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**The Influence of Corporate Social Responsibility (CSR) Implementation Toward Images Banks (Case Study of PT. Bank Muamalat Indonesia, TBK. Kendari Branch)**

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**Abstract**

Islamic banks, in a decade, experienced significant development. If Islamic banking requires long-term business life and wants to grow its image, it must provide answers to the community's needs. It must give invaluable returns as a priority to the responsibility of creating maximum profits and apply responsibility in broad meaning is the concept of Corporate Social Responsibility (CSR). This study aims to determine the effect of CSR on the image of Kendari Branch Muamalat Bank. The object of this study is the Kendari Branch Muamalat Bank. Data collection methods using observation, questionnaires, and documentation. The population and sample in this study were CSR recipients from the Muamalat Bank Kendari Branch. The size of the sample used was 79 respondents. Using statistical analysis tools used in this study are simple linear regression analysis, hypothesis testing, significance test, and partial Test. The results showed that the magnitude of CSR's contribution to the Image in Bank Mumamalat Kendari Branch was 43.2%. This figure means that 66.4% of CSR occurring at Kendari Branch Muamalat Bank is influenced by Citra, while the rest is 56.8%. Influenced by other causative factors, and based on testing, Ha stated that Corporate Social Responsibility (CSR) has a significant effect on Islamic banks' image.

**Keywords:** CSR, Brand Image, Bank Muamalat

## 1. Introduction

The development of CSR disclosure in Indonesia began since its enactment. UU no. 40 of 2007 article 74 concerning a limited liability company's necessity to undertake social and environmental responsibility. On the other hand, the implementation of CSR programs is not only due to the obligation of Law No. 40 of 2007 and the implementation of good corporate governance, but are also related to achieving the goals of the Millenium development goals that the Union-United Nations have initiated (UN) (Ramadhani, 2014). The application of CSR obligations because of how it is regulated in UU no. 25 of 2007 concerning Investment, Article 15 letter b mentions, "Every investor is obliged to carry out social responsibility company. The atmosphere of mysticism that PM legislators expect, based on the spirit of wanting to create an investment climate that is1 Rykanita Pri Ramadhani H. US, "Implementation of Corporate Social Responsibility Towards Customer Trust and Loyalty From the Sharia Perspective (case study on pt BNI Syariah bank Makassar branch)," Thesis (Makassar: Faculty of Economics and Business UIN Alauddin Makassar, 2014), p. 1-2 conducive one of the rules regulates the obligation to carry out CSR. For business people (both domestic and foreign investors) should carry out CSR both in environmental, social, and cultural aspects.

Several other definitions describe CSR as a concept where companies integrate various social and environmental issues with their business activities and multiple relationships with all stakeholders based on social and moral values. There are five dimensions included in the definition of CSR, namely: the economic, legal, ethical, and voluntary (generosity) dimensions (Carroll, 1991). Opinions with similar CSR dimensions are also expressed by the World Business Council for Sustainable Development, a business forum institution initiated by the United Nations Agency for businesses to contribute to development. Public companies in Indonesia have implemented many CSR disclosure practices. This CSR arises because there is a change in the level of public awareness of understanding. The company is no longer a selfish entity. It is alienated from the community environment where the company operates, but rather a company must make a cultural adaptation to the environment around it, so it requires CSR disclosure. This information is in line with what was expressed by Norman and Mac Donald regarding the "triple bottom line." His research stated that the company focuses not only on the single bottom but rather on the triple bottom line, namely people, profits, and the corporate environment. This indicator indicates a shift in traditional views that prioritize accountability only to the stockholder (Suartana, 2013).

With the implementation of Corporate Social Responsibility (CSR), Islamic banks gain economic benefits in the form of profits and growth in fundamentals and increase trust and increasingly bring Islamic banks closer to the people for social change. The CSR concept that is implemented turns out to be supported and in harmony with Islamic values. Islam teaches to always have a high responsibility in all his actions to meet justice and unity. The concept of accountability in Islam has a dual nature focused on the micro (individual) and macro (social) levels.

