by which individuals choose, regulate and interpret input through the undera (vision, hearing, touch, smell and taste) to give meaning to their environment.

### ***Customer Attitude***

Customers' attitudes are important factors that will influence customer decisions. The concept of attitude is strongly related to trust and behavior. Attitude is a representation of a person's ideas, beliefs, or preferences regarding a particular object or idea. Attitudes reflect a preference or evaluation of an idea or object. This evaluation can produce positive, neutral or negative feelings. Attitude is a tendency that is learned to react to product offerings in good or bad problems consequently. This attitude is carried out by consumers based on their

views on products and learning processes both from experience or others that can be a positive or negative attitude.

From the various opinions, it can be concluded that the attitude of the Customer is a customer belief about a banking product or on banking activities carried out. The attitude of the Customer reflects an evaluation of the object being assessed so that it can be a positive, negative, or neutral attitude. There is an attitude model that is Three Component Attitude Modular which was developed by behavioral experts, especially social psychologists. According to this model Attitudes consist of three components, including:

1) Cognitive Component

The cognitive component is cognition and perception obtained through a combination of direct experience with the object attitude (attitude object) and related information obtained from various sources. These components are often known as beliefs so consumers believe that an attitude object has certain attributes and that certain behaviors will lead to certain outcomes or outcomes.

2) Affective Components

Affective components are emotions, or feelings for a particular product or brand. Emotions and feelings mainly have evaluative nature, namely whether consumers like or dislike certain products.

3) Conative Components

Conative component is the tendency of a person to carry out an action and behavior in a certain way towards an object of attitude. In marketing and consumer research, the conventional component is usually treated as an expression of the consumer's intention to buy or reject a product.

The objectives of this study are: (1) To determine the effect of Corporate Social Responsibility (CSR) on Corporate Image; (2) To find out the effect of Corporate Image on attitude; (3) To find out the effect of Corporate Social Responsibility (CSR) on customer perceptions; (4) To determine the effect of customer perceptions on attitude? (5) What is the influence of Corporate Social Responsibility (CSR) with attitude.

The output to be achieved from this study is that the results of this study are expected to provide benefits to the company. PT Bank Mandiri Tbk, this research is used as a reference for the success of the Corporate Social Responsibility activities that have been carried out and can be used as an evaluation of the effectiveness of the implementation of Corporate Social Responsibility, so that it can be better for the activities carried out next. For the wider community, this research can be used as a source of knowledge and sources of information regarding the implementation of Corporate Social Responsibility which has an impact on the attitude of customers in choosing the Bank as a trusted institution in saving and managing their money.

### Research Framework

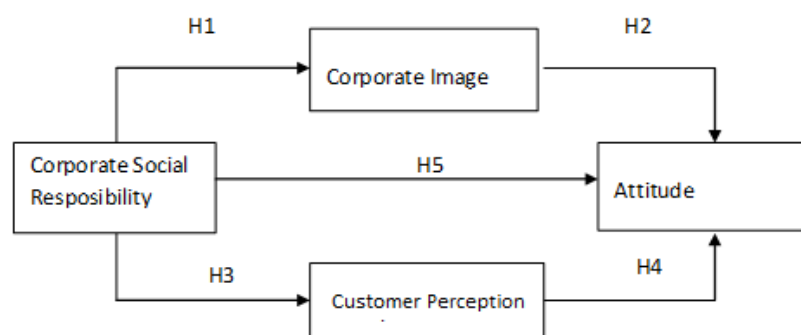


Figure 1. Research Framework

### METHOD

#### Research design

In this study the researcher wants to test the hypothesis of the relationship between variables. Collecting data and information are taken from the sample using a questionnaire, then analyzed to get accurate data about the facts and the relationship between the research variables.

#### Population and sample

In this study the population is all customers of Bank Mandiri in the Jabodetabek area. Determining the location of the study is based on the limitations of the researchers with a sample of 125 respondents.

### Data Analysis Techniques

The level of measurement used in this study is a questionnaire constructed in the form of a rating scale using a Likert scale. The data analysis technique used in the study is the analysis of validity and reliability, structural equation model (SEM) analysis, and dimensional correlation analysis.

