

HOW CSR PROGRAMS INFLUENCE CORPORATE IMAGE: INSIGHTS FROM CUSTOMERS OF BRI MANNA BRANCH

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ABSTRACT

This study examines the effect of customer perceptions of Corporate Social Responsibility (CSR) programs on the corporate image of Bank Rakyat Indonesia (BRI) Manna Branch, South Bengkulu Regency. Using a descriptive research design, the study targeted BRI customers who had received or were aware of the CSR programs implemented by the branch. Data were collected through observation, interviews, and questionnaires. Descriptive analysis, simple linear regression, and the coefficient of determination (R^2) were employed using SPSS.

The findings reveal that customer perceptions of CSR programs have a positive and significant effect on the corporate image of BRI Manna Branch. This indicates that more favorable perceptions of CSR initiatives are associated with a stronger corporate image among customers. The results highlight the importance of implementing well-targeted and sustainable CSR programs, supported by effective communication, to enhance customer perceptions and strengthen the bank's reputation. Consequently, BRI Manna Branch should continue to develop and improve its CSR initiatives to ensure that their benefits are widely experienced by communities in need while simultaneously reinforcing the bank's positive image.

INTRODUCTION

The increasingly competitive business environment demands that every company strive for excellence. Competition in the banking industry in the era of globalization is increasingly requiring every bank to maintain sustainable financial

performance. Financial sustainability reflects a bank's ability to maintain long-term operational stability while taking economic, social, and environmental factors into account. Companies are also racing to compete for the best public perception; one strategy believed to strengthen this performance is the implementation of corporate social responsibility (CSR) a company's commitment to account for the social and environmental impacts of its business activities. The banking sector plays a strategic role because banks, as financial institutions, are often viewed as economically powerful entities, and are therefore expected to contribute to social and environmental development (Putra et al., 2023).

Corporate social responsibility is the Company's commitment to participating in a sustainable economy in order to improve the quality of life and the environment, which is beneficial (Kholis, A 2020). In Indonesia, corporate social responsibility (CSR) is regulated by Law No. 40 of 2007 concerning Limited Liability Companies and Financial Services Authority (OJK) regulations, which require companies to carry out social responsibilities.

South Bengkulu Regency is an area with an economy based on agriculture, plantations, and fisheries, where the poverty rate is still high at around 17.51% (BPS, 2023). Based on Radar Kaur News (2021), Bank BRI Manna Branch in South Bengkulu Regency has been actively implementing corporate social responsibility (CSR) programs through the BRI Peduli initiative since 2018, such as providing COVID-19 handling equipment, building toilets for Islamic boarding schools, providing carts for business actors, such as providing patient beds, microscopes, and wheelchairs for the South Bengkulu Regional General Hospital (RSUHD BS), as well as promoting sustainable SMEs by forming sustainable SMEs, which involves providing assistance to SMEs, granting Indonesia Cerdas Scholarships (BIC) to students to help cover their tuition fees, and of course, fostering a smart Indonesian generation. BRI also provides educational assistance to students, such as distributing dozens of school supply packages to elementary school students. The assistance includes backpacks, notebooks, and learning support tools (Harian Bengkulu Ekspres, 2025). BRI Kanca Manna also provided assistance from the TJSL BRI Peduli program for the Tahfidz Al Quraniyah Islamic Boarding School, which has successfully renovated the Tahfidz Al Quraniyah Islamic Boarding School library facilities and infrastructure. The renovation was done with a modern concept and equipped with supporting facilities, such as laptops, air conditioners, bookshelves, as well as assistance in the form of beds for boarding school students, tables, and library chairs (Bengkulu Ekspres Daily, 2024). Then, it provided social assistance and PKH (Family Hope Program) assistance, compensation to orphanages, and distribution of government programs such as PIP (Student Assistance Program) assistance.

This study is based on three main theories, namely Stakeholder Theory, which explains that the implementation of corporate social responsibility by a company demonstrates its commitment and responsibility, which is not limited to shareholders alone, but includes all stakeholders, including employees, consumers, the community, and the environment. Consumer Perception Theory according to Schiffman & Kanuk (2010) explains that customer perception is a psychological process in which individuals select, organize, and interpret stimuli or information they receive to form certain

assessments, views, and meanings about products, services, and companies. Kotler & Keller (2016) explain that corporate image is a set of beliefs, ideas, and impressions that a customer has about a company. These three theories provide a strong conceptual framework for explaining how customer perceptions can reinforce each other in influencing the corporate image of Bank BRI's Manna branch in South Bengkulu Regency.

