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Corporate Social Responsibility of Islamic Bank: Enhancing Customer Trust, Corporate Reputation, and Customer Loyalty

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Abstract

Islamic banking faces challenges competing with conventional banking, particularly regarding market share. To address this challenge, Islamic banks must strengthen customer relationships for long-term sustainability. This research aims to examine whether customer trust and reputation mediate the effect of CSR on customer loyalty in Bank Syariah Indonesia (BSI). The study employed a quantitative approach with the SEM-PLS analysis technique. The sampling method was simple random sampling, with 170 respondents participating in an online questionnaire. The findings of this study suggest that CSR does not have a direct impact on Customer Loyalty. However, mediation through Customer Trust and Corporate Reputation is crucial. The results reveal that customers' decisions to be loyal to Bank Syariah Indonesia (BSI) are not directly influenced by the observable CSR activities; instead, customer trust and corporate reputation play vital roles in mediating the effects of CSR on customer loyalty. This study implies that Bank Syariah Indonesia (BSI) needs to emphasize the significance of customer trust by enhancing service quality. Furthermore, building a positive reputation for the customers by disseminating adequate information regarding Sharia financial products is equally imperative.

Keywords: *Corporate Social Responsibility, Customer Loyalty, Customer Trust, Corporate Reputation*

INTRODUCTION

Islamic banking is a financial institution that provides services to the Muslim community based on Islamic principles (Suhartanto, Gan, Sarah, & Setiawan, 2020). In Islamic banking, activities must adhere to *riba*, *gharar*, and *maysir* prohibition. *Riba* is an additional charge on top of the principal amount of loans, deposits, and other transactions, *Gharar* means uncertainty, and *Maysir* is speculation and gambling. These fundamental principles distinguish Islamic banking from conventional banking (Yayuningsih & Sulistyoningsih, 2021).

Despite significant growth, Islamic banking still faces stiff competition from conventional banking. As of June 2022, Shariah financial market share stood at 10.41%, significantly lower than the conventional financial market (OJK, 2023). To thrive, Islamic banks must compete with conventional banks to provide financial services and products, particularly to their Muslim customers. Developing and fostering customer relationships is crucial for Islamic banks' long-term sustainability (Tabrani, Amin, & Nizam, 2018). Corporate Social Responsibility (CSR) is one of the strategies that Islamic banks can utilize to maintain and enhance relationships with customers and other stakeholders, thereby gaining a competitive edge (Kataria, Saini, Sharma, Yadav, & Kohli, 2021).

Islamic banks cannot solely rely upon their business functions but must also prioritize social activities, such as Corporate Social Responsibility (CSR) (Muflih, 2021). According to Nafik and Fauzy (2016), banks have both business and social functions. The business function entails pursuing profits, while the social function involves providing benefits to the community, improving the quality of life for society, and being accountable to Allah SWT, the community, and the environment. In other words, the social function of banking is synonymous with corporate social responsibility (CSR).

According to Kotler and Lee (2005), Corporate Social Responsibility (CSR) represents a commitment to enhancing societal welfare through business practices and the contribution of corporate resources. CSR is considered a critical component as it reflects the bank's social activities and obligations to stakeholders (Bukhari, Hashim, & Amran, 2020). CSR can serve as an appropriate strategy for building positive customer attitudes, such as customer loyalty. Customer Loyalty depicts customers' approval of the performance of Islamic banks. Research indicates that CSR programs can increase customer support for banks, making them a preferred



choice in the future and leading them to recommend the bank's products or services to others (Muflih, 2021).

In Islamic banking, building customer trust is essential to achieving customer loyalty. Trust can significantly influence whether customers become advocates or critics of the business. CSR initiatives can foster customer trust in Islamic banks. Several studies have demonstrated that CSR has a significant impact on customer trust and mediates the relationship between CSR and customer loyalty (Islam et al., 2021; Jalilvand, Nasrolahi Vosta, Kazemi Mahyari, & Khazaei Pool, 2017). Moreover, CSR can assist Islamic banks in building their corporate reputation. Aramburu and Pescador (2019) explain that corporate reputation plays a vital role as an intangible service in the banking sector. Prior studies have suggested that CSR in Islamic banks influences customer loyalty through image, trust, satisfaction, and reputation. However, recent research indicates that only trust and reputation can affect the relationship between CSR and Loyalty, as they ensure the ability of Islamic banks to provide excellent customer service (Muflih, 2021). Aramburu and Pescador (2019) in their study also found that corporate reputation partially mediates the relationship between perceived CSR and customer loyalty. Therefore, corporate reputation is not the sole factor explaining the relationship between a bank's CSR activities and customer loyalty. Other factors may play a role in shaping the relationship between the CSR initiatives conducted by the bank and customer loyalty. Furthermore, this research will find out how CSR influences customer loyalty through customer trust and corporate reputation in Indonesian Islamic banks.