### Analysis of Structural Equation Model (SEM), Validity and Reliability Test

SEM data processing techniques with the confirmatory analysis method were used in this study. Validity test relates to whether a variable measures what should be measured based on the value of Confirmatory Factor Analysis (CFA), the standard factor load  $\geq 0.50$  is very significant. Reliability is the consistency of a measurement. High reliability shows that indicators have high consistency in measuring latent constructs. In the SEM analysis the most appropriate reliability test is to use the value of construct reliability. CR value  $\geq 0.70$  shows good reliability.

**Table 3. Goodness of Fit Index**

No	Goodness of Fit Measure	Cut of Value
1	Chi Square ( $\chi^2$ )	Expected to be small
2	Significance Probability (p)	$\geq 0,05$
3	Root Mean Square Error of Approximation (RMSEA)	RMSEA $\leq 0.08$
4	Normed Fit Index (NFI)	NFI $\geq 0.90$
5	Tucker-Lewis Index atau Non Normed Fit Index (TLI atau NNFI)	NNFI $\geq 0.90$
6	Comparative Fit Index (CFI)	CFI $\geq 0.90$
7	Incremental Fit Index (IFI)	IFI $\geq 0.90$
8	Relative Fit Index (RFI)	RFI $\geq 0.90$
9	Goodness of Fit Index (GFI)	GFI $\geq 0.90$
10	Adjusted Goodness of Fit Index (AGFI)	AGFI $\geq 0.90$

Source: Ferdinand (2002)

In SEM there is no single statistical tool to test the model created. Generally the suitability of the model is done by testing various criteria for goodness of fit. Table 3 shows some conformity indices to test whether a model can be accepted or rejected.

### Hypothesis testing

After the measurement model meets the requirements, what needs to be done next is to test the hypothesis. The t test is done to show how far the influence of one independent variable individually in explaining the variation of the dependent variable.

### Operational Definition of Research

Operational definitions of variables are statements relating to measurements that are emphasized in the properties of concepts that can be observed and measured. Each variable is measured based on dimensions or indicators as in table 3 below:

**Table 3. Operational Definition of Variables**

Variable	Dimension	Indicator
<b>CSR</b> The concept where companies give attention to society and the environment	<i>Community Support</i>	Support for the program: <ul style="list-style-type: none"> <li>• health</li> <li>• education</li> <li>• public facilities</li> <li>• natural disasters</li> <li>• clean water supply</li> <li>• help from orphans</li> <li>• art</li> <li>• drug eradication</li> </ul>
	<i>Diversity</i>	The company does not distinguish consumers and prospective workers in terms of: <ul style="list-style-type: none"> <li>• gender</li> <li>• physical (disabled)</li> <li>• certain races</li> </ul>
	<i>Environment</i>	Creating an environment that: <ul style="list-style-type: none"> <li>• healthy</li> <li>• safe</li> </ul>
<b>Corporate Image</b> Corporate image is a reflection of consumer opinion on the company.	Quality	<ul style="list-style-type: none"> <li>- Service quality</li> <li>- Attention to stakeholders</li> <li>- Trust from stakeholders</li> </ul>
	Performance	<ul style="list-style-type: none"> <li>- Company achievements</li> <li>- Corporate governance</li> </ul>
	Attractiveness	<ul style="list-style-type: none"> <li>- Media information</li> <li>- Facilities</li> </ul>
<b>Persepsi Nasabah</b> A process where various stimuli are chosen, organized and interpreted into meaningful information	Daya Tangkap	<ul style="list-style-type: none"> <li>- words</li> <li>- picture</li> <li>- symbol</li> </ul>
	<i>Attention</i>	<ul style="list-style-type: none"> <li>- customer attention to CSR programs</li> <li>- customer curiosity about CSR programs</li> </ul>
	Interpretasi	<ul style="list-style-type: none"> <li>- understanding</li> <li>- categorizing programs</li> <li>- conclusions on the program</li> </ul>
<b>Attitude</b> Customer confidence in a banking product or for banking activities carried out	<i>Cognitive</i>	<ul style="list-style-type: none"> <li>- knowledge of product attributes</li> <li>- trust in the bank</li> </ul>
	<i>Affective</i>	<ul style="list-style-type: none"> <li>- feeling happy</li> <li>- positive motivation</li> </ul>
	<i>Conatif</i>	<i>behavioral intention</i>

## RESULTS

### Respondents Characteristics

The characteristics of the respondents in this study were grouped by gender, age, recent education, occupation and duration of being a customer. Specifically, the demographic characteristics of consumers in this study are shown in Table 4.

