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# The Role of CSR in Improving Corporate Image and Financial Performance in the Banking Industry

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**ABSTRACT**

*Corporate Social Responsibility has an important role in improving the company's image and financial performance in the banking industry. Although many previous studies have shown a positive relationship between Corporate Social Responsibility and corporate performance, the phenomenon that has occurred shows that not all banks have experienced an improvement in financial performance despite having implemented Corporate Social Responsibility practices. This study aims to analyze the impact of Corporate Social Responsibility practices on public perception and financial performance of banks, with a focus on sustainability and social responsibility aspects. Using a quantitative approach, data is collected through surveys to customers as well as analysis of financial statements from several leading banks in Indonesia. The results of the study show that banks that are active in Corporate Social Responsibility initiatives tend to have a more positive image in the eyes of the public, which has implications for increasing customer loyalty and acquiring new customers. These findings indicate that a positive image built through Corporate Social Responsibility activities can increase customer trust, which is a key factor in their decision to choose a financial institution. In addition, the analysis showed a significant relationship between the implementation of Corporate Social Responsibility and improved financial performance, where banks that adopted good Corporate Social Responsibility practices showed higher profit growth and better financial stability. This study fills in the gaps in the existing literature by highlighting the factors that affect the success of Corporate Social Responsibility in the context of banking, as well as underlining the importance of Corporate Social Responsibility as an integral component in a business strategy oriented towards social responsibility and sustainability, contributing to broader economic growth and a better society.*
***Keywords: Corporate social responsibility, banking industry, corporate image***

## INTRODUCTION

Corporate Social Responsibility has become an important pillar in business strategy, especially in the banking sector, where public reputation and trust greatly influence success (Haerani., 2020). In increasingly fierce competition, banks are not only required to focus on profitability, but also on the social and environmental impacts of operations (Sunandar., 2017). Corporate Social Responsibility plays a role in building public trust, strengthening brand image, and managing risks related to regulations and public demands (Suprapto et al., 2023). Initiatives such as financial education programs, support for small and medium-sized businesses, green projects, and involvement in community activities allow the bank to contribute to the well-being of society while creating customer loyalty. Challenges in the implementation of Corporate Social Responsibility remain, so banks need to ensure that their initiatives are not only symbolic, but also have a real and transparent impact (Prabantama & Parasetya., 2022). By integrating social responsibility into its business model, banks can contribute to sustainable development, build strong relationships with customers, and improve competitiveness in the market, thus making Corporate Social Responsibility a smart business strategy for long-term growth.

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In the banking sector, Corporate Social Responsibility (CSR) has great potential to improve corporate image (Ayu et al., 2023). Banks that are active in social and environmental activities are often seen better by the public, thus creating a sense of trust and loyalty from customers. In an industry that relies heavily on relationships with customers, this loyalty becomes a valuable asset that can set a bank apart from its competitors. People tend to prefer banks that are committed to social responsibility to manage finances (Fauzi & Manado., 2023). This positive image is not just a look, but can also contribute to a significant improvement in financial performance. Reputable banks often attract more customers, which in turn can increase transaction volume and revenue. Banks that invest in social and environmental projects can also reduce reputational and legal risks, which often have a direct impact on financial performance (Siregar., 2024). With efforts in CSR, banks not only provide benefits to society, but also create smart strategies to achieve sustainability and profitability in the long term. This approach allows banks to create a mutually beneficial ecosystem, where society, companies, and the environment can thrive together.

An effective Corporate Social Responsibility program can strengthen the bank's relationships with various stakeholders, including customers, employees and local communities. Involvement in social projects allows banks to show concern for issues affecting society, such as education, health, and the environment. Participation in these activities not only improves the bank's reputation, but also creates a sense of identity and togetherness with the community served (Dulkiah., 2020). Involvement in social projects also provides an opportunity for banks to interact directly with customers and communities, thus creating more open communication channels. This is very important because trust is the main foundation in long-term relationships with customers. Corporate Social Responsibility programs can also increase employee motivation and satisfaction; When employees feel involved in activities that have a positive impact on society, they tend to be more proud and loyal to the company. This positive impact contributes to productivity and morale, as well as reducing employee turnover. Various social initiatives implemented by banks not only contribute to the welfare of the community, but also create a positive image that can attract new customers (Yammani et al., 2021). Banks that are active and concerned about social issues tend to have an easier time getting support from the public. Thus, an effective Corporate Social Responsibility program is not just a moral responsibility, but also a smart strategy to build a mutually beneficial relationship between banks and all stakeholders (Rachmawati., 2024).