The study focuses on CSR's impact on customer loyalty in BSI, a merger of three state-owned Islamic banks (BRI Syariah, BNI Syariah, and Mandiri Syariah). BSI operates an extensive network of branches and serves customers throughout Indonesia. CSR implementation at BSI is based on the principles of Sharia, aligned with the objectives of Sharia (Maqashid Sharia). BSI's CSR initiatives encompass various programs, including disaster relief and rehabilitation for those affected by natural calamities, training and development for micro, small, and medium enterprises (MSMEs), green economic initiatives fostering environmental consciousness, the distribution of ZISWAF funds for healthcare and humanitarian endeavors, the Islamic Sociopreneur Development Program (ISDP) aimed at nurturing youth to become sociopreneurs, scholarship opportunities for university students, and others. BSI believes that CSR initiatives fulfill stakeholders' needs and add value to the bank (Bank Syariah Indonesia, 2023). Therefore, this study aims to investigate how CSR

activities can enhance customer trust, customer loyalty, and corporate reputation in BSI. These research findings will contribute to the development of BSI's CSR programs and aid in maintaining customer trust and loyalty and improving the bank's reputation.

LITERATURE REVIEW

The Influence of CSR on Customer Loyalty

Corporate Social Responsibility (CSR) is a commitment made by businesses to incorporate social, environmental, and economic considerations into their operations while establishing and maintaining strong relationships with stakeholders, including customers (Raza, Rather, Iqbal, & Bhutta, 2020). According to Al-Ghamdi and Badawi (2019), their research findings indicate that CSR activities can enhance customer loyalty in the banking sector. CSR is regarded as an effective strategy to boost loyalty since customers are increasingly attentive to social responsibilities. Banks that actively engage in CSR initiatives create a positive impression on customers, strengthening the bank-customer relationship and fostering customer loyalty. Muflih (2021) also affirmed that in his research, an increase in CSR programs would lead customers to consistently choose Islamic banking services in the future.

The Influence of CSR on Customer Trust

Trust derives from a company's belief in its fiduciaries' reliability, honesty, and compassion. From the customer's perspective, trust can be defined as the customer's belief that a company will act by their expectations of performance, goodwill, and integrity (Chen et al., 2021). Previous studies have demonstrated that CSR can significantly influence customer trust. The research indicates that a company's dedication to CSR activities can persuade consumers, leading to increased satisfaction and greater customer trust (Park, Kim, & Kwon, 2017). Further studies have also revealed that CSR substantially impacts customer behavioral outcomes. Therefore, companies should allocate resources to develop CSR initiatives, as these efforts are highly effective in gaining customers' trust (Islam et al., 2021).

The Influence of CSR on Corporate Reputation

Research conducted by Fatmawati and Fauzan (2021) confirms that customers'



perceptions of CSR positively impact a company's reputation. This research indicates that CSR programs can potentially enhance a company's reputation. The study by Arikan et al. (2016) further supports this notion, stating that a company's CSR practices can improve its reputation by signaling positive attributes to both internal and external stakeholders. Additionally, previous research, as demonstrated by Latif et al. (2020), has highlighted that CSR initiatives contribute to building a positive image and enhancing a company's reputation. Corporate socially responsible behavior indicates that companies prioritize stakeholders' interests, leading to favorable customer attitudes towards the company due to a positive perception of corporate responsibility, ultimately resulting in an improved corporate reputation (Le, 2022).