**Table 4. Respondent Demographic Characteristics**

No	Characteristics	Classification	%
1	Gender	Male	56%
		Female	44%
2	Age	20 – 30 years	29%
		30 – 40 years	48%
		> 40 year	23%
3	Education	JHS	0%
		SHS	17%
		Diploma	83%
4	Work	Private employees	73%
		Entrepreneurship	18%
		PNS / TNI	9%
5	Long time a customer of Bank Mandiri	< 2 years	13%
		2 – 5 years	33%
		> 5 years	54%

Source: Primary data, processed in 2018

**Validity test**

Validity test is done by calculating the value of Confirmatory Factor Analysis (CFA) using the LISREL 8.8 software, the results in table 5 below:

**Table 5. Hasil Uji Validitas Variabel**

Variabel	Indicator code	SLF $\geq$ 0.50	Variable
<b>CSR</b>	R1	0.62	Valid
	R2	0.79	Valid
	R3	0.77	Valid
	R4	0.73	Valid
	R5	0.73	Valid
	R6	0.75	Valid
	R7	0.79	Valid
	R8	0.72	Valid
	R9	0.63	Valid
<b>Corporate Image</b>	I1	0.67	Valid
	I2	0.63	Valid
	I3	0.74	Valid
	I4	0.72	Valid
	I5	0.81	Valid
	I6	0.79	Valid
	I7	0.62	Valid
	I8	0.60	Valid
<b>Persepsion</b>	P1	0.65	Valid
	P2	0.62	Valid
	P3	0.71	Valid
	P4	0.78	Valid
	P5	0.66	Valid
	P6	0.87	Valid
	P7	0.82	Valid
<b>Attitude</b>	A1	0.55	Valid
	A3	0.69	Valid
	A4	0.78	Valid
	A5	0.72	Valid
	A6	0.80	Valid
	A7	0.81	Valid
	A8	0.79	Valid

Source: Results of LISREL 8.8 - 2018 Data Processing

### Reliability Test

Reliability is a measure of the internal consistency of the indicators of a construct that shows the degree to which each indicator indicates a common construct. Reliability tests are also used to test research instruments which, when used several times to measure the same object, will produce the same data.

In the SEM analysis in this study, reliability testing was carried out using the construct reliability. If the value of construct reliability is  $\geq 0.70$ , then it shows good reliability. The reliability test results are shown in Table 6 below:

**Table 6. Hasil Uji Reliabilitas Variabel**

Variabel	Construct Reliability	Keterangan
CSR	0.90	Reliabel
Corporate image	0.89	Reliabel
Persepsi nasabah	0.89	Reliabel
Attitude	0.89	Reliabel

Source: Results of LISREL 8.8 - 2018 Data Processing

### Measurement Model Analysis

The initial SEM modeling in the form of a basic standardized solution model is shown in Figure 2. Furthermore, it is done with a Goodness of fit. The results of the suitability test are obtained as shown in table 7.