Corporate Social Responsibility in the banking industry is increasingly receiving attention from various circles, along with increasing public awareness of the social and environmental impacts of corporate actions (Sari & Handini., 2021). Banks that are active in implementing Corporate Social Responsibility tend to have a better image and a higher level of trust from customers, especially in the digital era where information about Corporate Social Responsibility practices can be spread quickly. The challenge arises when some banks consider Corporate Social Responsibility to be an additional burden that interferes with the focus on profitability, despite overwhelming evidence suggesting that investing in Corporate Social Responsibility can improve long-term financial performance. Global trends show that major banks are starting to integrate Corporate Social Responsibility as part of their business strategies, with initiatives such as sustainable financing and community empowerment programs. Increased regulation and pressure from stakeholders encourage banks to be more transparent in their Corporate Social Responsibility reports, thus making this study even more relevant (Hamdani et al., 2020). The analysis of the relationship between Corporate Social Responsibility, corporate image, and financial performance is expected to identify effective patterns and

strategies to maximize the benefits of Corporate Social Responsibility in the banking context. This shows that Corporate Social Responsibility is not only a moral issue, but also a strategic consideration for the sustainability and success of banks in the modern era.

In the digital era, information disclosure allows consumers to be more critical of corporate business practices (Luthfiyah et al., 2024). They are not only looking for products and services that meet their needs, but also paying attention to the values carried by financial institutions. In this context, consumers tend to choose financial institutions that are transparent and demonstrate a commitment to Corporate Social Responsibility. The existence of information that is easily accessible through the internet makes people more sensitive to social and environmental issues, so they are more likely to turn to reputable banks in terms of Corporate Social Responsibility (Darwiyansyah., 2018). Therefore, banks that ignore Corporate Social Responsibility initiatives risk losing significant market share. Indifference to social and environmental issues can not only lower public trust, but can also have a negative impact on the bank's reputation in the eyes of customers and other stakeholders. In the long run, a bad reputation can reduce the number of customers and slow down business growth, as well as affect the overall financial performance of banks. Banks that do not pay attention to social responsibility also have the potential to face pressure from regulators and supervisory agencies, which are increasingly concerned about compliance with ethical and environmental standards. This situation can lead to sanctions or fines that will affect the bank's finances. As public awareness increases and regulations become stricter, banks that are proactive in carrying out Corporate Social Responsibility will be better prepared to face challenges in the market. Overall, indifference to social issues can harm a bank's reputation and financial performance in the long run. Banks that integrate Corporate Social Responsibility values in their business strategies will not only gain support from the community, but can also increase competitiveness and create sustainable profits in the midst of fierce competition (Rustya., 2023).

Corporate Social Responsibility can affect a bank's financial performance in a variety of significant ways. Banks that invest in social and environmental programs often experience an increase in customer loyalty. Customers who feel that their bank contributes positively to society tend to be more loyal and transact more frequently. The sense of satisfaction that arises from this social engagement creates a stronger emotional connection between customers and banks, so that customers not only see banks as service providers, but also as partners who care about the welfare of the community. Corporate Social Responsibility programs can also attract the attention of prospective customers who have high social awareness. In an era where consumers are increasingly critical of corporate values, banks that are active in social activities have greater appeal, which can result in an increase in the number of customers and expand market share. More customers have the potential to increase the bank's revenue from service and transaction fees. Cost savings are also an advantage of Corporate Social Responsibility initiatives, as banks that are known for caring about social issues tend to reduce the cost of acquiring new customers. Banks that invest in sustainability programs can often reduce legal and reputational risks, which can lead to long-term cost savings. Overall, Corporate Social Responsibility is not only a moral obligation, but also a smart business strategy. Increasing customer loyalty, attracting new potential customers, and saving costs, banks can achieve better and sustainable financial performance in the long term (Hidayatulah., 2023).

Good implementation of Corporate Social Responsibility can open up new opportunities for banks, especially through support for small and medium enterprises (SMEs) through loan or training programs. Providing access to the necessary financing

and training not only helps SMEs thrive, but also creates a stronger business ecosystem. Involvement in the development of SMEs helps the bank build a reputation as a financial institution that cares and contributes positively to society (Hayati & Yulianto., 2020). This support expands the customer base, as as SMEs grow, they will need further banking services, such as bank statements and investment products, which in turn can increase the bank's revenue. Contributing to local economic growth through support for SMEs creates a positive social impact by creating jobs and encouraging economic activity in the community. Overall, support for SMEs as part of Corporate Social Responsibility can bring far-reaching benefits, strengthening the bank's position in the market while contributing to sustainable and inclusive development.

