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CSR as a Strategy to Strengthen Banking Image Case study: Bank X, Jakarta

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ABSTRACT

Corporate Social Responsibility (CSR) is a concept whereby companies in the course of doing business is not just having the economic responsibility and profit-oriented only, but also have social responsibility and responsibility for the environment. While the image is a complex blend between perception and empirical impression by the consumer. CSR is a general variable that has dimensions of building human capital, strengthening economies, assessing social cohesion, encouraging good governance, and protecting the environment. And the dimensions of CSR by society are psychological, material, and social. While the variable measuring corporate image has dimensions of perceptions, impressions, and empirical. This study uses a questioner which were distributed to 59 respondents and to examine the effect of CSR on the image variable used linear regression analysis. While the test H_0 and H_1 t-test was used. Testing is done with a significance level of 5%. Results of linear regression analysis of research result sufficient evidence that CSR variables affect the company's image variables. In the analysis using the t-test and the conclusion of the study is that the significant effect of CSR on corporate image.

Keywords

CSR, image, Bank

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Introduction

Corporate social responsibility or abbreviated as CSR is an ongoing commitment from a company to behave ethically and contribute positively to employees, communities and the surrounding environment as well as the wider community (Untari et al., 2020). CSR was born from community pressure on company behavior that ignores social responsibilities such as environmental destruction, exploitation of natural resources, and exploitation of labor. In short, the company stands diametrically with social life. So far, the perception that has developed in society is that the company is only oriented towards profit, justifies any means and lacks empathy for employees.

We cannot escape the changing world in which the capitalist system we often see and feel. Based on this capitalist system, a perception arises in which society must always consider the interests of business people. Consideration does not mean submission, but must protect mutual interests. Capitalism should not be synonymous with exploiting capital without social considerations. For the current era, capitalism can only develop if it synergizes with the social world.

Starting from the emergence of a concept in the corporate sector to pay attention to environmental and social aspects, this research will discuss the application of the principles of social and environmental responsibility by companies. Modern society has moved away from anti-capitalism. Both socialism and capitalism have moved away from people's imaginations. It's just that because capitalism has become a reality, the life course of society must pass through real capitalism. Now people realize that the most important thing is not ideology, but compromise to find the best way.

The pros and cons of CSR are becoming an ethical dilemma, between prioritizing the interests of shareholders or stakeholders, between looking for added value economically or socially added value. Behind the pros and cons of how the CSR mechanism should be implemented by a company, CSR can actually be seen as an investment in the future like a company.

In a critical consumer society, CSR can create a corporate image of a company. Company image certainly plays a major role in increasing sales volume, maintaining old customer loyalty, and building / restoring a positive company image that was previously (maybe) distorted. CSR activities that are aimed at improving the context of this image allow alignment between social and business benefits, which are aimed at obtaining long-term material and social benefits. Company image especially in service companies is very important. Image has a lot of influence on consumers in choosing to use a service. Consumers' trust in using the services of a company is based on the good or bad perceptions of the general public which ultimately influence the prospective customer in using the services of a company. For example in the banking world. The image that the bank is good, where the funds to be deposited will be safe and secure will encourage the public to use the services of the bank.

What perceptions can influence consumers to use products or services from a bank is a good image that can ensure that the funds deposited are safe and easy for transactions. And how can a bank create a good image in people's perceptions? There are many ways that can be used, but in this study the author only limits it from one dimension, namely CSR. How does the Panin Bank socialize with the community, how the bank contribute in its function as part of the community and the extent of the bank's role in carrying out CSR.

Theoretical Review

Definition of CSR

Corporate social responsibility or in short CSR (Corporate Social Responsibility) is a commitment from the company to behave ethically and contribute positively to all interested parties.

The following is the definition of CSR according to several experts:

(1) According to The World Business Council for Sustainable Development (WBCSD), quoted from Arafat (2006; 7) defines CSR as a commitment from the business world to continue to act ethically, operate legally and contribute to improving the economy, along with improving quality of life of employees and their families as well as improving the quality of the local community and society at large.

(2) The definition according to the version of the European Union in Wibisono (2007; 8) is a concept in which companies integrate their social functions by paying attention to the environment in business operations and in their interactions with stakeholders on a voluntary basis.

(3) According to Rahman (2009; 10) who is quoted from the Trinidad & Tobacco Bureau of Standards, defines CSR as a business commitment to act ethically, operate legally and contribute to improving the economy along with improving the quality of life of employees and their families, local communities and society at large.