Other efforts made by Islamic banking to increase customer confidence are establishing a positive banking image for customers. The idea of banking is the customer's assessment of Islamic banking. According to Nguyen and Leblanc, the image of banking includes several attributes such as well-known banking names, logos, and colors that differentiate it from other banks, good architecture, variety of banking products and services, traditions and ideology as well as an impression on the quality of communication carried out by each employee in serving customers (Susilawati, 2012).

A right corporate image is essential for the survival of a company because it will affect all company elements. The company's vision is an object impression of a company that is blocked by processing information from various reliable information sources. For public members, the company's image is one of the bases for making multiple essential decisions, for example, buying a product, buying credit, or giving a business license. For image companies, excellent and robust has several important benefits in the form of strong competitiveness in the medium and long term, providing protection in crisis times, being a reliable executive attraction, increasing marketing strategies' effectiveness, and saving operational costs.

According to Mulyanita, the challenge to maintain the company's image in the community is why a bank in Indonesia conducts social reporting. Fourth, CSR's existence is to enhance and strengthen a company's sustainability by building cooperation between stakeholders facilitated by a company and arranging social programs for about (Mansyur, 2012).

With the commitment of Bank Muamalat in implementing the Corporate Social Responsibility program as a form of corporate social responsibility, based on the above background, this research is entitled "Influence Social Corporate Implementation Responsibility (CSR) on Image Bank (Study of PT. Bank Muamalat Indonesia Tbk. Kendari Branch) ".

Formulation of the Problem Based on the above background explanation, the writer can write down the problem's formulation, namely, whether CSR has a positive effect. Is it significant to the image of Kendari Branch Muamalat Bank?

## **2. Literature Review**

Syarifa Rahmi (2017), in her research entitled Influence Implementation of Corporate Social Responsibility and Banking Image on Customer Loyalty with Customer Attitude as Intervening (a case study of CSR recipients of Bank Negara Syariah Padang Branch) There is a significant direct effect between the variable Corporate Social Responsibility (X1) and bank image (X2) on customer attitudes ( Y) simultaneously.

Septian Diah Nursanti (2016) The effect of implementing corporate social responsibility and banking image on customer loyalty (a case study of PT. Bank Rakyat Indonesia Syariah branch office) The Variable Implementation of Corporate Social Responsibility and Banking Image together has a positive and significant effect on Customer Loyalty.

Fetria Eka Yudiana (2016) analyzes corporate social responsibility, customer loyalty, corporate image, and customer satisfaction in Islamic banking Implementation of Corporate Social Responsibility (CSR) has a positive and significant effect on corporate image. The application of CSR has a positive and significant impact on customer satisfaction. Corporate Image/banking image has a positive and significant effect on customer loyalty, and customer satisfaction has a positive and significant effect on customer loyalty. Implementation of Corporate Social Responsibility (CSR) has an influence positive but not notable on customer loyalty. Rykanita Pri Ramadhani H. US (2014) Implementation of Corporate Social Responsibility towards Customer Trust and Loyalty from a Sharia Perspective (Case Study at PT Bank BNI

Syariah Makassar Branch) CSR influences trust and loyalty from a sharia perspective.

Eti Susilawati (2012) Implementation of Corporate Social Responsibility (CSR) and its influence on image and trust in Islamic Banks (Case Study in BNI Syariah Branch Semarang) Corporate Social Responsibility (CSR) significantly influences the idea of Islamic Banks and customer trust.