The Influence of Customer Trust on Customer Loyalty

Based on the research conducted by Wijaya (2021), it is evident that customer trust directly impacts customer loyalty. Customer loyalty represents a long-term investment and serves as a clear indicator of effective customer-company relationship management. This idea is further supported by the findings of Islam et al. (2021), which underscore that customer trust plays a crucial role in explaining customer loyalty. Prior research has consistently suggested that customer trust is a pivotal factor influencing customer loyalty. In their study, Marakanon and Panjakajornsak (2017) also found that customer trust significantly affects customer loyalty. Consequently, it becomes imperative for companies to develop marketing strategies that contribute to enhancing customer perceptions, particularly customer trust, in order to foster long-term loyalty. The presence of such empirical evidence reinforces the relationship between customer trust and customer loyalty.

The Influence of Corporate Reputation on Customer Loyalty

Corporate Reputation is conceptually defined as one of the valuable assets of a company, representing an intangible factor that sets the company apart from its competitors in the market (Le, 2022). A favorable reputation fosters customer engagement and strengthens customer loyalty (Wai Lai, 2019). The existing corporate reputation literature asserts that establishing and maintaining a positive corporate reputation leads to sustained customer engagement in corporate activities. Consequently, customers with positive experiences with a reputable corporate are

more likely to exhibit a greater commitment to that corporate (Ali, Danni, Latif, Kouser, & Baqader, 2021).

The influence of CSR on Customer Loyalty through Customer Trust

According to Uslu and Şengün (2021), Customer Trust acts as a mediator in the relationship between CSR and customer loyalty. Similarly, Raza et al. (2020) conducted research in the Pakistani banking industry, affirming that customer trust mediates the impact of CSR on customer loyalty. The study explains that if customers do not trust the CSR initiatives of banks, this lack of trust may result in unfavorable attitudes toward the bank. Therefore, banks need to demonstrate a genuine commitment to CSR, which will build customer trust and subsequently lead to customer loyalty. Furthermore, Iglesias et al. (2020) also highlight the critical role of customer trust in enhancing the effect of CSR practices on customer loyalty. Hence, it is essential for companies to act with integrity in implementing CSR initiatives to maximize their impact on customer loyalty.

The influence of CSR on Customer Loyalty through Corporate Reputation

Corporate Reputation is considered one of the variables that can mediate the relationship between CSR and Customer Loyalty. Latif et al. (2020) demonstrated in their research that CSR initiatives can enhance corporate reputation, consequently impacting customer loyalty. This finding aligns with the research conducted by Muflih (2021), which suggests that a company's reputation can be an effective strategy for fostering customer loyalty, with CSR serving as a significant factor in shaping that reputation. CSR activities are strategic tools that companies employ to manage their relationships with customers. These activities, particularly social initiatives, send positive signals to stakeholders, thereby shaping perceptions of the company's reputation. These perceptions, in turn, can influence a customer's response to the company and enhance customer loyalty (Aramburu & Pescador, 2019).



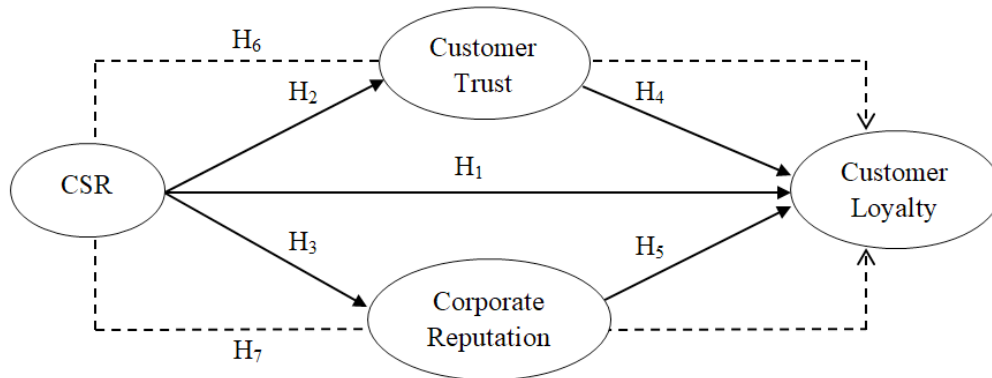


Figure 1. Research Model

Based on the above framework, the research hypothesis proposed in this study is as follows:

- H1 : CSR has a significant influence on Customer Loyalty;
- H2 : CSR has a significant influence on Customer Trust;
- H3 : CSR has a significant influence on Corporate Reputation;
- H4 : Customer Trust has a significant influence on Customer Loyalty;
- H5 : Corporate Reputation has a significant influence on Customer Loyalty;
- H6 : CSR has a significant influence on customer loyalty through Customer Trust as mediation;
- H7 : CSR has a significant influence on customer loyalty through Corporate Reputation as mediation.