(4) Quoted from Budiman, et al (2004; 67), The substance of the existence of the Principle of Social and Environmental Responsibility for Companies (Corporate Social Responsibility; hereinafter referred to as CSR), is in order to strengthen the company's ability to adapt to its environment, community and related stakeholders. With it, both locally, nationally and globally. So in addition to having economic and legal obligations to shareholders, the company is also expected to pay attention to the environment.

(5) According to Sembiring quoted from Rahman (2004; 46), CSR is the company's ability to behave ethically in ways that are appropriate for the economy, social and environment by involving the direct interests of stakeholders in any mutually beneficial decision-making process.

(6) Quoted from Sutojo (2004; 52) that, the greater corporate power, as assessed by Dr. David Korten, author of "When Corporations Rule the World" describes that the business world in the last half century has transformed into the most powerful institution. Even globalization observer, Dr. Noorena Herzt, argues that big companies in various countries have taken over political power from politicians.

This takeover occurred because of the increasingly stringent legal products that demanded social responsibility from investors. Investors must enter the world of politics so that they are not cornered by the political demands of the government / society. According to him, in the last decade the CSR of large companies has played a very important role compared to public institutions (state).

(7) According to Wibisono (2007; 84), a good CSR implementation can maintain or boost a company's reputation and image. Destructive behavior will inevitably reduce the company's reputation. Likewise, a positive contribution will also boost the company's reputation and

positive image. This is the main non-financial capital for the company and for its stakeholders, which is an added value for the company to grow sustainably.

Definition of Image

Image is formed based on the impression or experience experienced by someone with something, so that in the end it builds a mental attitude. This mental attitude will later be used as a consideration for making decisions because the image is considered to represent the totality of one's knowledge of something.

The following is the definition of corporate image according to several sources:

(1) Definition of Image according to Sexton (2006; 119), that image is a mixture of perceptions of a product or service. In other words, an image is the result of combining all the impressions that exist either by seeing names, observing behavior, listening to or reading an activity that observes other material evidence.

(2) According to Kotler (2000; 115), image is a complex blend of perceptions, impressions and feelings that consumers have regarding an object when the object is compared with other similar objects.

(3) Meanwhile, according to Rhenaldy Kasahi who was followed by Budiman, et al (2004; 28), image is an impression that arises because of an understanding of a reality. Image is something that develops in the minds of consumers which includes the way consumers perceive a.

(4) According to Arafat (2006; 28) Image is an emission or reproduction of the identity of an individual, object or organization. Still according to Arafat (2006; 14), a strong image will provide a lot of benefits for companies, as follows:

- Give strength to the company's competitiveness in the medium and long term.
- Increase the effectiveness of marketing strategies.
- Can save company operational costs.

Where all of that can increase the effectiveness and performance of the company in line. Sometimes image is the key to success in marketing because the company's experience that has been in the world for a long time can make customers believe that the product is a good product. Consumers will think that if the marketed product is not good, of course the company will not last long.

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Operational Variables

Based on the theoretical study and the variables used are translated into dimensions and indicators to make it easier to measure. Types and definitions of operational variables in this study, the two variables, namely CSR and Corporate Image will be separated into two variables, namely:

(1) Independent Variable, namely Corporate Social Responsibility

Where it is suspected that the implementation and implementation of CSR is in the form of a painting competition at the elementary level held by Bank X.

(2) Dependent Variable, namely Company Image Company image referred to here is the public perception of Bank X.

Dimensions of Corporate Social Responsibility in the Eyes of the Community

The form of support that can be provided by the company to the surrounding community as a form of implementing CSR programs is divided into 3 dimensions, namely:

(1) Material dimensions, assistance provided to the surrounding community can be in the form of materials, for example in the case of assistance for earthquake victims in Padang, the assistance provided can be in the form of food, clothing, textbooks or materials as well as assistance. in the form of funds or cash.

(2) The moral dimension, apart from material assistance, the community also needs moral support in the form of motivation or encouragement. For example, in handling the tsunami disaster in Aceh, in addition to material assistance, psychiatrists and educators from the National Education Office were also deployed to provide post-disaster counseling to deal with trauma to the community.

(3) Social Dimension. This is more related to the technical problem of providing assistance, where it is hoped that the

assistance will be right on target. Honesty and justice are the basis for providing assistance to the community, so that leaks of aid funds can be avoided to the community. For example, in the distribution of BLT which was distributed to the poor. Funds disbursed must be right on target, rightly received by people who really need them according to their allocation.

Dimensions of Corporate Image

According to Kotler (2006; 5) Image is everything that consumers see, hear, read, know, feel and think about a product and service. In addition, image has a special position in the minds of consumers based on past experiences, relationships and future expectations.