## **2.1 CSR Implicitly**

the definition means inviting companies to earnestly in efforts to provide benefits for their presence for humanity today. Minimizing adverse impacts is part of efforts to provide services in the future. According to Carroll (1991), the indicators of Corporate Social Responsibility are divided into four categories as follows:

- 1) Economic Responsibilities is the primary corporate social responsibility because business institutions consist of economic activities responsible for producing
- 2) goods and services as desired society and sold profitably. All business institutions must be like this. Product is a form of service organization offering intended to achieve organizational goals by satisfying customers' needs and desires. Products offered by banks generally relate to the activities of saving funds such as savings, insurance, and deposits, as well as channeling funds such as home loans and vehicle loans.
- 3) Legal Responsibilities, legal responsibilities of a company or
- 4) corporation to carry out activities or business activities under the law and play according to the government's rules. The stipulated law is understood as the codified moral view of society (the codification of society's honest opinion).
- 5) Ethical Responsibilities require companies to do what is right, fair, and reasonable even when they are not required to do so by a legal framework. Moral responsibility breeds general expectations that can be expected by the community, where the expectations are above expectations of economic and legal responsibility.
- 6) Philanthropic Responsibilities, the community expects the existence of companies to provide benefits for them. The company fulfills the community's expectations through various charitable programs or voluntary actions for the public interest.

## **2.2 Imagery**

Image is a set of beliefs, ideas, and impressions possessed by someone against an object. According to Shiley Harrison, complete information about the company's vision includes the following four elements:

- a. Personality, the company's overall characteristics are understood by the public feeling like a company that can be trusted, with social responsibility.
- b. Reputation is the thing that has been done by the company and is believed to be the target public based on the experience of both themselves and other parties, such as the security performance of transactions throughout the bank.

- c. Value, the company's values, in other words, the corporate culture, such as the attitude of management who cares about customers, employees who are responsive to customer requests and complaints.
- d. Corporate Identity includes components-components that facilitate public targets for companies, such as logos, colors, and slogans.

### **3. Methods, Data, and Analysis**

#### **3.1 Research Methods**

This type of research is quantitative research that emphasizes objective phenomena and is studied quantitatively. The maximization of the objectivity of this study's design was carried out using numbers, statistical processing, structure, and experimentation Controlled (Hamid & Baharuddin, 2012). This research aims to obtain empirical evidence, testing, and explaining the influence of CSR on the image of banks and customer trust in Islamic banks (study at PT. Bank Muamalat Tbk. Kendari Branch).

#### **3.2 Data**

Primary data is data obtained by the researcher from the source (Muhammad, 2008). Data is collected by the researcher directly from the first source or where the research object is conducted. This study's primary data were obtained from distributing questionnaires to the CSR recipient community from the Muamalat Bank Kendari Branch.

Secondary Data; 1) Internal secondary data is data derived from historical reports that have been in the form of archives or documents, whether published or not published. Internal secondary data of this study came from the historical data of the Muamalat Bank Kendari Branch. 2) External secondary information is obtained from outside the Bank Muamalat Kendari Branch in publications from the government, internet, and commercial data. This study's external secondary data came from journals, magazines, books, statistical data, and the internet.

#### **3.3 Data Analysis Techniques**

In this study, the authors used data analysis techniques as follows:

1. In descriptive Statistics, displaying data in the form of numbers then describes it and concludes. The acquisition of the percentage with the following formula:
2.  $P = F \times 100\%$
3. Correlation Coefficient

The Pearson correlation coefficient formula can be used, namely:

$$r = \frac{\sum (x - \bar{x})(y - \bar{y})}{\sqrt{(\sum (x - \bar{x})^2)(\sum (y - \bar{y})^2)}}$$

$$a = \frac{(\sum x^2)(\sum y) - (\sum x)(\sum y^2)}{\sum x^2 - (\sum x)^2}$$

$$b = \frac{\sum xy - (\sum x)(\sum y)}{\sum x^2 - (\sum x)^2}$$

According to Sugiono, there are several guidelines to provide correlation coefficient interpretation that can give an understanding of the correlation coefficient found large or small.