Based on previous studies, there is a research gap regarding the influence of consumer perceptions of corporate social responsibility (CSR) programs on corporate image at the BRI branch in Manna, South Bengkulu Regency. Previous research has tended to focus on the implementation of corporate social responsibility (CSR) in non-banking sectors, such as the mining and trade services industries, and has focused on aspects of reputation and trust rather than the corporate image of financial institutions. Therefore, this study is urgently needed to provide a more comprehensive understanding of the influence of consumer perceptions of corporate social responsibility (CSR) programs on corporate image formation, particularly at Bank BRI's Manna Branch in South Bengkulu Regency. As a state-owned financial institution that plays a significant role in the social and economic activities of the community, BRI needs to know to what extent the corporate social responsibility (CSR) programs it implements are perceived positively by customers, as well as how these perceptions contribute to strengthening the company's image in the public eye.

Based on initial observations conducted on customers of Bank BRI's Manna branch in South Bengkulu, the author found that many customers had received and utilized the corporate social responsibility (CSR) program from Bank BRI's Manna branch in South Bengkulu Regency, and had even used it as business capital and a means of selling their products. However, the community's understanding of the corporate social responsibility (CSR) program implemented by Bank BRI's Manna branch still varies. Some customers stated that they did not clearly understand the types of CSR activities that had been carried out, so they could not assess the extent to which the program benefited the surrounding environment. On the other hand, there are also customers who state that CSR activities are more often carried out by the head office, so that their implementation at the branch level has not been optimally seen by the local community. This phenomenon shows that there is a gap in information and socialization to customers, resulting in differences in perception among customers. This condition shows that the effectiveness of the CSR program has not been maximized in forming a positive perception among its customers.

LITERATURE REVIEW

Stakeholder Theory

This theory was first proposed by Freeman (1984), who emphasized the importance of balancing corporate profit with social and environmental responsibilities. This theory highlights that corporate responsibility is not limited to shareholders alone, but includes all stakeholders, including employees, consumers, the community, and the environment. Corporate Social Responsibility (CSR) is a concrete manifestation of the application of this theory, in which companies demonstrate their commitment to providing social and environmental contributions.

Customer Perception

Customer perception is a cognitive process that involves the selection, organization, and interpretation of information received by customers, which includes how customers form their understanding and interpretation of products, brands, or services based on the information they obtain (Wardhana, 2024).

Customer perception is a situation where customers interpret, understand, and select information that is useful when deciding on the actions to be taken (Khasanah & Muistofa, 2022).

According to Schiffman & Kanuk (2010), customer perception is a psychological process in which individuals select, organize, and interpret stimuli or information they receive to form certain assessments, views, and meanings about products, services, and companies.

Customer perception indicators in CSR programs

According to Maignan I, (2001) The indicators of customer perception in CSR programs

are:

1. Helping to Address Environmental Issues

This indicator describes customer perceptions of the company's active involvement in addressing environmental issues in the surrounding operational area.

2. Having a Strong Awareness to Implement CSR

This indicator reflects customers' views on the company's internal commitment to implementing CSR programs voluntarily and responsibly.

3. Contributing to the Environment

Customers perceive the company's contribution to the environment from the tangible benefits they see or feel.

4. Allocating Funds for Environmental Activities

Customers' perceptions of this indicator are shaped by the company's information and transparency regarding the use of CSR funds. When customers know that the company consistently allocates specific funds for environmental activities,

5. Playing a Role in Environmental Conservation

Customers perceive the company's role in environmental conservation through long-term programs that appear sustainable, such as tree planting or environmental education.

6. Sincerity in CSR

In customers' perceptions, the company's commitment to CSR is assessed based on the authenticity of its intentions and the consistency of the programs it implements. Customers tend to have a positive perception when they see that CSR truly provides real and sustainable benefits for the community and the environment.