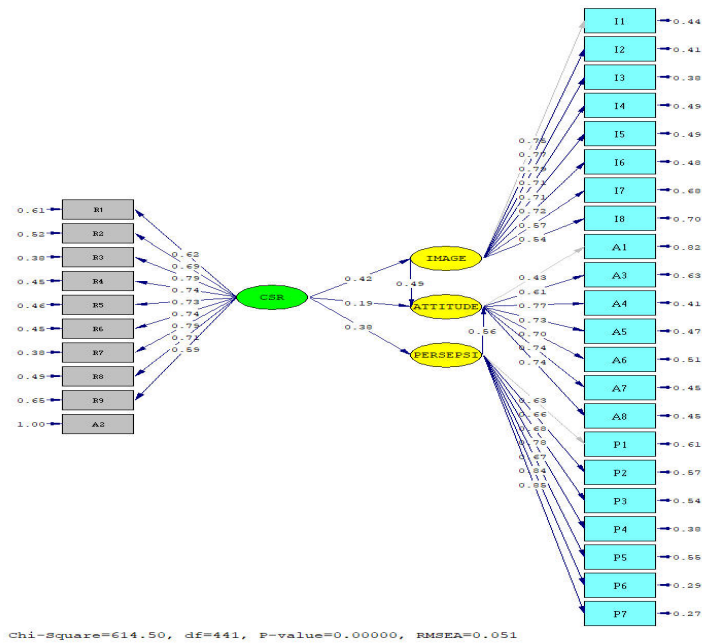
**Table 7. Goodness of fit**

No	Measurement of Goodness of Fit	Test results	Evaluation
1	Chi Square ( $\chi^2$ ), $p \geq 0,05$	614.50 ( $p = 0.00$ )	not fit
2	Root Mean Square Error of Approximation (RMSEA)	0.05	Fit
3	Normed Fit Index (NFI)	0,94	Fit
4	Tucker-Lewis Index atau Non Normed Fit Index (TLI atau NNFI)	0,98	Fit
5	Comparative Fit Index (CFI)	0,98	Fit
6	Incremental Fit Index (IFI)	0,98	Fit
7	Relative Fit Index (RFI)	0,93	Fit
8	Goodness of Fit Index (GFI)	0,80	Maginal fit
9	Adjusted Goodness of Fit Index (AGFI)	0,75	not fit

Source: Results of LISREL 8.8 - 2018 Data Processing

Results from 9 model match sizes, 6 of which showed good values (fit), one marginal fit and 3 data that were not fit. Overall the model is good. According to Wijanto (2007) there are several suitability models in SEM and the assessment of model compatibility is assessed based on how many model sizes can be met by the value of the research model. The more the target match value of the Goodness of Fit measure is met by the model, the better the research model.

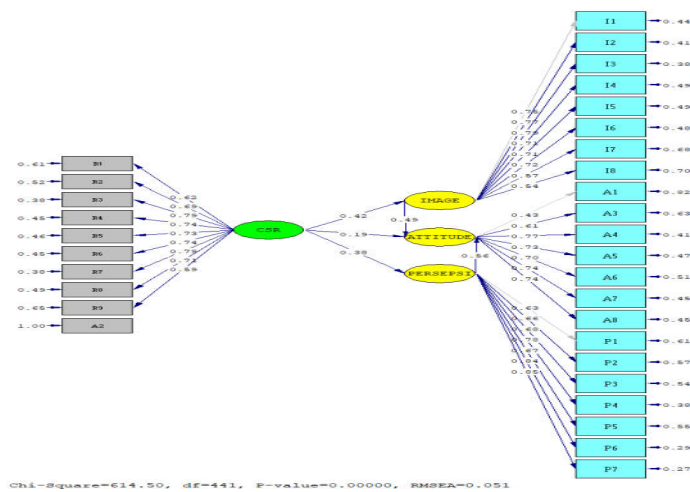
**Figure 2. Basic Standardized Solution Model**  
 Source: Primary data, processed in 2018



Most suitability tests show fit models, it can be concluded that the model used in this study can be used as the basis for the analysis of the problems of this study. After the suitability of the model and overall data is good, then the next step is to test the suitability of the measurement model with the t-value test shown in Figure 3.

This study has 5 hypotheses as described in the previous chapter. Testing the hypothesis is done by looking at the significance of each variable relationship. Significant value ( $\alpha$ ) used is 0.05 or 5% with -t value of  $\geq 1.96$ . The estimation of the causal relationship of the structural model tested and the results of testing the hypothesis with the value of t of each relationship can be seen in table 8. All the hypotheses of this study significantly influence.

**Figure 6. Structural Model t-value**  
 Source: Results of LISREL 8.8 - 2018 Data Processing





The characteristics of the respondents in this study were grouped by gender, age, education, occupation and length of time as a Bank Mandiri customer. Characteristics of respondents based on the results of the study indicate that Bank Mandiri customers are mostly over 30 years old, which is as much as 71%. The majority of respondents' education is diploma or bachelor, as much as 83% and work as private employees (73%). 54% of respondents have been Bank Mandiri customers for more than 5 years.

**Table 8. Results of Testing Research Hypotheses**

	<i>Structural Path</i>	<i>t-values</i>	<i>informatin</i>
<b>H1</b>	CSR → <i>Corporate image</i>	4.57	Significant
<b>H2</b>	<i>Corporate image</i> → <i>Attitude</i>	4.48	Significant
<b>H3</b>	CSR → customer perception	3.97	Significant
<b>H4</b>	Customer Perception → <i>Attitude</i>	4.41	Significant
<b>H5</b>	CSR → <i>Attitude</i>	3.97	Significant

**Source: Primary data, processed in 2018**

Throughout 2017, Bank Mandiri has carried out many CSR activities as a form of corporate social responsibility, besides that CSR is also a good image forming factor of the company so that it will get good perceptions in the eyes of its customers. The results showed that Bank Mandiri's CSR activities had a positive effect on corporate corporate image. This shows that CSR carried out by Bank Mandiri can stimulate the customer's perspective on the company. Corporate Image is a character that is owned by a company that is how the activities carried out by the company will influence the impression of others on the character of the company. Someone will have an impression on the company when they use the services offered. By having a good corporate image, the community hopes that the company can be socially responsible. Bank Mandiri customers take into account the company's environmental and social image in making their purchasing decisions against. Therefore it is important for companies to control CSR programs that will or have been given to get good results for the company's image.

