

The Influence of the Corporate Social Responsibility Program on the Corporate Image of Bank Mega Syariah

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Abstract,

The purpose of this study was to examine the effect of the Corporate Social Responsibility Program on the corporate image of Bank Mega Syariah. This study uses a quantitative approach. The sample in this study were customers who received the Corporate Social Responsibility program at Bank Mega Syariah KC. Palu, which amounted to 30 people, the sampling technique used a saturated sample. Data collection techniques were carried out through observation, interviews and questionnaires. The analysis method uses simple linear regression with SPSS 23 software tools. Based on the results of the analysis, it is known that Corporate Social Responsibility has a significant and positive relationship with the Corporate Image of Bank Mega Syariah. This means that the more often Bank Mega Syariah conducts Corporate Social Responsibility programs, the company's corporate image will also be better.

Keywords: Corporate Social Responsibility, Corporate Image

INTRODUCTION

The development of Islamic banks has increased significantly. One of these developments can be seen from the number of banks/offices (Nurudin & Ulwiya, 2021). According to data from the Financial Services Authority, until April 2022, the total number of offices for Islamic Commercial Banks and Sharia Business Units in Indonesia was 2,253 (Financial Services Authority, 2022). does not include the number of Sharia Rural Bank offices. Apart from that, it can also be seen in terms of the increasing number of assets (Sultan, Mayapada, Darma Halwi, Jurana, & Syafaat, 2021). The large number of Islamic bank offices indirectly indicates an increase in public literacy and awareness to choose Islamic banks as an alternative to avoiding conventional banks that apply interest (Ahmadi & Herianingrum, 2020).

Along with the existence of competition between Islamic banks, it encourages each Islamic bank to carry out various methods with the aim of being able to gain a large market share (Mustofa & Trisnarningsih, 2022). For this reason, Islamic banks try to shape and improve

their *corporate image* in the eyes of the public (Moratis, 2017), by creating charity-oriented programs, both external and internal (Said, 2018, p. 23). Islamic banks that have a *corporate image* will be able to increase public trust in general and can make their customers loyal. In addition, *corporate image* can be a factor that can determine the success or failure of an Islamic bank in attracting other potential customers (Hurriyati & Sofyani, 2010). One form of program that can increase *corporate image* is *Corporate Social Responsibility* (Radyati, 2014, p. 19).

Currently, many Islamic banking companies are aware of the importance of implementing *Corporate Social Responsibility*. This awareness arises apart from being triggered by regulations that oblige companies to carry out their social responsibility towards society and/or the environment, as well as sanctions imposed if they do not carry them out (Prastowo & Huda, 2011; President of the Republic of Indonesia, 2007), but it is also triggered by there is a view that companies and communities can need each other and synergize with each other (*mutualism symbiosis*) (Haekal, 2018). So that Islamic banks will make every effort to implement the *Corporate Social Responsibility* as a form of concern for its stakeholders (Ningsih, 2021; Rachman, Efendi, & Wicaksana, 2011).

According to Joko Prastowo (2011), *Corporate Social Responsibility* within the scope of Islamic banking, is basically a mechanism that is natural, to "clean up" a portion of the large profits or income earned by the company. Among these advantages, it is possible that there are "non-halal" profits/income. As is generally known, sometimes companies, including Islamic banks, carry out activities that can cause losses to other parties, either intentionally or unintentionally. In this case, "non-halal" income can be obtained from savings, deposits or demand deposits whose owners are parties or investors who carry out conventional business activities (Fahmi & Jalaludin, 2019). One of the ways to distribute this income can be used to carry out *Corporate Social Responsibility*, and can be distributed either directly or indirectly to company stakeholders, both to the community in general, employees or customers (Singh & Misra, 2021). Thus, the *Corporate Social Responsibility* does not conflict with Islamic teachings. For this reason, the implementation of the *Corporate Social Responsibility* in Islamic banking is part of a moral obligation that must be realized.