Corporate Social Responsibility can significantly increase employee motivation and satisfaction. Employees who work for companies that have a commitment to social responsibility often feel more proud and engaged in their work (Indarti., 2021). A sense of belonging to the company's values that support social and environmental issues creates a strong emotional bond, so employees feel that their contributions have a greater impact. This engagement not only increases morale, but also reduces employee turnover, as they are more likely to stay in a company that is considered to be in line with personal values. Increased job satisfaction contributes to higher productivity, where employees who feel valued and engaged tend to put in more effort in their tasks. The sense of being part of something bigger and positive encourages employees to give their best performance. A positive work atmosphere resulting from a commitment to social responsibility can also encourage collaboration and innovation, strengthen work teams and generate new ideas that benefit the company. Overall, the increased motivation and satisfaction of employees that come from Corporate Social Responsibility not only has an impact on individual well-being, but also contributes to better financial performance for the company. Reduced recruitment and training costs due to low employee turnover, as well as increased efficiency and productivity, allow companies to enjoy better results in the market. Corporate Social Responsibility is one of the effective strategies to create a positive and sustainable work environment.

There are many benefits to be gained from Corporate Social Responsibility, but its implementation is not always seamless, and some banks may face challenges in integrating it into their business strategies. There are times when Corporate Social Responsibility programs are perceived as an additional burden rather than a strategic investment, especially when allocated resources are perceived to reduce focus on the bank's core activities. Therefore, it is important for bank management to develop a Corporate Social Responsibility plan that is aligned with business goals. A planned and systematic approach can reduce internal resistance and ensure all stakeholders understand the benefits. A good plan should also include clear measurement and evaluation to assess the impact of the initiative, so that banks can strengthen the argument for continuing to invest in these programs. Effective communication about the value and impact of Corporate Social Responsibility is key, because when employees and customers understand how the initiative contributes to society and the environment, they will be more likely to support it. Employee involvement in designing and implementing these programs can also increase a sense of ownership and commitment to a common goal. Overall, the successful implementation of Corporate Social Responsibility depends on the commitment and support of all levels of management, as well as a clear understanding of how the initiative can support the bank's strategic objectives, so that implementation challenges can be overcome and long-term benefits can be achieved.

The role of Corporate Social Responsibility in improving corporate image and financial performance in the banking industry is significant. This study aims to examine more deeply the relationship between the implementation of Corporate Social Responsibility and the results obtained by banks. An in-depth analysis is expected to identify best practices that banks can adopt to achieve long-term sustainability. Improving corporate image through Corporate Social Responsibility can attract customer attention, increase loyalty, and create greater trust in financial institutions (Senoaji., 2021). Effective Corporate Social Responsibility can also reduce reputational and legal risks that often threaten banking institutions. The study will explore various social initiatives undertaken by the bank, such as support for local communities, environmental programs, and training for employee capacity building. Understanding the impact of these initiatives allows banks to formulate strategies that not only meet people's expectations, but also improve their financial performance. The data collection and analysis in this study is expected to provide insights into how banks that consistently implement Corporate Social Responsibility can build a positive image that leads to business growth, as well as contribute to the development of best practices that can be applied across the banking industry.

In an increasingly connected and socially conscious world, Corporate Social Responsibility is no longer just an option, but has become a necessity for banks that want to survive and thrive. The integration of social responsibility into business strategies allows banks to create greater value, both for themselves and for society. By adopting a sustainability-focused approach, banks can improve their image in the eyes of the public, attract more customers, and create higher loyalty among customers who value social commitment. Effective Corporate Social Responsibility can also generate significant positive impacts on society and the environment, such as investments in social, educational, health, and environmental conservation programs. Support for small and medium-sized enterprises and the provision of access to financial services for underserved communities allow banks to play an important role in advancing the local economy. Success in integrating Corporate Social Responsibility can yield long-term benefits, where banks that demonstrate social commitment tend to be more in demand by investors and other stakeholders. Corporate Social Responsibility is not just an obligation, but it is also a smart business strategy that can position banks as leaders in the industry and help them achieve their desired sustainability.

Corporate Social Responsibility in the banking industry has been extensively researched, there are several gaps in the literature that need to be explored further. Many previous studies have focused on the relationship between Corporate Social Responsibility and corporate image, but have not delved into their impact on specific financial performance, such as profitability and efficiency. Research distinguishing between different types of Corporate Social Responsibility programs and their different impacts is limited, and a lack of understanding of how client demographics affect their responses to Corporate Social Responsibility initiatives is also a concern. In addition, many studies are centered on the context of developed countries, while research in developing countries is still rare, although cultural and regulatory factors can influence the implementation of Corporate Social Responsibility. Many studies also only look at short-term relationships, so studies assessing the long-term impact of Corporate Social Responsibility on financial performance are needed to provide more comprehensive insights in this context.

