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## **TANJUNGPURA INTERNATIONAL JOURNAL ON DYNAMICS ECONOMIC, SOCIAL SCIENCES AND AGRIBUSINESS**

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### **CAN CORPORATE SOCIAL RESPONSIBILITY OF REGIONAL BANKS IMPROVE IMAGE AND COMPETITIVENESS?**

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**Abstract:** Cause Proximity (X) has a significant effect on Corporate Image (Y1) or Citra Bank Kalbar. The first hypothesis is proven or accepted. Thus a positive assessment of Cause Proximity CSR implemented by Bank Kalbar will increase the positive image of Bank Kalbar. Corporate Image (Y) has a significant effect on Purchase Intention Intention to Become a Customer of Bank Kalbar (Y2) in Pontianak. The second hypothesis is proven or can be accepted. Thus, the more positive the assessment of the Corporate Image (Y) will increase the intention to become a customer of Bank Kalbar. Cause Proximity of Bank Kalbar's CSR activities (X) has no significant effect on the intention to become a customer of Bank Kalbar. The third hypothesis is unproven or unacceptable. Thus, the proximity of the customer to the area where the Bank Kalbar social program is implemented does not affect the intention to become a customer of Bank Kalbar.

**Keywords:** Coorporate, Responsibility, Regional Banks, Improve Image, Competitiveness

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## Introduction

Corporations bridge interrelated relationships between economic, social and environmental aspects through their business activities (Adams et al., 2018). This condition raises a new awareness about the importance of implementing what is known as Corporate Social Responsibility (CSR). This understanding provides a guideline that corporations are no longer selfish so that they are isolated from the community in which they operate, but as a business entity that must adapt to its social environment (Aguinis & Glavas, 2012). ; Andrés et al., 2019). (Newman et al., 2020) stated that now being a socially responsible company can increase its reputation and better image in the market (Maldonado-Guzman et al., 2017). Through the implementation of the CSR program, benefits will be obtained in the form of increasing company reputation, increasing brand awareness and recognition, increasing sales, loyalty, and increasing the number of customers (S.-B. Kim & Kim, 2016; Ramesh et al., 2019; Rivera et al. ., 2019; Sam'un Jaja Raharja et al., 2018; Singh & Verma, 2019; Wolak-tuzimek, 2016).

As in other countries, CSR programs in Indonesia are increasingly implemented by companies, both small and large companies, government, regional and private companies. Apart from the obligation to carry out the law, companies implement CSR as a strategy to differentiate themselves in the midst of increasingly fierce competition (Bernal-conesa et al., 2017; Dupire & Zali, 2016; Marin & Rubio, 2017). Business competition is felt by all types of industries, including the banking industry. The level of competition that leads to hypercompetition that occurs in the banking industry can be seen from the increasing number of banks operating on an international, national and regional scale, including in West Kalimantan and Pontianak City.

Table 1. **List of Banks Operating in Pontianak.**

<b>Name of Bank</b>	<b>Name of Bank</b>	<b>Name of Bank</b>
Bank Mandiri	Rabo Bank	Nobu Bank
Bank BNI& BNI Syariah	Bank NISP	BCA
Bank BRI & BRI Syariah	Bank Maybank	Bank Muammatat
Bank Kalbar&Bank Kalbar Syariah	Bank Ekonomi	Bank Panin
Bank Bukopin	Bank Mega	Bank UOB Indonesia

Bank BTPN	Bank CIMB Niaga	Permata Bank
Bank Tabungan Negara	HSBC	Bank Syariah Mandiri

Various types of CSR activities can be selected by companies, for example, concern for the community, concern for the natural environment, philanthropic concern for the company's workforce, as well as by linking CSR and corporate marketing strategies or what is known as Cause Related Marketing (CrM) (Barbara A. , Annika K. Lueth, 2016; Kureshi & Thomas, 2014) In its implementation, companies were found implementing CSR in areas close to their customers (Bank Kalbar provides CSR funds for communities around the West Kalimantan area), and there are also companies that allocate its funds far from its customers, (AQUA bottled drinking water producer / AMDK provides CSR funds for the people of East Nusa Tenggara / NTT). Even bottled water companies from France chose countries in Africa with problems in the provision of clean water as a place to carry out their CrM activities. CSR can be assessed by customers based on the proximity of the customer and the recipient area of the assistance program. Cause proximity is the physical distance between people receiving donations and potential customers who will buy products offered by companies that implement social programs (D. Kim et al., 2017).