To build a positive and strong image requires consistency, as stated by Sexton (2006; 161) that image is built with continuous consistency over time and in all markets. Thus it can be interpreted that image is a pattern of thought or public perception of something, good or bad, expensive or cheap, prestigious or not, it is part of the public's perception. How a person can think or how a perception arises in a person is a dimension of creating a positive corporate image. According to Kotler as mentioned above includes;

(1) Past impressions or experiences.

A person can think that a company is good or bad, based on the experience he has had, this experience can be experienced by himself or adopting other people's experiences.

(2) Empirical or real events that are seen or experienced.

The image that appears in society can also be due to something that people see and feel today. The image of a company can be distorted when the company is unable to convey the good things it can provide to society. Therefore image creation requires consistency

(3) Expectations or expectations of the future

Everyone has hopes for the future, and not the least hope is attached to the other party. As in this case is the expectation of a company. A company can create a positive image when the company can provide a hope that in the future the company will be able to provide something positive for society and the company can meet the expectations of the community.

Research Methods

This research is a descriptive study at Bank X Jakarta. population to be used in the study, it is known that N = 68, then it is obtained that n = 58.12 or 59 people. Meanwhile, the sampling method was by distributing questionnaires to communities that had experienced Bank X's CSR program, in this case, people who understood the CSR activities carried out by Bank X.

Data collection technique

Primary data is obtained by giving questionnaires to the respondents. In addition to using primary data, this study is also supported by secondary data, namely from company databases obtained from prospectuses published annually, then there is also published data to explain the symptoms of a phenomenon obtained from banking magazines, obtained from literature, books, previous research, theories, and others (Nursal, 2019).

Analysis And Discussion

Analysis

Based on the questionnaires that have been distributed to respondents, it can be seen that the majority of respondents are female, with a total of 38 people or 64.4%. More than the male respondents, namely 21 people or 35.6%. The type of work undertaken by the respondent has 3 categories, namely housewives, employees and self-employed.

Table 1. Profile of Respondents by Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Employees	18	30,5	30,5	30,5
Entrepreneur	29	49,2	49,2	79,7
Housewife	12	20,3	20,3	100,0
Total	59	100,0	100,0	

Source: Data processed, 2019

The majority of respondents' education is D3 / S1, which is 36 people or 61%, and the second place is the respondent with the latest high school education, namely 18 people or 30.5% and the last is the respondent with junior high school education, which is only 5 people or 8.5%.

And the majority of respondents' income is 2,500,001 - 4,000,000, namely 34 people or 57.6% and the second position is respondents with an income of 4,000,001 - 5,500,000, namely 15 people or 25.4%, and finally the respondents with an income of 1,000 .001 - 2,500,000, namely 10 people or 16.9%.

The validity test is a test of the measuring instrument used as well as testing the correctness of the respondent's answer, based on the SPSS output table in table 5.6, the correlation value between the item scores in variable X and the total score in variable X is obtained. The value of r table is obtained at a significance value of 0.05 with two sides and the number of data (n); 59, then the r table value is 0, 256. Thus the 5 questions on variable Y and the six questions on variable X are quite valid. And based on the results of the reliability test, it is known that the Alpha value of the variable X is 0.748 and the Y variable is obtained an Alpha value of 0.777. The significance test used a limit of 0.6. According to Ghazali (2005; 42), a construct / variable is said to be reliable if it gives a Cronbach's Alpha value > 0.60.

To find out whether the two variables have a linear relationship, a linearity test is carried out, and the results can be seen in table 2 below:

Table 2. Linearity Test

	Sum of Squares	Df	Mean Square	F	Sig.
Y Between Groups (Combined)	239,604	12	19,967	2,357	,019
X Between Groups	127,353	1	127,353	15,036	,000
Linearity	112,252	11	10,205	1,205	,311
Deviation from Linearity	389,616	46	8,470		
Within Groups	629,220	58			
Total					

Source; data processed in 2019

From the output in table 5.10, it is known that the significance value for Linearity is 0.000. Because the

significance is less than 0.05, it is concluded that between the X and Y variables there is a linear relationship.

Simple Linear Regression Analysis

To determine the direction of the relationship between the CSR variable and the corporate image variable whether positive or negative and to predict the value of the corporate image variable if the value of the CSR variable has increased or decreased.

Table 3. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,450(a)	,202	,188	2,967

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	19,709	3,866		5,098	,000
	X	,517	,136	,450	3,803	,000

The regression equation is as follows

$$Y = a + bX$$

$$Y = 19.709 + 0.517 X$$

The figures above can be interpreted as follows;

(1) Kostanta of 19,709; means if the value of CSR is 0, then image

the company will be positive.