RESEARCH METHODS

This study adopts a quantitative research approach, as defined by Sugiyono (2013), which involves examining populations or samples to test hypotheses using data collected through research instruments and subsequent quantitative or statistical. Data for this research were collected through online questionnaires distributed to Muslim customers of Bank Syariah Indonesia (BSI). The sampling technique employed was Simple Random Sampling, disregarding any existing strata in the population. The sample size was determined using SEM-PLS, with the required number of samples being five times the number of indicators (Haryono, 2017). The survey obtained responses from 170 participants, meeting the minimum sample size criteria for 24 indicators, resulting in a minimum available sample of

120 respondents. The selected respondents were Bank Syariah Indonesia (BSI) customers within the last two years who were aware of CSR activities through the official BSI website, news, and social media.

Structural Equation Model-Partial Least Squares (SEM-PLS) was utilized as the analytical technique to assess the relationship between CSR and customer loyalty, with customer trust and corporate reputation as mediating factors. SEM-PLS is used to examine predictive relationships between variables and determine whether there are any influences or relationships among these variables. This method is suitable for handling small and large samples, maximizing variance to support predictions and theories, and facilitating testing of confirmatory and comparative models (Aramburu & Pescador, 2019). In PLS, the SEM consists of two main components: the evaluation of the outer or measurement model, which describes the relationships between latent variables and their indicators, and the evaluation of the inner or structural model, which describes the relationships between latent variables and exogenous variables (Prayogo & Hapsari, 2021).

Table 1.
Construct Measurement

Variable	Indicator	Source
Corporate Social Responsibility (CSR)	1. BSI provides adequate information for my Islamic transaction decisions (CSR1)	Muflih (2021)
	2. BSI provides effective and transparent communication facilities (CSR2)	
	3. BSI always protects personal information and customer privacy (CSR3)	
	4. BSI provides quality services to customers (CSR4)	
	5. BSI has participated in social and poverty alleviation programs (CSR5)	
	6. BSI always participates in empowering and distributing micro business capital (CSR6)	
	7. BSI is very concerned about environmental issues and helps preserve the environment (CSR7)	



Variable	Indicator	Source
Customer Trust	1. Bank Syariah Indonesia (BSI) services make me feel safe (CT1)	Martínez and Rodríguez del Bosque (2013)
	2. Customers believe in the service quality of Bank Syariah Indonesia (BSI) (CT2)	
	3. Bank Syariah Indonesia (BSI) can be relied upon by customers (CT3)	
	4. Bank Syariah Indonesia (BSI) is very responsive (CT4)	
	5. Bank Syariah Indonesia (BSI) has extraordinary integrity (CT5)	
Corporate Reputation	1. Bank Syariah Indonesia (BSI) is a highly respected bank (CR1)	Jalilvand et al. (2017); Muflih (2021)
	2. Bank Syariah Indonesia (BSI) is a successful bank (CR2)	
	3. Bank Syariah Indonesia (BSI) has a strong position (CR3)	
	4. Bank Syariah Indonesia (BSI) is a stable bank (CR4)	
	5. Bank Syariah Indonesia (BSI) is an extraordinary bank (CR5)	
	6. Bank Syariah Indonesia (BSI) transmits good sensations (CR6)	
	7. Bank Syariah Indonesia (BSI) has a reputation for offering Islamic financial products (CR7)	
Customer Loyalty	1. I always use Bank Syariah Indonesia (BSI) products and services (CL1)	Muflih (2021)
	2. I will continue to use BSI products in the future (CL2)	
	3. Bank Syariah Indonesia (BSI) is my first choice for Islamic financial services (CL3)	
	4. I will say positive things about Bank Syariah Indonesia (BSI) (CL4)	
	5. I will recommend Bank Syariah Indonesia (BSI) products and services to others (CL5)	

Source: Author 2023

RESULTS AND DISCUSSION

Results

Profile Descriptive Analysis

The collected data from the distributed questionnaire yielded responses from a total of 170 respondents who met the criteria of being Muslim customers of Bank Syariah Indonesia (BSI) for a minimum of two years and being aware of BSI's CSR activities through news, social media, or the official website.