Corporate image

Corporate image is an important concept in Corporate Image Theory proposed by Kotler & Keller (2016), which explains that corporate image is a set of beliefs, ideas, and impressions that consumers have about a company. In this theory,

corporate image is an important element in building long-term relationships between companies and their consumers.

Corporate image is how others see and perceive a company that is conducting activities, which may be directly or indirectly connected to the surrounding community (Mafula and Rachmawati, 2024). In this theory, corporate image is an important element in building long-term relationships between companies and their consumers.

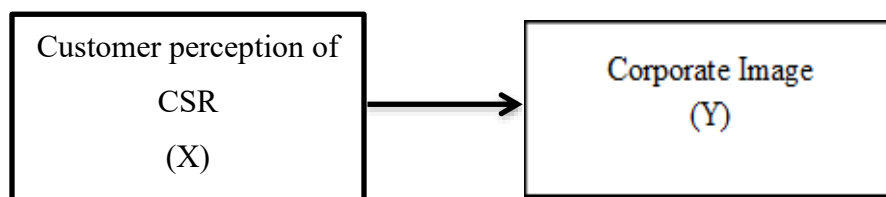
This image is created to influence customers' minds through a combination of advertising, public relations, physical appearance, word of mouth, and various real experiences when using goods and services (Pokhreil et al., 2024).

Corporate image indicators

According to Kotler & Keller (2016), the formation of a corporate image is supported by corporate image indicators such as:

1. Personality is the overall characteristics of a company as understood by the public, such as a company that is responsible and trustworthy.
2. Reputation In this case, reputation can be created in the public's mind based on personal experiences related to what the company has done, such as its performance when conducting transactions.
3. Values are the values or culture that a company possesses in responding to employee requests or customer complaints, as well as its attitude of caring for its consumers.
4. Corporate Identity refers to the components of a company that are easily recognizable to the target audience, such as the company's logo, colors, and slogan.

Conceptual Framework



Gambar 1
Conceptual Framework

Information:

- X = Variabel Customer perception of CSR
 Y = Variabel Corporate Image

—————> indicates individual/partial influence/relationship

RESEARCH METHOD

This research method uses a quantitative approach with the aim of testing hypotheses related to the influence of customer perceptions on corporate social responsibility (CSR) programs on company image at Bank Rakyat Indonesia (BRI) Manna branch, South Bengkulu Regency. This research was conducted from December 2025 to January 2026. The population in this study were BRI bank customers who received and were aware of the CSR program, and the sample in this study used the theory of Heri et.al (2009) which explains that the number of samples as respondents must be adjusted to the number of statement items used in the questionnaire so as to obtain 100 respondents. Data were collected through observation, and a Likert scale-based questionnaire that had been tested for validity and reliability. Data analysis was carried out with the help of the SPSS version 27 program through descriptive analysis, which was tested through simple linear regression to see the partial effect (t-test) of independent variables on the dependent variable. The coefficient of determination (R²) was used to measure the contribution of independent variables to the dependent variable, with the interpretation of the results as a basis for drawing conclusions.

RESEARCH RESULTS AND DISCUSSION

Simple linear regression analysis

Simple linear regression analysis will be discussed in this study so that the author can describe the respondents' responses regarding customer perceptions of CSR programs on the corporate image. Based on the optimization of simple linear regression using the SPSS Version 27.0 for Windows program, the following table was obtained.

Table 1. Simple linear regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	50,266	5,193		9,679	<.001
Persepsi nasabah pada program csr	1,374	,200	,571	6,879	<.001

a. Dependent Variable: corporate image

Source: SPSS output, 27.0

Based on Table 1, a simple linear regression equation between customer perception and company image is obtained as follows:

$$Y = 50.266 + 1.374X + e$$

Based on the regression line equation obtained above, the regression can be summarized as follows:

1. The constant value of 50.266 indicates that if there is no customer perception (X),

then the corporate image (Y) is 50.266.

- The regression coefficient value of 1.374 means that if the value of customer perception variable (X) increases by one unit, then the image of the corporate (Y) will increase by 1.374, and conversely, if customer perception (X) decreases by one unit, the corporate image will decrease by 1.374.

Coefficient of Determination (R²)

To determine the percentage contribution of the independent variable of customer perception on CSR programs (X) to variables related to corporate image (Y), from computer calculations using SPSS 27.0, the coefficient of determination test can be seen in the following table.