One of the sharia commercial banks that also implements the *Corporate Social Responsibility* is PT Bank Mega Syariah. As a business entity that applies sharia principles in its operations, PT Bank Mega Syariah is committed to implementing its social responsibility

activities with reference to the principles of *sustainability*. PT Bank Mega Syariah strives so that all *Corporate Social Responsibility* activities carried out by the company can create goodwill in the midst of society, in accordance with the vision of Bank Mega Syariah, namely "Grow and Prosper with the Nation" (Bank Mega Syariah, nd). The *Corporate Social Responsibility* program implemented by PT Bank Mega Syariah KC. Palu basically refers to the *Corporate Social Responsibility* program launched by PT. Bank Mega Syariah at the Center.

THEORETICAL REVIEW

Corporate Social Responsibility

In carrying out its business activities, companies are expected to act ethically, carry out operational activities legally and contribute to the company's external environment. as a manifestation of its commitment, especially in improving the external environmental economy. One of these commitments is in the form of social responsibility, or often referred to as *Corporate Social Responsibility* (Hamim Sultoni, 2020). There are several definitions of *Corporate Social Responsibility*. The definition of social and environmental responsibility as written in the Limited Liability Company Law is the company's commitment to participate in sustainable economic development in order to improve the quality of life and the environment that is beneficial, both for the company itself, the local community, and society in general.

Kotler and Lee (2011) provide a definition that "*Corporate Social Responsibility is a commitment to improve community well being through discretionary business practices and contributions of corporate resources.*" In this sense, Kotler and Lee emphasize the importance of commitment and contribution of company resources to carry out corporate responsibilities social responsibility to the community in order to realize the welfare of society.

The Indonesian CSR Study Circle in Rachman, Efendi, and Wicaksana (2011), provides a definition that *Corporate Social Responsibility* is a serious effort made by business entities to reduce negative impacts and increase the positive impacts of their business activities on stakeholders from both economic, social and economic aspects. environment in order to achieve sustainable development goals.

According to Kotler and Lee in Ratih Hurriyati and Santi Sofyani (2010), there are 8 processes in developing a *Corporate Social Responsibility* (CSR) program, namely:

1. *Conduct a situation analysis*, at this stage the company must analyze external and internal situations, this can be done through a SWOT analysis. In essence, the implementation of the *Corporate Social Responsibility* must be adapted to the factual situation of the company.
2. *Select target audiences*, at this stage the company must be smart in setting the targets of the *Corporate Social Responsibility* to be implemented, inaccuracy in setting targets, will only make *Corporate Social Responsibility* a *cost center*.
3. *Set behavior objectives*, after the goals are set, then determine the long-term and short-term goals of the *Corporate Social Responsibility* to be implemented.
4. *Determine barriers and motivations to behavior change*, the company analyzes the benefits and risks that will be obtained based on the objectives of the *Corporate Social Responsibility* planned
5. *Develop the marketing mix which consists of product, price, place, promotion*. At this stage, it is determined more clearly regarding the form of the program, the promotion of the program that will be carried out, the costs that will be incurred by program recipients, the distribution of the program.
6. *Develop a plan for evaluation and monitoring*, at this stage the forms and timing of evaluation and supervision of the *corporate social responsibility program* are determined.
7. *Establish a budget and find funding sources*, determine the source of funds and the amount of funds to be spent to finance the *Corporate Social Responsibility*. This stage greatly affects the quality and quantity of *Corporate Social Responsibility*.
8. *Complete an implementation plan*, implementing the *Corporate Social Responsibility*.

Corporate Image

For companies, *corporate image* is something that is very important to strive for. *corporate image* can be a special attraction as well as an asset for the company. Apart from that, it can also be a medium-term and long-term competitiveness for the company (Harni & Azis, 2018).

According to Kennedy in Melewar, Dennis, and Foroudi (2022), *corporate image* is an individual's description of all his experiences interacting with organizations/companies and the information he has received related to these organizations/companies. Mazarol in Huang et al. (2014), provides a definition of "*corporate image that corporate image is an indicator that attracts potential or existing customers to be willing to come into contact with a corporation*". This definition shows that *corporate image* is an indicator that attracts potential customers or makes old customers loyal to a company.

Corporate image is the response of society, consumers or customers, to all that is offered by the company, which is related to the name/logo, or business brand, building, product or service, tradition, ideology and quality that is communicated by everyone who has interacted with the company (Feryanto, 2015).