Table 2.
Respondent profile

Variable	Description	Frequency	%
Gender	Male	55	32%
	Female	115	68%
Age	17-25	122	72%
	26-35	19	11%
	36-45	9	5%
	>45	20	12%
	Student / College Student	115	68%
Job	Private Company Employee	21	12%
	Government Employee	6	4%
	Entrepreneur	5	3%
	Housewife	13	8%
	Other	10	5%
	DKI Jakarta	13	7,7%
Region	Banten	6	3,5%
	Jawa Barat	8	4,7%
	Jawa Tengah	7	4,1%
	Daerah Istimewa Yogyakarta	4	2,4%
	Jawa Timur	121	71%
	Kalimantan	3	1,8%
	Sumatera	3	1,8%
	Sulawesi	1	0,6%
	Bali dan Nusa Tenggara	2	1,2%
Maluku dan Papua	2	1,2%	

Source: Analysis Result 2023



The distribution of respondents showed that there were 115 female respondents, accounting for 68% of the total, which was higher than the male respondents. A majority of the respondents were students or college students (68%) between the ages of 17-25 years (72%), with a significant portion (121 respondents) from Jawa Timur, comprising 71% of the total, compared to other regions.

This study utilized SEM-PLS data analysis involving two phases: the measurement model and the structural model. The research data analysis stages are as follows:

Outer Model (Model Measurement)

Table 3.
Measurement Model Results

Variable	Indicator	Loading Factor	Description	CR	AVE
Corporate Social Responsibility (CSR)	CSR1	0.83	Valid	0.935	0.673
	CSR2	0.876	Valid		
	CSR3	0.826	Valid		
	CSR4	0.859	Valid		
	CSR5	0.775	Valid		
	CSR6	0.83	Valid		
	CSR7	0.737	Valid		
Customer Trust	CT1	0.849	Valid	0.929	0.724
	CT2	0.882	Valid		
	CT3	0.893	Valid		
	CT4	0.816	Valid		
	CT5	0.81	Valid		
	CR1	0.83	Valid		
Corporate Reputation	CR2	0.842	Valid	0.936	0.676
	CR3	0.875	Valid		
	CR4	0.837	Valid		
	CR5	0.813	Valid		
	CR6	0.82	Valid		
	CR7	0.732	Valid		
	Customer Loyalty	CL1	0.849		
CL2		0.916	Valid		
CL3		0.893	Valid		
CL4		0.842	Valid		
CL5		0.867	Valid		

Source: Output Smart PLS 3.0 2023

The Measurement Model was assessed using loading factor scores of ≥ 0.5 or even greater than 0.7. The results indicated that these indicators could be considered

ideal and acceptable, signifying that each latent variable can explain more than half of the variance of the corresponding indicators. The value of Composite Reliability (CR) was interpreted with a cutoff of ≥ 0.6 , indicating a very satisfactory level of reliability for the constructs. The Average Variance Extracted (AVE) analysis revealed that all constructs utilized in this study exhibit AVE values surpassing 0.5. Thus, it can be inferred that each latent variable effectively explains its corresponding indicators.

Inner Model (Structural Model)

**Table 4.
R-Squared**

Variable	R Square
Corporate Reputation	0.388
Customer Loyalty	0.640
Customer Trust	0.461