Table 3.4  
Guidelines for Providing Interpretation  
Against the Correlation Coefficient

Nilai Koefisien Korelasi	Tingkat Hubungan
0.00 - 0.199	Sangat Rendah
0.22 - 0.399	Rendah
0.40 - 0.599	Sedang
0.60 - 0.799	Kuat
0.80 - 1.00	Sangat Kuat

Source: Sugiono (2012: 242)

The correlation coefficient has a value  $-1 \leq r \leq +1$  where:

1. If  $r = -1$ , then the correlation between the two variables is powerful and opposite direction, meaning that if  $x$  increases by one, then  $y$  will decrease by 1, and vice versa
2. If  $r = 0$ , then the relationship between the two variables is weak, or there is no relationship at all. If  $r = +1$ , then the correlation between the two variables is powerful and in the opposite direction, meaning that when  $x$  increases by 1, then  $y$  will decrease by 1, and vice versa.

#### 4. Coefficient of Determination

The coefficient of determination is denoted by  $r^2$ , which is the square of the correlation coefficient. This coefficient can be used to analyze whether the predictable/predictable variable (Y) is influenced by the variable (X) or how the independent variable (independent) affects the dependent variable (unlimited).

$$BC = r^2 \times 100\%$$

### 3.4 Hypothesis Testing Criteria:

Where:

1. If  $t \text{ count} \geq t \text{ table}$ , then  $H_0$  is in the rejection area, it means that  $H_a$  is accepted, it means that there is a relationship between variable X and Y.
2. If  $t \text{ count} \leq t \text{ table}$  then  $H_0$  is in the receiving area, then  $H_a$  means rejected, meaning that the variables X and Y have no relationship.

#### 4. Research Result

Independent in this study is CSR (X), while the dependent variable in this study is the image (Y). Furthermore, data processing is done using SPSS 21.00 statistical software, then analyzed according to the parameters that have been determined in this study. For more details, Data processing output and statistical analysis can be seen in the following table:

Table 4.11  
Simple Linear Estimation Results  
The Influence of CSR on Bank Image  
Muamalat Kendari Branch

Coefficients				
Model	Unstandardized	Standardized	t	Sig.
	Coefficients	Coefficients		
	B	Std.	Beta	
		Erro		
		r		
(Constant	24.95	5.99	4.165	.000
	1	1		
1 )				
CSR	.600	.078	.657	7.650 .000

Dependent Variable: IMAGE

Source: SPSS 21.00, 2018

#### 4.1 Regression Coefficient

From the table above, it can be seen that the constant value (a) for the CSR variable is 24,951, while the results of the CSR regression coefficient value are 0.600. Thus a linear regression equation can be made by referring to the formula  $Y = a + bX$ , as follows:

$$Y = 24,951 + 0,600X$$

Where: Y is the image, and X is CSR. The meanings in the linear regression equation are:

1. A constant value of 24,951 states that if the value of  $x = 0$  or the CSR variable does not exist, then the value of the image variable is equal to 24,951
2. The CSR variable's regression coefficient is 0.600, meaning that every 1 point addition of the CSR variable will increase the image by 0600 times.
3. The interpretation of the equation above is that the regression coefficient of the CSR variable (x) has a positive sign (0.600), which implies that the CSR variable has a positive effect on the image.

#### 4.2 Hypothesis Testing

##### 4.2.1 Correlation test

In addition to using simple linear regression, the relationship or correlation between CSR independent variables to the image of the dependent variable at Bank Muamalat Kendari Branch can be determined using the correlation test as in the table below:

Table 4.12  
Correlation coefficient  
Model Summary

Model	R R	Adjusted	Std. Error of
	Square	R Square	the Estimate
1	.65432	.424	4.42087
	7 <sup>a</sup>		

- a. Predictors: (Constant), CSR
  - b. Dependent Variable: IMAGE
- Source: SPSS 21.00, 2018

The table above explains the magnitude of the correlation or relationship (R) that is equal to 0.657 from the data obtained by the coefficient of determination (R square) of 0.432, which implies that the influence of the independent variable (CSR) on the dependent variable (image) is 43.2%. So, the value of the coefficient of determination (R) test is 0.657; it can be seen in the table above, showing that the two variables' relationship is a strong correlation.