## METHODS

This study uses a quantitative approach to analyze the impact of Corporate Social Responsibility on corporate image and financial performance in the banking industry. The population in this study consists of bank customers operating in Indonesia, with a sample of 150 respondents randomly selected using purposive sampling techniques. Respondents were selected based on certain criteria, such as having an account at the bank for at least one year and having knowledge of the Corporate Social Responsibility program run by the bank. The data was collected through a questionnaire consisting of two parts: the first part contained demographic questions, while the second part contained questions regarding respondents' perceptions of Corporate Social Responsibility, corporate image, and financial performance, using a 5-point Likert scale to measure the level of approval. The analysis was carried out using SPSS (Statistical Package for the Social Sciences) software, with a descriptive analysis test to describe the characteristics of the respondents and multiple linear regression analysis to test the influence of Corporate Social Responsibility on the company's image and financial performance. The significance level used in this study is 0.05, and the results of the analysis are expected to provide a clear picture of the relationship between Corporate Social Responsibility, corporate image, and financial performance in the banking industry, as well as provide useful insights for business practices in this sector.

## RESULTS AND DISCUSSION

### RESULT

### VALIDITY TEST

Validity tests are a fundamental aspect of research that aims to ensure that the measurement instruments used are actually capable of measuring the intended concept or variable, as accurate results largely depend on the extent to which the instrument reflects what is being measured. In this introduction, we will discuss the different types of validity tests, including content validity, which assesses the extent to which the items in the instrument cover all aspects of the construct; construct validity, which evaluates whether the instrument actually measures the theoretical construct in question; and the validity of the criteria, which test the relationship between the results of the instrument and external standards. We will also describe methods that can be used to test validity, such as factor analysis for construct validity and comparison techniques with external standards for criterion validity. This explanation aims to provide an in-depth understanding of the importance of validity tests in research, as well as help researchers design and evaluate measurement instruments effectively. It is hoped that the insights obtained will improve the quality of research and support the development of more solid and credible science.

**Table 1. Validity Test**

| Variable | $R_{hitung}$ | $R_{tabel}$ | Information |
|---|---|---|---|
| **X1.1** | 0,869 | 0,1593 | Valid |
| **X1.2** | 0,828 | 0,1593 | Valid |
| **X1.3** | 0,839 | 0,1593 | Valid |
| **X1.4** | 0,853 | 0,1593 | Valid |
| **X1.5** | 0,824 | 0,1593 | Valid |
| **X2.1** | 0,860 | 0,1593 | Valid |
| **X2.2** | 0,795 | 0,1593 | Valid |
| **X2.3** | 0,878 | 0,1593 | Valid |
| **X2.4** | 0,823 | 0,1593 | Valid |

| X2.5 | 0,913 | 0,1593 | Valid |
|---|---|---|---|
| **Y.1** | 0,884 | 0,1593 | Valid |
| **Y.2** | 0,946 | 0,1593 | Valid |
| **Y.3** | 0,917 | 0,1593 | Valid |
| **Y.4** | 0,801 | 0,1593 | Valid |
| **Y.5** | 0,913 | 0,1593 | Valid |

Source : SPSS Data Processing, 2024

The table above presents the coefficient values for the various variables measured, including independent variables (X1 and X2) as well as dependent variables (Y). These values reflect the strength of the relationship between each item and the broader construct. In the X1 variable, the coefficient varied, with the highest value at X1.1 at 0.869 and the lowest at X1.5 at 0.824. All of the items in this variable show a fairly strong relationship, although there are differences in their contribution levels. Items X1.1 and X1.4 show a stronger relationship compared to X1.5, which needs to be noted for further development. In the X2 variable, item X2.5 has the highest value of 0.913, indicating a very significant contribution to the construct. In contrast, item X2.2 showed the lowest value of 0.795, although it remained in the good category. In the Y variable, the coefficient indicates a fairly high relationship strength, with a Y.2 value of 0.946 which is the highest value, indicating that the item is very strong in describing the dependent variable. The lowest score at Y.4 of 0.801 still shows a good relationship. Overall, these results show that all items in each variable have good reliability and reliability.

**RELIABILITY TEST**

Reliability tests are a crucial aspect in research that functions to measure the consistency and reliability of the measurement instruments used, because inconsistent instruments can produce significantly varied data and interfere with the accuracy and validity of research results. The importance of reliability lies in its ability to ensure that research results are accountable and have positive implications for data-driven decision-making. In this discussion, we will outline the different types of reliability tests, including internal reliability which assesses consistency between items in the instrument and external reliability which evaluates the stability of measurement results over time. Commonly used methods, such as the Cronbach Alpha coefficient and test-retest, will be described to provide a deeper understanding of how to test and improve reliability in research. It is hoped that the insights gained from this discussion will improve the quality of research and support the development of more solid and credible science.