Source: Output Smart PLS 3.0 2023

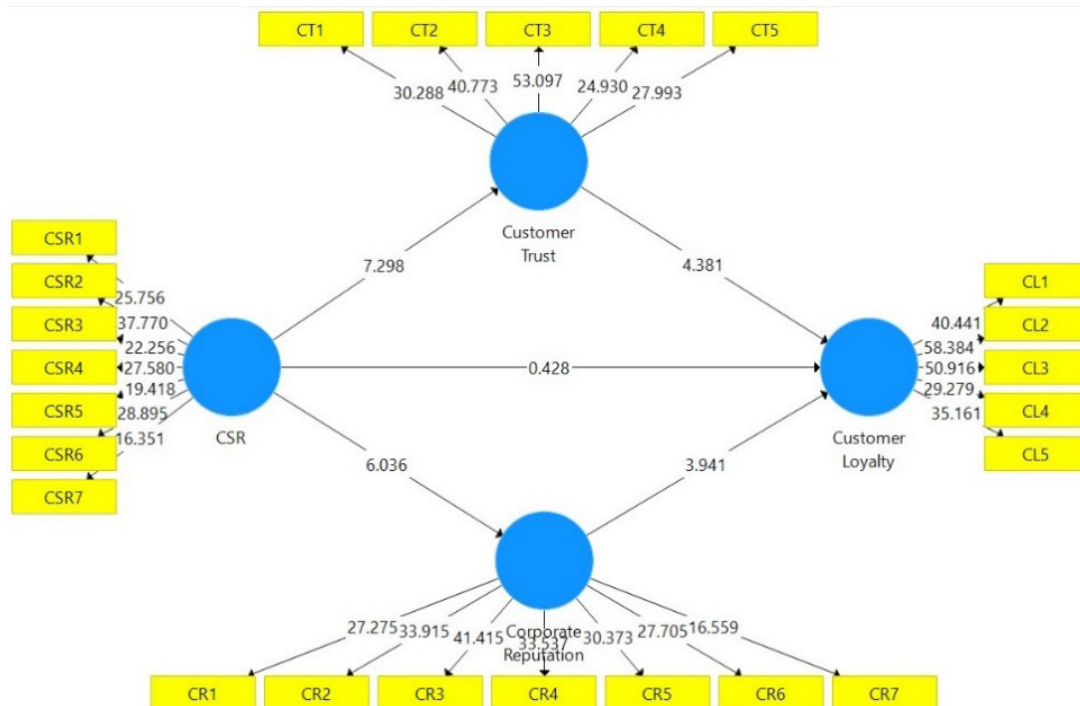


Figure 2. Bootstrapping Result

Source: Output Smart PLS 3.0 2023



The structural models were employed to estimate the influence of the studied variables. Bootstrapping was used to measure r-squared and estimate the path coefficient and Specific Indirect Effects. The results of the r-squared test indicated that CSR could explain 39% of the variance in corporate reputation, 46% in customer trust, and 64% in customer loyalty, placing them in the medium category. Estimating the path coefficient and Specific Indirect Effects revealed that the t-statistic value was ≥ 1.96 and the p-value was ≤ 0.05 , indicating a valid significant influence.

Hypothesis Testing

Table 5.
Result of Path Coefficient Value

Variable	Original Sample (O)	T Statistics (O/STDEV)	P Values	Description
CSR -> Corporate Reputation	0.623	6.036	0.000	Positive significant
CSR -> Customer Loyalty	-0.032	0.428	0.669	Not significant
CSR -> Customer Trust	0.679	7.298	0.000	Positive significant
Corporate Reputation -> Customer Loyalty	0.397	3.941	0.000	Positive significant
Customer Trust -> Customer Loyalty	0.479	4.381	0.000	Positive significant

Source: Output Smart PLS 3.0 2023

Table 6.
Results of Specific Indirect Effects Value

Variable	Original Sample (O)	T Statistics (O/STDEV)	P Values	Description
CSR -> Corporate Reputation -> Customer Loyalty	0.247	3.222	0.001	Positive significant
CSR -> Customer Trust -> Customer Loyalty	0.325	3.680	0.000	Positive significant

Source: Output Smart PLS 3.0 2023

Discussion

Based on the results of the hypothesis testing, it was found that CSR does not have a significant direct effect on customer loyalty in the context of Bank Syariah Indonesia (BSI). The analysis of the original sample value of -0.032 and a t-statistic of 0.428 indicates that CSR cannot directly influence customers to be loyal to Bank Syariah Indonesia (BSI). Despite BSI's socially responsible activities, such as providing information and effective communication facilities, protecting customer privacy, providing quality services, participating in social programs, economic empowerment, and environmental preservation, customers do not view CSR as determining factor for their loyalty. Instead, customers decide to remain loyal to the bank due to transparent communication facilities, leading to a long-lasting relationship between the bank and the customer.