According to Shirley Harrison in Yudiana and Setyono (2016), there is an indicator of *Corporate Image* or corporate image which is complete information about banking image including four elements, namely as follows:

1. *Personality* is the overall characteristics of a company that is understood by the target public such as a company that can be trusted and socially responsible company.
2. *Reputation* is something that has been done by the company and is believed by the target public based on their own experience or that of other parties, such as the performance of a bank's transaction security.
3. *Values* are the values of a company, in other words, corporate culture, such as the attitude of management who cares about customers, employees who are quick to respond to customer requests and complaints.
4. *Corporate Identity* are components that make it easier for the target public to recognize the company, such as logos, colors and slogans.

RESEARCH METHOD

This type of research is descriptive. The approach used is a quantitative approach, which is an approach that describes data through numbers/numeric (Nurdin, Ningrum, Bachmid, & Jalil, 2021). This research was conducted at Bank Mega Syariah Palu Branch Office which is located at Jalan Jederal Sudirman No. 7, West Besusu, East Palu District, Palu City, Central

Sulawesi Province. The population in this study were all customers who received the *Corporate Social Responsibility* Bank Mega Syariah KC. Palu. Considering that there are 30 customers who receive the *Corporate Social Responsibility* (Dicky Prayudha, interview, 9 March 2022), the sampling technique uses a saturated sample, where this technique will use all members of the population as research samples.

indicators *The Corporate social responsibility program* used in this study were adopted from the opinion of Koler and Lee in Ratih Hurriyati and Santi Sofyani (2010), namely *Target Audiences, Objectives Promotion, Place, Price, Evaluation & monitoring, Budget & find funding sources*. The indicators used for the *Corporate image* variable are adopted from the opinion of Shirley Harison in Yudiana and Setyono (2016), namely *Personality, Reputation, Value, and Corporate Identity*.

To collect data, researchers used three data collection techniques namely observation, interviews and questionnaires. data analysis technique in this study used simple linear regression with the help *totaled* SPSS 23 software. Question items for the Corporate Social Responsibility variable 9 questions, while question items for the corporate image variable totaled 7 questions (see table 1). The measurement scale used is a Likert scale with point weights 1 to 5, where each instrument item that uses a Likert scale has a gradient ranging from very positive to very negative (Sugiyono, 2018, p. 153). Number 1 indicates a statement that strongly disagrees, number 2 indicates a statement that does not agree, number 3 indicates a statement that disagrees, number 4 indicates a statement that agrees and number 5 indicates a statement that strongly agrees.

Several types of tests on data obtained from questionnaires include testing the validity and reliability of data, testing classical assumptions, and testing hypotheses using simple linear regression including partial tests (T-test) and tests of the coefficient of determination.

Table 1 Operational Variable

Variable	Indicator	Code	Item Question	Source
<i>Corporate Social Responsibility</i>	Target	CSR1	Selection of customers and communities as targets for the <i>Corporate Social Responsibility</i> (CSR) program of Bank Mega Syariah KC. Palu is right on target	Koler and Lee in Ratih Hurriyati and Santi Sofyani (2010)
	Objectives	CSR2	Among the forms of <i>Social Responsibility</i> (CSR) programs carried out by Bank Mega Syariah KC. Palu is the provision of free health checks to customers of Bank Mega Syariah KC. Palu.	
		CSR3	Another form of <i>Corporate Social Responsibility</i> (CSR) carried out by Bank Mega Syariah KC. Palu is the improvement of places of worship that can benefit the surrounding community.	
	Promotion	CSR4	There is complete information on the <i>Corporate Social Responsibility</i> (CSR) program at Bank Mega Syariah KC. Palu.	

Variable	Indicator	Code	Item Question	Source
		CSR5	Interesting information about the <i>Corporate Social Responsibility</i> (CSR) program carried out by Bank Mega Syariah KC. Palu	
	Place	CSR6	In my opinion, the comfort of the building where Bank Mega Syariah KC. Palu is located is very good.	
	Price	CSR7	In my opinion, the community around Bank Mega Syariah KC. Palu feels the compatibility of the financial costs incurred by the community with the benefits of repairing worship facilities.	
	Evaluation & Monitoring	CSR8	Supervision of the implementation of CSR programs in Bank Mega Syariah KC. Palu is very good and right on target.	
	Budget & Find funding sources	CSR9	Increasing the quantity of the <i>Corporate Social Responsibility</i> (CSR) program of Bank Mega Syariah KC. Palu in Palu City.	