Research on cause proximity has been conducted by (Adam, 2018) (Anuar & Adam, 2017). Their results indicate that there is an influence between the closeness of customers and recipient areas of social programs with an assessment of the company's CSR program. So concern for helping others is influenced by the distance between the donor and recipient of assistance. The closer the recipient and the aid provider are, the higher the sense of concern to help and participate in corporate social activities. Some customers will support companies implementing social programs that are close to where they live. This support is provided in the form of preferring company products that implement CSR over competitors' products. If Bank Kalbar's concern for the local community is considered important by customers, this will increase Bank Kalbar's superiority compared to competing banks operating in Pontianak or West Kalimantan. This is very important because Bank Kalbar, as a regional bank, is facing very tight competition with existing competing banks.

CSR activities carried out by companies seriously will certainly attract the attention of the community so that they will positively assess companies that care about them and solve their problems. This will create a positive image of the company in the eyes of the public (corporate image). According to Van Rekom (1997), company image is the result of beliefs, ideas and feelings and impressions of the company. Company image can be said as a function of accumulated purchasing experience which has two components, namely functional and emotional. The functional component is related to real attributes that can be measured easily,

while the emotional component is related to psychological factors which include feelings and behavior towards the company.

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By implementing the CRM program, benefits will be obtained in the form of increasing company reputation, increasing brand awareness and recognition, increasing sales, loyalty, and increasing the number of customers. Thus it can be concluded that the CSR program implemented by the company can increase the public's intention to buy the company's products. For this reason, this study is entitled "The Effect of Cause Proximity CSR Activities on the image of the bank and its impact on the intention to become a customer of Bank Kalbar". The influence between these variables will be one of the bases for formulating a hypothesis as a temporary answer to the problems posed and requires statistical testing.

Based on several theories and previous research on the effect of CSR, the hypothesis in this study are:

1. Cause Proximity has a positive and significant effect on the image of Bank Kalbar (Corporate image).
2. Bank Image (Corporate Image) affects the intention to become a customer of Bank Kalbar (Purchase Intention) in Pontianak City.
3. Cause Proximity affects the intention to become a customer of Bank Kalbar (Purchase Intention).

## **Literature Review**

This study is designed as an explanatory study, because it aims to explain the effect of the causal relationship between the variables hypothesized in this study, namely between Cause Proximity, Bank image and intention to become a customer of Bank Kalbar in Pontianak City. The population in this study is Pontianak citizen who know the CSR implemented by Bank Kalbar both in Pontianak City and in other areas in West Kalimantan. The sampling in

this study is non-probability sampling with a sampling technique based on judgment sampling which is based on the criteria determined by the researcher in the target population, so that the sample obtained is suitable as a source of data needed in the study (Sugiyono, 2017). In this study, sample of 200 respondents were taken in Pontianak City.

Of the 3 latent variables used in this study, it can be classified into three kinds of variables, namely the independent variable (Cause Proximity), the intervening variable (Bank Image / Corporate Image) and the dependent variable (Intention to Become a Customer of Bank Kalbar / Purchase Intention). The measurement scale in this study is a Likert scale with a range of values used from 1 to 5: from strongly disagree to Strongly Agree

## Methods

### Validity and Reliability Test of Research Instruments

Validity shows the extent to which the instrument can be used to measure what should be measured (Sugiyono, 2017). Analysis of each item using Pearson's Product Moment Correlation method. The higher the item-total score correlation indicates that the item has high validity. The criteria for stating whether an item is valid or not is by using a correlation price limit of 0.30. If the correlation price is above 0.30, it is concluded that the item is valid (Sugiyono, 2017). The research data collected must not only be valid but also reliable because accuracy requires consistency. Reliability testing was performed using Cronbach's alpha. The acceptable reliability coefficient is  $\geq 0.60$  (Sugiyono, 2017).