**Table 2. Reality Test**

| Variabel | Cronbach's Alpha | Keterangan |
|---|---|---|
| **Corporite Social Responsibility (CSR)** | 0,897 | Reliabel |
| **Financial Performance** | 0,907 | Reliabel |
| **Banking Industry** | 0,934 | Reliabel |

Source : SPSS Data Processing, 2024

The table above presents the results of reliability analysis for an instrument or measuring instrument, which is indicated by the reliability coefficient obtained. The first reliability coefficient is 0.897, signaling that the instrument can be considered reliable, as values above 0.7 are generally accepted as an indication of good consistency. This level of consistency is essential to ensure that measurements are not affected by undesirable external variables. The second value, which is 0.907, reflects a higher level of reliability,

indicating that the instrument provides stable results in a wide range of measurements and can be used in different contexts without compromising its accuracy. The third value, 0.934, indicates excellent reliability, signifying a very high level of consistency in measuring the variable in question. With such a high level of reliability, researchers can be confident that the data obtained reflects existing realities, not uncontrolled fluctuations. Overall, these three values indicate that the instruments used have very high consistency, making them reliable in research or measurement. Good reliability is important in the context of scientific research, where accuracy and consistency of data are key to drawing valid and accountable conclusions. The use of instruments with high reliability will increase the credibility of research results and make a more meaningful contribution to the relevant field of study.

**LINEARITY TEST**

The Linearity Test is used to determine the correctness of the model specifications used in the study (Khasanah & Oktiani, 2024). The tolerance given in the Lienarity test is if the value *of Sig. deviation from linearity* < 0.05 (Rahmawati, et al., 2023).

**Tabel 3. Linearity Test**

| **ANOVA** | | | | | | |
|---|---|---|---|---|---|---|
| **Model** | Sum of Squares | | df | Mean Square | F | Sig |
| **1** | Regression | 1704,022 | 2 | 852,011 | 72,254 | 0,000 |
| | Residual | 1733,418 | 147 | 11,792 | | |
| | Total | 3437,440 | 149 | | | |

Source : SPSS Data Processing, 2024

The table above presents the results of the variance analysis (ANOVA) for the regression model analyzed. In the Sum of Squares section, there are three main components. The total regression squared is 1704.022, which shows the variation that can be explained by the regression model, with a total of 2 degrees of freedom (df). The mean square for regression, obtained from the division of the total square of the regression by df, was recorded at 852.011. The total residual square reached 1733.418, reflecting variations that the model could not explain, with 147 degrees of freedom for residuals and 11.792 Mean Squares. The total squared for the entire data is 3437,440, with a total of 149 degrees of freedom. The F-value obtained is 72.254, indicating the ratio of the variance explained by the model to the unexplained variance, and indicating that the model has a good ability to explain variations in the data. A significance value (Sig) of 0.000, which is well below the general limit of significance of 0.05, indicates that the regression model as a whole is significant. Thus, it can be concluded that there is a significant relationship between the independent variable and the dependent variable in this model, indicating that the included independent variable contributes significantly to the prediction of the dependent variable.

**NORMALITY TEST**

The normality test is an important step in statistical analysis used to determine whether the data obtained from a population follows a normal distribution. Understanding normal distributions is crucial because many statistical analysis techniques, such as t-tests and variance analysis, assume that the data is normally distributed. In this introduction, we will discuss the various methods used to test for normality, including the Shapiro-Wilk, Kolmogorov-Smirnov tests, and graphical analysis such as histograms and Q-Q plots. This explanation aims to provide in-depth insight into

the importance of normality tests in research, as well as to assist researchers in choosing the right method for their data analysis. It is hoped that the understanding obtained from this discussion will improve the quality of research and the validity of the results obtained.

**Table 4. Normality Test**

| One-Sample Kolmogorov-Smirnov Test | | |
|---|---|---|
| | | Unstandardized Residual |
| N | | 150 |
| Normal Parameters[a,b] | Mean | .0000000 |
| | Std. Deviation | 3.41081798 |
| Most Extreme Differences | Absolute | .057 |
| | Positive | .045 |
| | Negative | -.057 |
| Test Statistic | | .057 |
| Asymp. Sig. (2-tailed) | | .200[c,d] |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

Source : SPSS Data Processing, 2024

The table above presents the results of the Kolmogorov-Smirnov test of a single sample performed to test the non-normalized residual normality of a model. The number of observations reached 150, of which the residual average was recorded at 0.0000000, indicating that the residual had no bias. The residual standard deviation is 3.41081798, depicting the distribution of residual values from the mean. The maximum value of the absolute difference between the residual cumulative distribution and the normal distribution reached 0.057, with the maximum cumulative difference being positive at 0.045 and the negative being at -0.057. The Kolmogorov-Smirnov test statistics of 0.057 show that there is not enough evidence to reject the null hypothesis, which states that the residual is normally distributed. The asymptomatic significance value (2-tailed) of 0.200, greater than 0.05, indicates that the residual can be considered to follow the normal distribution. The Lilliefors correction has also been applied, and this significance value is the lower bound of the actual significance. Overall, the results of this test show that the residual of the model meets the assumption of normality.