These findings are consistent with research by Raza et al. (2020), which also found that CSR has no significant direct effect on customer loyalty. It suggests that banks may not effectively communicate CSR as a social function to customers, leading to a lack of customer intention to use bank services which determines customer loyalty to the bank. But these results differ from Muflih (2021), which states that CSR positively and significantly affects customer loyalty in Islamic banks. This study suggests that increasing CSR programs will increase customer support for Islamic banks with their consistency in choosing Islamic bank products, making them the first choice in the future, and recommending them to others. These discrepancies may be attributed to variations in research objects, locations, and samples compared to previous studies.

In contrast, the study revealed that CSR significantly influences customer trust and corporate reputation. Customers trust Bank Syariah Indonesia (BSI) because they perceive the bank as socially responsible, offering quality services and participating in CSR programs. Similarly, research findings that CSR positively impacts hotel customer trust (Jalilvand et al., 2017). Despite the differences in research subjects, this study can strengthen current research. The more customers learn about the company's CSR program, the greater their trust in the company. This suggests that Bank Syariah Indonesia's (BSI) CSR program can be a reason why customers trust the bank.

In addition, CSR can directly affect the reputation of Bank Syariah Indonesia (BSI). The survey results indicated that respondents believed banks participate in CSR programs by providing appropriate information on Islamic financial products, fostering favorable customer opinions, and making Bank Syariah Indonesia (BSI) a



well-established bank for providing Islamic financial services. The findings of this study are also supported by research showing a positive impact between CSR and corporate reputation (Arikan et al., 2016). Companies committed to CSR can send a positive signal about their reputation in the eyes of consumers. It can be concluded that the presence of CSR in Bank Syariah Indonesia (BSI) can enhance the bank's reputation in the eyes of customers and the public.

Regarding the indirect relationship between CSR and customer loyalty, it was found that customer trust and corporate reputation can mediate the relationship. Customer trust is one of the processes in shaping loyalty. Customers will always use the services and are willing to recommend Bank Syariah Indonesia (BSI) because they already feel trust in the bank. They believe that BSI is able to provide quality and reliable services. This trust can be formed through several CSR programs that are able to provide benefits to the surrounding community. It can be concluded that Customer Trust has an important role in influencing the relationship between CSR and Customer Loyalty. The results of this study are also supported by previous research, which states the relationship between CSR and Customer Loyalty through Customer Trust (Islam et al., 2021).

While in the mediation of company reputation, customers consider that reputation plays an important role in increasing customer loyalty. Reputation can be obtained by Bank Syariah Indonesia (BSI) because it is considered to have good performance and is able to be socially responsible to the community. Customers perceive BSI has successfully executed praiseworthy CSR initiatives, contributing to the betterment of society. It resonates with the fundamental objective of Islamic Sharia (Maqashid Syariah), which prioritizes the community's well-being. Consequently, customers hold the perception that BSI has a favourable reputation as a Sharia-compliant bank, fostering their unwavering commitment to the bank. The results of this study are similar to previous research, which states that Corporate Reputation can significantly mediate the effect of CSR on Customer Loyalty (Aramburu & Pescador, 2019). CSR can shape the company's reputation, which will have a positive effect on the company, such as building customer loyalty. It can be concluded that Corporate Reputation has a mediating effect on CSR and Customer Loyalty.

CONCLUSION

In conclusion, CSR does not have a direct impact on customer loyalty in BSI, but it significantly influences through customer trust and corporate reputation.



Customer trust and corporate reputation play an important role in communicating the impact of CSR on customer loyalty at BSI. These results suggest that the presence of CSR increases customer trust and corporate reputation, which in turn impacts BSI's customer loyalty. The implications of this finding for Bank Syariah Indonesia (BSI) could be an important consideration in developing CSR programs and planning appropriate strategies to build customer loyalty through customer trust in the quality of service and reputation of Bank Syariah Indonesia (BSI) as a bank offering Islamic financial products services.

This research can contribute to BSI in developing CSR programs as a form of the social function of Islamic banks to provide benefits for customers, improve welfare for the community and other stakeholders, and create BSI's reputation. This survey can provide customers with an overview of the importance of CSR in determining the appropriate course of action for BSI. And for the community, this study should be an important reference for using Islamic banking products and services in Indonesia. Although as much research as possible has been done, this study still has limitations. Limited access to customers across Indonesia prevented the survey from reaching a large number of respondents. This study uses only the endogenous variables of customer trust, corporate reputation, and customer loyalty. Suggestions for further research can explore more variables and develop this research.

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