#### 4.2.2 Test of determination

In addition to using linear regression and correlation tests, CSR's relationship with the image can be analyzed using the determination method's coefficient. From the Summary model table above, it can be seen that the value of R is 0.432. The equation for determining the correlation coefficient of determination is as follows:

$$BC = r^2 \times 100\%$$

Where:

KD = coefficient of determination

$r^2$  = Correlation coefficient value between variable x to variable y

If it is substituted, the correlation test value obtained by the equation above will get the correlation coefficient value as follows:

$$\begin{aligned} KD &= r^2 \times 100\% \\ &= 0.657^2 \times 100\% \\ &= 43.2\% \end{aligned}$$

The understanding of KD value = 43.2% implies that the variable CSR to the image, at Bank Muamalat, CSR affects the image at the Bank Muamalat Branch Kendari by 43.2%, and the variables influence the remaining 33.6%. Other variables outside the model included in this study.

#### 4.2.3 Test of Significance

Based on the estimation results above, then we do the following hypothesis testing:

##### 1) Simultaneous Test (F-Test)

Table 4.13  
Significant Value Test  
ANOVA

Model	Sum of Square	df	Mean Square	F	Sig.
Regresion	1143.7	1	1143.	58.5	.000
Residual	1504.8	77	19.54		
Total	2648.6	78			

a. Dependent Variable: CITRA

b. Predictors: (Constant), CSR

Sumber: SPSS 21.00, Tahun 2018

Hypothesis testing can also be done by comparing the value of F-sign with  $\alpha = 0.05$ . If the F-sign  $< \alpha = 0.05$ , then  $H_a$  is accepted. Conversely, if F-sign  $> \alpha = 0.05$ , then  $H_a$  is rejected. Based on the table above, it is known that the value of F count = 58.520 > F table of 3.97, with a significance level of 0.000 < 0.05, then  $H_a$  is accepted, it can be concluded that the CSR variable has a significant effect on the image of the Muamalat Bank of Kendari Branch. The formula for determining the value of the F table is as follows:

$$df = k - 1$$

$$df = n - k$$

With:

k = Number of variables (free - bound) n = Number of observations If substituted the ttable value obtained by the above equality, the t table value will be obtained as follows:

Where:

$$df = k - 1$$

$$= 2 - 1$$

$$= 1 \text{ \{Seen in the distribution of values F count\}}$$

$$df = n - k$$

$$= 79 - 2$$

$$= 77 \text{ \{Seen in the distribution of values F count\}}$$

$$= 3.97$$

From table F and by applying the assumptions above, the value of F table = 3.97 is obtained

## 2) Partial Test (t-test)

**Tabel 4.14**  
**Uji Hipoesis**  
**Coefficients**

Model	Unstandardized	Standardized	t	Sig
	Coefficients	Coefficients		
	B	Std. Error	Beta	
(Constant)	24.95	5.991	4.16	.00
1	1		5	0
CSR	.600	.078	.657	.00
			0	0

a. Dependent Variable: IMAGE

Source: SPSS 21.00, 2018

Hypothesis testing can also be done by comparing the value of  $t\text{-sig}$  with  $\alpha = 0.05$ . If  $t\text{-sig} < \alpha = 0.05$ , then  $H_a$  is accepted. Conversely, if  $t\text{-sig} > \alpha = 0.05$   $H_a$  is rejected. Based on the table above, it is known that the  $t\text{-value}$  of 7,650 >  $t$  table is 1,991, or with a significant level of  $t$  of 0,000 < at  $\alpha = 0.05$ , then  $H_a$  is accepted, which means that the CSR variable has a significant effect on the image of Kendari Branch Muamalat Bank. The formula for determining the table value is as follows:

$$\text{Table} = (\alpha / 2; n-k)$$

With:  $\alpha$  = Significance level  $n$  = number of samples

$k$  = Number of variables

If it is substituted, the  $t$  table value obtained by the above equation will get the  $t$  table value as follows:

Where:

$$\text{Table} = (\alpha / 2; n-k)$$

$$= (0.05 / 2; 79 - 2)$$

$$= (0.025; 77) \text{ \{Seen in the distribution of value table\}}$$

$$= 1.99125$$

From table  $t$  and by applying the assumptions above, the value of  $t$  table = 1,998 is obtained. Analysis of CSR Implementation in Kendari Branch Muamalat Bank In the context of current developments, success in the Islamic banking business is measured by the success of profit or profit alone and seen from the concern of Islamic banks on social aspects and. In addition to the above aspects, the seriousness of Islamic banks' implementation can be measured by CSR pyramid indicators, including economic responsibilities, legal resonances, ethical responsibilities, and philanthropic responsibilities. The aim is to determine the type of Islamic bank in implementing CSR, whether it only focuses on the economic burden or reaches the highest philanthropic commitment.

There are still problems faced and need to be addressed by the Kendari Branch Bank Muamalat, including the lack of human resources who understand CSR. CSR implementation Bank Muamalat Kendari Branch is implemented cooperates with BMM. The CSR implementation of Kendari Branch Muamalat Bank is currently focused on education and social issues. The public expects that Bank Muamalat's CSR The Kendari branch is good in terms of education, social, and other aspects related to CSR. Hence, it can be implemented more broadly, including covering unemployment, poverty, displaced children (beggars), and various kinds of natural environmental problems—effect of Corporate Social Responsibility (CSR) on the Image of Islamic Banks. The analysis results note a relationship between CSR and Muamalat Bank Kendari bank image obtained  $r = 0.657$ , which means there is a strong and positive correlation between CSR and Image. The magnitude of CSR's influence on the image in the branch of Bank Mumamalat Kendari was 43.2%. This figure means that 43.2% of CSR occurring at the Muamalat Bank in the Kendari branch is influenced by Citra, while the rest is 56.8%. Other causative factors influenced them. Based on testing,  $H_a$  stated that Corporate Social Responsibility (CSR) has a significant effect on Islamic banks' image. The test results of the  $F_{\text{count}}$  value of 58.520 >  $F_{\text{table}}$  3.97 with a significance level of 0.000 < 0.05 and  $t_{\text{count}}$  value of 7.650 >  $t_{\text{table}}$  for 1.991, or with a significant level of  $t$  of 0.000 < at  $\alpha = 0.05$ . So, because of the significance of the probability of CSR variables on Citra < 0.05, it can be said that CSR has a significant effect on the image of Islamic banks. Thus,

Ha stated that Corporate Social Responsibility (CSR) had a significant effect on Islamic banks' image was acceptable. This study, which obtained Ha's conclusion, CSR has a significant effect on the image, turns out to be in harmony with the theory stated by Beekun (Beekun, 20014), which revealed that CSR could form a positive image of the company. Islamic banks that implement comprehensive CSR programs will form a good impression, have more value, have high prestige than businesses that are only profit-oriented solely in the eyes of the customers (stakeholders) of the bank sharia. Customer assessments by feeling experience, good impressions, and values in line with expectations are indicators that the image of a sharia bank is positive. Islam always states that the obtained reward must be in accordance and balanced with what has been done. So, if Islamic banks have a high commitment to implementing CSR in a quality, comprehensive manner, they will receive a reward in the form of a positive image.

## **5. Conclusion**

Based on the results of research discussed in chapter IV on "The Effect of Implementation of Corporate Social Responsibility (CSR) on the Image (Bank) of the Bank (Study of PT. Bank Muamalat Tbk. Kendari Branch)", It can then be concluded that the simultaneous test results show that the magnitude of the contribution of the influence of CSR on the image in the Bank Mumamalat Kendari branch is 43.2%. This figure means that 43.2% of CSR occurring at the Muamalat Bank in the Kendari branch is influenced by Citra, while the rest is 56.8%. Other causative factors influence it. Based on Ha's Test, it states that Corporate Social Responsibility (CSR) has a significant effect on Kendari Branch Muamalat Bank's image.

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