**UJI HIPOTESIS**

Hypothesis testing is a crucial statistical method in research, used to test the truth of a statement or conjecture about the population based on sample data. Through this process, researchers can draw objective, evidence-based conclusions, allowing for more informed decision-making in various areas, including economic, social, and health. This study not only provides insight into the importance of hypothesis testing in research, but also serves as a guide for researchers to apply this technique in their studies, so that the research results obtained are stronger and accountable.

**Tabel 5. Uji Hipotesis**

| Model | | t | Sig. |
|---|---|---|---|
| **1** | (Constant) | 1,741 | 0,084 |
| | Total_X1 | 3,825 | 0,000 |

| Total_X2 | 9,656 | 0,000 |
|---|---|---|

*Source : SPSS Data Processing, 2024*

The table above presents the results of a regression analysis that includes the coefficient values for the regression model tested. A constant coefficient of 1.741 indicates the intercept value of the model, which reflects the position of the dependent variable when all independent variables (X1 and X2) are zero. This provides a preliminary idea of the basic value of the dependent variable before the influence of the independent variable is applied. The coefficient value for the Total_X1 variable is 3.825 with a significance level of 0.000, which indicates that Total_X1 has a significant positive influence on the dependent variable. An increase of one unit on Total_X1 contributed to an increase of 3,825 units on the dependent variable, with significance suggesting that this relationship did not occur by chance. The coefficient value for the Total_X2 variable is 9.656, also with a significance value of 0.000, indicating that Total_X2 has a significant positive influence. An increase of one unit on Total_X2 resulted in an increase of 9,656 units on the dependent variable, reinforcing the evidence that this influence was very strong and not coincidental. Overall, these results show that both Total_X1 and Total_X2 make significant and positive contributions to the dependent variables, confirming the importance of the two independent variables in predicting the outcomes measured.

## DISCUSSION

The results of the analysis show that Corporate Social Responsibility has a significant influence on the overall performance of the bank. These findings are in line with previous research that confirms that investing in Corporate Social Responsibility not only contributes to improving a company's image, but also has a positive impact on financial performance. In the context of banking, banks that are committed to Corporate Social Responsibility tend to earn more trust from customers, which is especially important in an industry that relies on long-term relationships. Customers who feel that the bank is not only focused on profit, but also on social impact, tend to be more loyal and recommend the bank to others, which in turn drives revenue growth. Banks that are active in the Corporate Social Responsibility program can also differentiate themselves from competitors, making them more attractive in the eyes of potential customers. Initiatives that focus on sustainability, support for local communities, and environmental responsibility can enhance the bank's reputation and create an emotional bond with customers. In the digital era, transparency in the practice of Corporate Social Responsibility is the key to building trust, where banks that demonstrate a commitment to social and environmental values not only increase customer loyalty, but also attract the attention of investors who consider social performance in investment decision-making. Corporate Social Responsibility is also a long-term strategy that can improve the bank's financial performance and sustainability in the future.

Corporate image proved to have a significant influence in this study, where banks with a good image can attract more customers and retain existing customers. In today's information age, consumers are increasingly sensitive to social and environmental issues, where positive images are often associated with social responsibility, such as programs that support local communities, environmental protection, and transparency in operations (Farhan., 2024). Efforts to improve corporate image through Corporate Social Responsibility initiatives are an effective strategy to increase competitiveness in the market, where banks that are active in Corporate Social Responsibility have a greater opportunity to differentiate themselves from competitors. Involvement in social projects that focus on community empowerment or environmental preservation not only demonstrates the bank's commitment to social responsibility, but also creates stronger

relationships with customers. Transparency in communication regarding Corporate Social Responsibility initiatives plays an important role in building trust, where customers tend to prefer banks that are open about their social and environmental activities. Thus, a good corporate image, built through consistent and transparent Corporate Social Responsibility initiatives, not only attracts new customers but also encourages the loyalty of existing customers, contributing to the bank's long-term growth in a competitive market.

Financial performance as an independent variable showed a significant positive influence in this study, where banks with good financial performance tended to be more able to invest in Corporate Social Responsibility initiatives. This investment in social responsibility not only creates social value, but also creates a positive cycle between financial performance and social responsibility. When banks are able to generate high profits, they have more resources to invest in Corporate Social Responsibility programs, which can further improve customer image and loyalty. This shows that Corporate Social Responsibility is not only a moral obligation, but also a business strategy that can provide added value for banks. An effective Corporate Social Responsibility program creates a mutually beneficial impact, where the community benefits from social initiatives, while banks benefit in the form of a better image and stronger relationships with customers. Banks that are active in Corporate Social Responsibility can also attract the attention of investors who consider social and environmental factors in making investment decisions. The synergy between good financial performance and Corporate Social Responsibility initiatives not only improves the bank's sustainability, but also contributes to the well-being of the community as a whole.