A good corporate image will form a positive attitude for customers. This is also shown from the results of this study which showed positive and significant results. Customer attitude is one of the important factors that will influence customers' decisions in choosing banking products or services. The concept of attitude is very closely related to trust and behavior that will reflect a preference or evaluation of an idea or object. The results of this evaluation can lead to positive, neutral or negative feelings. In this study the customer positively assessed the implementation of CSR as indicated by the respondent's answer to the statement that CSR carried out by Bank Mandiri was purely well-intentioned and right on target.

CSR also has a positive and significant influence on customer perceptions. The acceptance of the hypothesis can be interpreted that CSR activities carried out by Bank Mandiri as a form of awareness and real social responsibility can improve customer perceptions for the better. Furthermore, customer perceptions have a positive and significant influence on the customer's attitude. For customers, Bank Mandiri was perceived positively, affecting their attitude towards the decision to choose Bank Mandiri as a provider of banking products and services. This positive attitude will make customers also have positive behavior. The company can help customers by involving and empowering the community in Corporate Social Responsibility activities.

Corporate Social Responsibility has a positive effect on customer attitudes both directly and through mediating variables, namely corporate image and customer perception. CSR activities carried out, proved to be able to form a positive attitude towards Bank Mandiri customers. The CSR also makes the company's image better and builds positive perceptions. The company's CSR activities are not only a form of fulfillment of government regulations but also a form of corporate appreciation for the community which indirectly participates in achieving the goals and survival of the company.

In line with the research by Binawan, Ali (2017) entitled Analysis of the Company Image and Service Quality through Customer Satisfaction to Customer Loyalty (A Fiel Research in PT Nusantara Water Center) The results showed that the company's image had a significant positive effect on customer satisfaction, service quality has a significant positive influence on customer satisfaction, corporate image has a significant positive influence on customer loyalty, and service quality has a significant positive effect on customer loyalty and satisfaction.

Sirait, Ali (2017) entitled Decision Model Customer: Service Quality, Perceived Price, and Promotion (Case Study on PT. XYZ Media Company, Jakarta) The results of the study show that all variables including: Service Quality, Perception Price, and Promotion have been produce a positive and significant impact.

### **Conclusion**

As the final part of the research, the following conclusions are presented to answer the problem formulation, namely:

1. Corporate Social Responsibility has a positive and significant effect on corporate image, meaning that if CSR increases, the company's image will also increase.
2. Corporate image has a positive and significant effect on customer attitudes. The better the company's image, the more positive the customer will be towards the company.
3. Corporate Social Responsibility has a positive and significant effect on customer perceptions. When CSR increases, the customer's perception will also increase.
4. Customer perception has a positive and significant effect on the customer's attitude. The better the customer's perception of the company, the positive attitude of the customer will increase.
5. Corporate Social Responsibility has a positive and significant effect on customer attitudes, both directly and through mediating variables, namely corporate image and customer perception.

### **Suggestion for company**

From the results of research on the impact of corporate CSR on customer attitudes, the researcher provides several suggestions that can be considered by the company in order to increase the customer's positive attitude towards independent banks, including:

1. CSR activities influence the company's image, customer perceptions and positive attitudes. By having a positive perception and image formed it can produce competitive differentiation for the company.
2. Companies are expected to carry out CSR activities consistently. Through strong CSR activities companies can build long-term and sustainable relationships that are expected to generate long-term benefits and value creation.

### **Suggestions for Further Research**

Further research needs to be done with other variables that are influenced by the company's CSR activities. Further research can be done to confirm this model in similar companies whether or not to give the same results.

### **Managerial Implications**

The results of this study are expected to provide practical implications for Bank Mandiri to build positive customer attitudes through corporate CSR. CSR activities are seen as positive company activities that will provide a positive image and perception of the company. In the future, the company can enhance corporate social marketing actions as a form of consumer education by carrying out activities related to social activities.

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