(2) The regression coefficient for variable X (CSR) is 0.517, it means that CSR experiences

an increase in value 1 then the company image will increase by

0.517. Positive coefficient means that there is a positive relationship between CSR

with a corporate image, the better or the more CSR programs implemented by a company will improve the company's image.

From the results of the regression analysis above, it can be seen that the value of t count = 3.803. The t distribution table is sought at a = 5%; 2 = 2.5% (2-tailed test), with 57 degrees of freedom (df) n - k - 1 or 59 - 1 - 1 = 57 (k = number of independent variables), with a 2-sided test and 0.025 significance of the results obtained for t table of 2.002. The conclusion is that there is a significant influence between the CSR program that has been implemented by Panin Bank KCP Muara Karang with the company's positive image.

Discussion

Based on the processing and calculation of the results of the questionnaire distributed to 59 respondents, the results can be seen in table 5.19. This serves to reduce back which dimensions are still considered less than optimal with the hope that they can be repaired or improved.

Table 4. Discussion of Research Results

No.	Description	Value
1	CSR variable	
	1. The Psychic Dimension	5,72
	2. Material Dimensions	5,64
	3. Social Dimension	5,605
	Total	16,965
	Mean	5,655
2	Company Image Variable	
	1. The Impression Dimension (Past Experience)	6,085
	2. Dimensions of Community Expectations	5,76
	3. Empirical Dimensions	5,73
	Total	17,575
	Mean	5,858

Source: Data processed, 2019

Judging from the results that have been analyzed, the corporate social responsibility variable which has 3 dimensions, namely the psychological dimension, the material dimension and the social dimension has an average of about 5.65 which means that the general public is quite satisfied with the CSR carried out by Bank X.

Of the three dimensions of CSR, the one who gets the highest average score is the psychological dimension with a value of 5.72, which means that psychologically, the community feels the benefits of the CSR program more than other dimensions. Meanwhile, for the other two dimensions, namely the material and social dimensions, the benefits are still lacking for the community, in other words Bank X still has the opportunity to be able to improve CSR programs that can support the surrounding community in material and social support.

In the CSR variable, the dimension that gets the smallest score is the social dimension, although it is quite good with an average score of 5.605 but compared to the other three dimensions the community still lacks social support from the programs carried out by Bank X. it could happen because the community still views Bank X's CSR program which has only been implemented every 2 years and its scope is still very narrow so that it does not reach the community optimally, people see the CSR program only as part of marketing promotion, not as a program that shows Bank X's social care towards society.

Turning to the dimension of corporate image, from the three dimensions of image, the average value is around 5.858 which means that the public acknowledges that the image of Bank X is quite good, although not entirely good.

The image dimension that has the highest value is the impression dimension or past experience, which is 6,085. Very proud because in this case the community considers that Bank X is sufficient to provide support to the surrounding community.

Whereas in the image variable, the lowest score is owned by the empirical dimension, namely what the public sees today, is there a synergy between the CSR programs carried out by Bank X and the creation of a positive image in the eyes of the community. Although not bad, this dimension gets the

smallest average value, namely 5.73. The value on the empirical dimension does not have much difference with the average value on the dimension of community expectations. In other words, Bank X is good enough in its self-image, it just needs to be improved and maintained its consistency in an effort to create a good image in the eyes of the public.

After doing a simple linear regression analysis, it can be concluded that there is a relationship between CSR and the company's image, which is 45% and positive, meaning that the greater the CSR implementation held by Bank X, the company image will certainly increase. 20.2% of the company's image is influenced by the implementation of the CSR program and the remaining 79.8 is influenced by other factors that are not included in the regression equation. In other words, CSR has a role or influence in creating a positive image at Bank X.

To prove the existence of a relationship between CSR and Corporate Image, it is also stated in the t test, where it is determined:

H1: Corporate Social Responsibility has an influence on the image of Bank X

H0: Corporate Social Responsibility has no influence on the image of Bank X

And in the t test H0 will be rejected if $t_{count} > t_{table}$ or in the t test in this study it is found $3.803 > 2.002$. It seems clear that H0 is rejected and H1 is accepted. In other words, it can be concluded that Corporate Social Responsibility has an influence on Company Image.

Closing

Paying attention to the CSR variable, because decisions on CSR implementation will affect the image of Bank X, which means that the higher the value of CSR felt by the surrounding community, the more positive the image of Bank X will be in the eyes of the community. Increasing public satisfaction with the implementation of CSR including consistency and sustainability so that people have the confidence that Bank X is a company that is quite consistent in carrying out social responsibility well and not slip service.

The company is expected to be able to strive for the development or innovation of CSR programs to match what is expected by the community. And periodically conduct evaluations in order to determine the next steps.

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