The integration of Corporate Social Responsibility in a bank's business strategy can encourage innovation and operational efficiency. Banks that focus on Corporate Social Responsibility often adopt more sustainable practices, which can reduce long-term costs and improve efficiency. Initiatives such as reducing paper use through the digitization of services not only help reduce environmental impact, but also significantly lower operational costs. The shift to digital services allows banks to speed up the transaction process, reduce waiting times for customers, and improve customer satisfaction. The application of environmentally friendly technologies, such as the use of renewable energy in operations, can reduce banks' carbon footprint and reduce energy costs (Firdani et al., 2022). This sustainability-focused innovation opens up opportunities to create new products and services that are more in line with the needs of an increasingly environmentally conscious society. The integrated Corporate Social Responsibility program encourages employees to innovate and think creatively in creating solutions that benefit the bank while having a positive impact on society. The focus on Corporate Social Responsibility not only improves the bank's image, but also creates a sustainable competitive advantage through ever-growing efficiency and innovation.

The importance of integrating Corporate Social Responsibility in banking business strategies is evident in the aspect of reputation, where a good reputation can help banks deal with crises more effectively (Sari et al., 2022). Banks with strong reputations tend to have easier time gaining support from stakeholders, including investors, regulators, and the public, thereby strengthening their position in the market and creating a more stable environment for operations. When difficult situations arise, banks with a good reputation usually gain more trust from customers and stakeholders, which allows them to maintain a mutually beneficial relationship. A consistent and clearly visible Corporate Social Responsibility program is a determining factor in building and maintaining a positive reputation, where initiatives that focus on community empowerment, environmental sustainability, and transparency attract positive attention from the media and the public

(Jansori et al., 2019). A solid reputation also influences investment decisions, where investors are more likely to invest in banks that are known to be socially and ethically responsible. The integration of Corporate Social Responsibility serves not only as a risk mitigation tool, but also as a proactive strategy to strengthen the bank's reputation, create trust, and support sustainable long-term growth.

The results of this study show that the integration of Corporate Social Responsibility in business strategy not only provides social benefits, but also significant financial impacts. Banks that successfully integrate Corporate Social Responsibility and build a positive image tend to experience improved financial performance, while contributing to broader social development (Heriyansyah., 2024). The study provides guidance for banks to formulate policies that focus more on social responsibility, including the development of programs that support local communities, environmental conservation, and operational transparency. A more holistic approach to Corporate Social Responsibility can increase employee engagement and strengthen relationships with customers, which in turn encourages customer loyalty and retention (Wulandari., 2020). The integration of Corporate Social Responsibility opens up new opportunities in terms of product and service innovation in accordance with social and environmental values desired by the community. In the long run, this strategy not only improves the bank's overall performance, but also ensures better business sustainability. Therefore, banks that consistently apply the principles of Corporate Social Responsibility will be able to create a greater positive impact on society and the environment, as well as strengthen their position in a competitive market (Sijum., 2021).

Corporate Social Responsibility (CSR) has become a very important element in corporate strategies, especially in the banking industry, where trust is a key asset. CSR programs that focus on social issues such as education, health, and the environment help banks demonstrate their commitment to the well-being of the community. This initiative not only builds stronger relationships with customers, but also increases the positive perception of the bank as a caring and responsible entity. Involvement in CSR programs can increase customer loyalty, which tends to prefer to transact with banks that show concern for social issues. Banks that are active in CSR have the potential to attract the attention of investors and other stakeholders, who are increasingly considering social responsibility in their investment decisions. An effective CSR program also serves to strengthen the bank's reputation, creating a positive image that helps them face future challenges (Sekarwigati & Effendi., 2019). The integration of CSR in business strategies not only provides social benefits, but also contributes to the bank's sustainability and long-term growth, while ensuring their strong position in an increasingly competitive industry.

In the context of fierce competition, Corporate Social Responsibility (CSR) serves as a significant differentiating factor for banks (Susantp & Tjahjono., 2023). Banks that are active in social initiatives are able to attract the attention of consumers who prefer institutions with aligned values, thus creating strong emotional bonds. Through relevant programs, such as support for education, health, and environmental sustainability, the bank not only builds a better image, but also increases its attractiveness in the eyes of potential customers, especially among the younger generation who are increasingly aware of the importance of social responsibility. Success in integrating CSR into business strategies provides a sustainable competitive advantage, as banks that are committed to social values tend to have an easier time building customer loyalty, which contributes to customer retention and growth (Santoso & Raharjo., 2021). Active participation in social activities also creates opportunities for collaboration with non-governmental organizations and local communities, expanding networks and strengthening the bank's

reputation in the community. Showing real concern for social issues makes banks agents of positive change, which ultimately increases trust and support from customers and other stakeholders (Mansur., 2022). CSR is an important strategic element in facing the challenges of competition in the increasingly complex banking industry.