Variable	Indicator	Code	Item Question	Source
<i>Corporate Image</i>	Personality	CI1	Bank Mega Syariah KC. Palu uses bank products/services that are easily understood and understood by customers.	Shirley Harison in Yudiana and Setyono (2016)
		CI2	Bank Mega Syariah KC. Palu can provide solutions to complaints that arise properly.	
	Reputation	CI3	Advertising activities carried out by Bank Mega Syariah KC. Palu have a real impact in the form of an increase in customers.	
	Value	CI4	Bank Mega Syariah KC. Palu is able to convince its customers/customers to use their products/services properly.	
		CI5	Bank Mega Syariah KC. Palu has provided quality and integrity service standards.	
	Corporate Identity	CI6	In my opinion, the public's knowledge of the name and logo of Bank Mega Syariah KC. Palu is very good.	
		CI7	In my opinion, the public's knowledge of uniforms and other identities of	

Variable	Indicator	Code	Item Question	Source
			Bank Mega Syariah KC. Palu is very good.	

RESULTS AND DISCUSSION

Respondent Characteristics

Table 2 shows information on the characteristics of the respondents which include gender, last education and occupation. In terms of gender, it is known that there were 16 male respondents and 14 female respondents. This shows that customers who receive Bank Mega Syariah KC. Palu CSR are dominated by male customers. In terms of recent education, it is known that there are 3 elementary school-educated customers, 6 junior high school students, 16 high school graduates, and 5 D3/S1 graduates. This shows that customers receiving CSR from Bank Mega Syariah KC. Palu are dominated by customers with the last high school education level. In terms of work, it is known that the customers are 4 farmers, 6 IRT people, 6 traders/self-employed people, 4 teachers, 5 fishermen, 1 honorary person, 3 office/contract employees, and civil servants. as much as 1 person. This shows that customers who receive CSR from Bank Mega Syariah KC. Palu are dominated by customers who work as IRT and traders/entrepreneurs.

Tabel 2 Characteristics of Respondents

Characteristics	Number of Respondents	Percent (%)
Gender		
Male	16	53
Female	14	47
Last Education		
SD	3	10
Junior High School	6	20
SMA	16	53
D3/S1	5	17
Occupation		
Farmer	4	14
IRT	6	20

Characteristics	Number of Respondents	Percent (%)
Traders/Business Entrepreneurs	6	20
Teachers	4	13
Fishermen	5	17
Honorary	1	3
Office/Contract Employees	3	10
Civil Servants	1	3

Source: Results of SPSS 23 data processing (2022)

Data Quality

Test Results Validity Test Results Validity

Test in this study was carried out by correlating the scores on the items with the total score of the items. the method used in this validity test uses *Pearson Correlation*, namely by comparing *r* counts and *r* tables with a significance level of 5% or 0.05. If *r* count > *r* table means valid. Conversely, if *r* count < from *r* table, it means it is invalid. The results of the validity test conducted on this research instrument can be seen in the following table:

Table 3 Validity Test Results

Variable	Item Statements	r count	r table	Status
CSR (X)	X1.1	0,561	0,361	Valid
	X1.2	0,600	0,361	Valid
	X1.3	0,790	0,361	Valid
	X1.4	0,552	0,361	Valid
	X1.5	0,734	0,361	Valid
	X1.6	0,568	0,361	Valid
	X1.7	0,530	0,361	Valid
	X1.8	0,713	0,361	Valid
	X1.9	0,532	0,361	Valid
Corporate Image (Y)	Y1.1	0,872	0,361	Valid
	Y1.2	0,760	0,361	Valid
	Y1.3	0,740	0,361	Valid
	Y1.4	0,809	0,361	Valid
	Y1.5	0,814	0,361	Valid
	Y1.6	0,509	0,361	Valid
	Y1.7	0,775	0,361	Valid

Source: Results of SPSS 23 data processing (2022)

Based on table 3 above, the variables X and Y are declared valid, because the r count is greater than the r table.