Table 2. Nilai Koefisien Determinasi (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.571 ^a	.326	.319	5,50545

a. Predictors: (Constant), customer perception

Source: SPSS output, 27.0

Based on table 2, the Adjusted R Squared value (R²) is 0.319. This indicates that the percentage of influence of the independent variable of customer perception of the CSR program on the dependent variable of corporate image (Y) is 31.9%. In other words, the independent variables used in the customer perception model of the CSR program can explain 31.9% of the variation in the dependent variable (corporate image). Meanwhile, the remaining 68.1% is influenced or explained by other variables that are not included in the model or are not studied.

Uji Hypothesis

Hypothesis Testing With T Test

This test aims to determine whether the independent variable (customer perception of the CSR program) partially (individually) influences the dependent variable (corporate image). The t-test can be seen in this table.

Table 3. Hasil Uji Parsial (Uji t)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	50,266	5,193		9,697	<,001
Persepsi nasabah pada program csr	1,374	.200	.571	6,879	<,001

a. Dependent Variabel: Citra Perusahaan

Source: SPSS output, 27.0

Based on Table 3, the results of each variable's analysis can be explained as follows :

1. From the results of testing the customer perception variable in the CSR program (X), the thituing value obtained was $6.879 > t_{tabel} = 1.660$ or $Sig = < 0.001 < \alpha$ value = 0.05, so it can be concluded that H_0 is rejected and H_a is accepted. This means that there is a positive and significant influence between customer perceptions of the CSR program (X) and the corporate image (Y).

Discussion

This study reveals that customer perception variables in CSR programs (X) have a significant effect on the image of Bank BRI's Manna branch in South Bengkulu Regency (Y). Based on the t-test results, it is known that the t-value is 6.879 with a significance level of < 0.01 , which is much greater than the significance threshold of 0.05.

The results of the study indicate that customer perception of the Corporate Social Responsibility (CSR) program has a positive and significant effect on the image of Bank BRI's Manna Branch in South Bengkulu Regency. This indicates that customers view the CSR program implemented by Bank BRI as one of the factors that is beneficial in influencing their attitude towards the environment, which then affects their assessment and perception of the company's image.

The results of this study are also in line with the study conducted by Chanafi et al. (2016), which shows that consumer perceptions influence the image of the company, when consumers consider that the CSR programs carried out by the company are beneficial, sustainable, and demonstrate social responsibility, then they will have a positive assessment, trust, and appreciation of the company. This positive perception is then reflected in a good image of the company in the community. The results of this study support the concept of Soemrat & Ardianto (2016), namely that the ability to perceive can continue the process of shaping the company's image.

This study is in line with Ridwan M, (2023), which shows the influence of CSR implementation on customer perceptions and its impact on the image of Bank Syariah Indonesia KCP Gunung Tua. The results of the study indicate that Corporate Social Responsibility (CSR) has a positive and significant effect on customer perceptions. This finding indicates that the better the implementation of the CSR program carried out by Bank Syariah Indonesia KCP Gunung Tua, the more positive customer perceptions of the bank will be. This study also suggests that the implementation of CSR has a positive impact on corporate image or company image.

This study is in line with Ekonomi et al. (2025) concluded that CSR programs implemented by banks can positively influence customers' perceptions of the company's image. The partial test results indicate that the CSR implementation variable has a positive and significant effect on corporate image, which indicates that the better the implementation of CSR by banks, the better the image of banks in the eyes of customers. This concept is in line with stakeholder theory, which states that companies need to maintain relationships with consumers through the implementation of CSR programs. Stakeholder theory explains that the implementation of CSR is a tangible manifestation of the harmonization between the interests of various stakeholders and the long-term goals of the company.

CONCLUSION

Based on the results of the research conducted on the influence of customer perceptions of the Corporate Social Responsibility (CSR) program on corporate image at Bank BRI's Manna Branch in South Bengkulu Regency, it can be concluded that there is a positive and significant influence of customer perceptions of Corporate Social Responsibility (CSR) programs on corporate image at Bank BRI Manna Branch, South Bengkulu Regency. This means that the better the customers' perception of the Corporate Social Responsibility (CSR) program being implemented, the more the corporate image improves in the eyes of the customers.

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