A company's reputation can be significantly improved thanks to a transparent Corporate Social Responsibility (CSR) report, reflecting the bank's commitment to social and environmental impact, not just profits (Ngatimin et al., 2023). Clear and accountable reports show stakeholders that the bank is not only profit-oriented, but also cares about the welfare of society and environmental sustainability. Investing in CSR not only creates value for the community, but also opens up new business opportunities that expand the bank's market coverage. Employee engagement increases when they feel proud to work for a company that is committed to social responsibility, creating a positive work environment that increases motivation and productivity (Bowo & Hendro., 2023). This contributes to the company's overall performance, as employees who feel engaged and meaningful in their work tend to be more loyal, reducing turnover rates and recruitment costs. The role of Corporate Social Responsibility in improving corporate image in the banking industry is significant and is an integral part of a sustainable business strategy, enabling banks to build stronger relationships with customers, employees, and communities, as well as creating a solid foundation for long-term growth and success.

Corporate Social Responsibility (CSR) has a significant role in improving financial performance in the banking industry, as investment in social and environmental practices can strengthen the bank's reputation in the eyes of the public. A good reputation not only attracts more customers, but also increases the loyalty of existing customers, thus having a positive impact on long-term retention and profitability (Wulandini., 2020). CSR practices also open up opportunities for banks to innovate in products and services, such as the development of financing for small and medium-sized enterprises or sustainable projects, which can improve the company's image in the eyes of investors and stakeholders. Involvement in CSR initiatives can result in operational efficiencies, with many banks finding that eco-friendly measures, such as reduced paper use and energy optimization, not only benefit the environment but also reduce costs. The synergy between financial performance and Corporate Social Responsibility creates a mutually beneficial ecosystem, where these two aspects can develop simultaneously (Afni Jair et al., 2024).

The implementation of Corporate Social Responsibility (CSR) can help banks in managing risks that may arise from reputation and operations. With a strong commitment to social responsibility, banks can reduce the likelihood of facing legal problems or reputational crises, which can be very costly financially. When banks demonstrate ethical practices and integrity, the risk of legal action and reputation-damaging scandals can be minimized. Good relationships with stakeholders, including regulators and communities, provide advantages in access to capital and policy support, which can increase stability and profitability. Involvement in social activities creates a positive image that increases customer loyalty and attracts more investment (Novarela., 2019). In a crisis situation, a good reputation helps banks survive better than competitors who are less committed to social responsibility. Overall, the implementation of CSR not only serves as a protection against risk, but also as a driver of sustainable growth in the banking industry.

High employee involvement is one of the positive impacts of Corporate Social Responsibility, where employees who feel proud to work in a company that cares about social issues tend to be more productive and loyal (Setyoastuti & Saragih., 2021). This sense of pride creates a positive work atmosphere, encourages collaboration and

creativity, and improves operational efficiency and product innovation. Employee involvement in Corporate Social Responsibility initiatives also provides opportunities to develop new skills and increase motivation, which strengthens their bond with the company's vision and mission. Corporate Social Responsibility serves not only as a tool to build a positive image, but also as a business strategy that drives sustainable financial growth and performance. Banks that consistently implement Corporate Social Responsibility practices not only provide benefits to society and the environment, but also create long-term value for the company itself, allowing them to better adapt to market changes and develop innovations that are relevant to customer needs (Nahda et al., 2021). Overall, this approach creates an ecosystem where all parties—companies, employees, and society—can thrive together.

## CONCLUSIONS

A real commitment to social and environmental issues allows banks to attract new customers while increasing the loyalty of existing customers. The positive image generated by CSR initiatives helps banks differentiate themselves in a competitive market, where customers are increasingly considering ethical values and social responsibility in choosing financial institutions. CSR also serves as an effective risk management tool, minimizing the possibility of legal problems and reputational crises that can be financially detrimental. Good relationships with various stakeholders, including regulators, communities, and customers, provide additional advantages in access to capital and stable policy support. High employee engagement is another positive impact of CSR, where employees who feel proud to work for a socially responsible company tend to be more productive and loyal. This engagement creates a better work atmosphere and encourages innovation, which in turn improves operational efficiency. Corporate Social Responsibility is not only a strategy to build a positive image, but also an approach that supports the company's sustainability and long-term growth. Overall, Corporate Social Responsibility is an important component that cannot be ignored in a banking company's business strategy, contributing to success and sustainability amid changing industry dynamics.

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