Reliability Test Results Reliability

Test is a test used to find out whether a questionnaire used in collecting research data can be said to be reliable or not. The test used in this reliability test uses *Cronbach`s Alpha*. A questionnaire is said to be reliable if *Cronbach`s Alpha* > 60 and is said to be unreliable if *Cronbach`s Alpha* < 60. The results of the reliability test conducted on this research instrument can be explained in the following table:

Table 4 Reliability Test Results

Variables	Cronbach`s Alpha	Information
CSR (X)	0,799	Reliabel
Corporate Image (Y)	0,878	Reliabel

Source: Results of SPSS 23 data processing (2022)

From table 4 above it can be concluded that each variable has a *Cronbach alpha* of more than 0.60 so that the data can be said to be reliable which means that the questionnaire used in this study is a reliable questionnaire in data collection, so that the data can be used for measurement and subsequent research.

Classical Assumption

Test of Normality Test Results Normality

Test is used to test whether the independent variables and dependent variables in the regression have a normal distribution or not. In this study the normality test was carried out using the *Kolmogorov-Smirnov test* with the provision that if the significance value is > 5% or 0.05 then the data has a normal distribution. Meanwhile, if the significance value is <5% or 0.05, the data does not have a normal distribution. The results of the normality test in this study are as follows:

Table 5 Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	30

One-Sample Kolmogorov-Smirnov Test		
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3150.82993798
Most Extreme Differences	Absolute	.130
	Positive	.124
	Negative	-.030
Test Statistic		.130
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: Results of SPSS 23 data processing (2022)

Based on Table 5 above, it is known that the *Kolmogorov-Smirnov* and *asymp. Sig. (2-tailed)* of 0.200. The *asymp sig* value is $0.200 > 0.05$ which means that the residual values are normally distributed or meet the assumption of normality.

Heteroscedasticity Test Results Heteroscedasticity

test aims to test whether in the regression model there is an inequality of variance and residuals from one observation to another. A good regression model is homoscedasticity or there is no heteroscedasticity. If the significance value or *sig. (2-tailed)* $>$ value 0.05, it can be said that there is no heteroscedasticity. Following are the results of heteroscedasticity with *Spearman's rho*:

Table 6 Heteroscedasticity Test Results

		CSR	Unstandardized Residual
Spearman's rho	CSR	Correlation Coefficient	1.000
		Sig. (2-tailed)	.200
		N	30

	CSR	Unstandardized Residual
Unstandardized Residual	Correlation Coefficient	-.240
	Sig. (2-tailed)	1.000
	N	.200
		30
		30

Source: Results of SPSS 23 data processing (2022)

Based on table 6 above, it can be concluded that the significant value of the *Corporate Social Responsibility* (CSR) variable is 0.200. So it can be concluded that the sig. the X variable is greater than 0.05 meaning that there is no heteroscedasticity.

Simple Regression Test Results Simple

Regression analysis was carried out to see how much influence the *CSR* on *Corporate Image*. The results of the simple regression test in this study can be seen in the following table:

Table 7 Results of Simple Regression Analysis

Model	Unstandardized Coefficients		standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.981.393	3.355.325		3.869	.001
CSR	.350	.124	.470	2.821	.009

Source: Results of SPSS 23 data processing (2022)

Based on the simple regression results in table 7 above, it is known that the regression equation is as follows:

$$Y = 12,981,393 + 0.350 (X) \tag{1}$$

Based on the results of the simple regression equation above, it shows that a constant value of 12,981,393 states that when the CSR considered constant, the Corporate Image 12,981,393. Meanwhile, the beta regression coefficient (β) is 0.350. This means that there is a positive relationship between CSR and Corporate Image, where every one unit increase in CSR will increase the Corporate Image by 0.350 or 35%. This means that the more often Bank Mega Syariah KC. Palu conducts Corporate Social Responsibility programs, the corporate image.

Hypothesis Testing Results The

t statistical test is used to measure how far the influence of the independent or independent variables individually in measuring the variation of the dependent variable. If the $t_{count} > t_{table}$, it can be stated that the independent variables individually have a positive effect on the dependent variable. If the t value < 0.05 , it can be stated that the independent variable has a significant effect on the dependent variable. The t_{table} for $\alpha = 0.05$ with the provisions of the Degrees of Freedom (DK) = $n-1$ or $100-1 = 99$, then $t_{table} = 1.980$. The provisions for accepting the hypothesis are:

H_0 is rejected if $sig < 0.05$ or $t_{count} > t_{table}$

H_a is accepted if $sig > 0.05$ or $t_{table} < t_{count}$

From the results of the regression analysis in table 7 it can be seen that the influence of the *Corporate Social Responsibility* the *Corporate Image* of Bank Mega Syariah KC Palu, the value of $t_{count} (2.821) > t_{table} (2.045)$ and the resulting significant value is $0.009 < 0.05$. So it can be concluded that the *Corporate Social Responsibility* PT. Bank Mega Syariah KC. Palu has a significant effect on *corporate image*. Thus, H_0 rejected and $H_{a_{is}}$ accepted.

Coefficient of Determination

Test The coefficient of determination test is used to find out how much the *Corporate Social Responsibility* on *Corporate Image*. The results of the Coefficient of Determination Test can be seen in table 8 as follows:

Table 8 Test Results for the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.470 ^a	.221	.193	3206.60117

Source: Results of SPSS 23 data processing (2022)

Based on table 8 it shows that the R-Square value or the coefficient of determination is 0.221, meaning that the *Corporate Social Responsibility* program carried out by PT. Bank Mega Syariah KC. Palu has a contribution of 0.221 or 22.1% of the corporate image . While the remaining 77.9% is influenced by factors outside of this study.

Discussion

From the various tests carried out with the help of SPSS 23 software, the result was that based on the data normality test it showed a significance value of 0.200. This value is greater than 0.05, which means that the value is normally distributed or meets the assumption of

normality. Based on the results of the heteroscedasticity test using Spearman Rho , it shows that the significance value of variable X (corporate social responsibility) is also 0.200, where the value is greater than 0.05, meaning that heteroscedasticity does not occur. Based on simple linear regression analysis, the beta regression coefficient (β) is 0.350. This means that there is a positive relationship between CSR and Corporate Image, where every one unit increase in the Corporate Social Responsibility will increase the Corporate Image by 0.350 or 35%. This means that the more often Bank Mega Syariah KC Palu carries out its Corporate Social Responsibility program, the corporate image will increase by 0.350 or 35%. Based on the results of the t test, the value of t count (2.821) > t table (2.045) is obtained and the resulting significant value is 0.009 < 0.05. This means that the Corporate Social Responsibility PT. Bank Mega Syariah KC. Palu has an effect on corporate image . Thus, H₀ rejected and H_a accepted. Based on the test results of the coefficient of determination, the R-Square value or the coefficient of determination is 0.221, meaning that the Corporate Social Responsibility program carried out by PT. Bank Mega Syariah KC. Palu has a contribution of 0.221 or 22.1% of the corporate image . while the remaining 77.9% is influenced by factors outside this study.

The results of this study are supported by several previous research results. Like Ahmad Haekal's research (2018) which shows that corporate social responsibility has a significant effect on corporate image. The research results of Dwi Harni and Azis (2018) show that there is a significant influence between corporate social responsibility and corporate image. Likewise the results of research by Tiara Apriannisa and Azis (2018) which show that the corporate social responsibility has a positive effect on corporate image.

CONCLUSION

Based on the results of the research above, it shows that the Corporate Social Responsibility program carried out by PT. Bank Mega Syariah KC. Palu, especially its customers, has a positive influence on the company's corporate image. Thus, it can be said that H₀ is rejected and H_a is accepted. This means if PT. Bank Mega Syariah carries out the Corporate Social Responsibility program well, so that the company's corporate image will also be good in the eyes of customers in particular, and society in general. The weakness of this study is that it only raises one independent variable and one dependent variable, with a limited number of samples, namely only 30 people.

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