### Technique of data analysis

In order to strengthen quantitative analysis, to test hypotheses and the influence between variables, Structural Equation Modeling (SEM) with the help of software AMOS 20.0 is used.

Table 2. **Goodness Of Fit Indices**

<b>Goodness of fit Index</b>	<b>Criteria</b>
X Chi-Square	Expected to small
Significant Probability	$\geq 0,05$

RMSEA	$\leq 0,08$
GFI	$\geq 0.90$
AGFI	$\geq 0,90$
CMIN/DF	$\leq 2,00$
TLI	$\geq 0,95$

## Findings

As a regional bank, Bank Kalbar implements its CSR program in the West Kalimantan region. Thus cause proximity chosen is CSR activities carried out in West Kalimantan and recipients of assistance are the people of West Kalimantan. This is an advantage for Bank Kalbar to gain a positive image and competitive advantage from the local community and will encourage the people of West Kalimantan to become customers of Bank Kalbar. However, we know that there are quite a lot of banks operating in West Kalimantan and Pontianak City, so the competition is also quite tight. Moreover, banks that are competing are national and even international network banks with various advantages, including operational funds, research funds and excellent service to their customers.

It is important to know whether the CSR activities of Bank Kalbar, whose benefits are directly felt by the people of West Kalimantan, including the City of Pontianak, will create a positive image which is a competitive advantage for Bank Kalbar as a local bank and can influence people's intention to become a customer at Bank Kalbar, compared to the desire to become a customer. other banks.

## Characteristic of Respondent

Based on the number of questionnaires distributed to respondents, as many as 150 copies, only 139 questionnaires were returned and only 123 were available for further processing.

Table 3. **Profil Of Respondent**

Variable	Number	%
<b>Gender</b>		
Man	60	48,78
Woman	63	51,22
<b>Average of age</b>	21 tahun	

### Education

Junior High School		
Senior High School	118	95,93
Diploma (D1, D2, D3)	1	0,81
Bachelor (S1)	4	3,25

### Employment

Civil Servant	1	
Profesional (Lawyer, Architec, doktor, dll)	0	0,82
	1	0,00
Employee	4	0,81
Entreperneur	3	3,25
Students	114	2,44
Others		92,7

### Income

Rp 1.500.001,00 – Rp 4.500.000,00	106	
Rp 4.500.001,00 - Rp 6.000.000,00	14	86,18
More than Rp 6.000.000,00	3	11,38
		2,44
Having Bank Kalbar Saving Account		
Yes	71	
No	52	57,72
		42,28

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Based on Table 3, it can be explained that the number of male and female respondents is quite balanced, namely 48.78% male and 51.22% female. Based on the information presented in Table 4.2, it is known that the average age of respondents is 24 years. Most of them work as students. The majority of respondents had incomes between Rp. 1,500,000.00 - Rp. 4,500,000.00.

### Measurement Model

In SEM analysis, there are two main components of the analysis, namely the measurement model and the structural model. The measurement model is related to the analysis of whether the indicators really validly and reliably measure the construct (unobserved variable), while the structural model is related to the analysis of the effect of one construct with other constructs. In this study, confirmatory factor analysis was carried out on the measurement model of 4 (four) exogenous constructs, namely Cause Proximity, and two endogenous constructs, namely the image of the bank (corporate image) and the intention to become a customer of Bank Kalbar (Purchase Intention). The measurement model used is reflexive indicators for all research variables.

## **Validity Test**

Analysis of the latent variable measurement model with reflexive indicators was carried out to see the validity of each indicator and to test the reliability of the latent variable. The criterion for the validity of the indicators is evaluated by convergent and discriminant validity of the indicators, while the reliability of latent variables is measured by composite reliability for all indicators (Sugiyono, 2017). The structural model (inner model) and measurement model (outer model) are represented in the path diagram.

Reliability testing was performed using Cronbach's alpha. The acceptable reliability coefficient is  $\geq 0.70$ . The results of the validity and reliability tests indicate that the items in the questionnaire are appropriate, correct and understandable. The results of the validity and reliability tests indicate that the items in the questionnaire are appropriate, correct and understandable.

## **Inner Model Measurement**

The structural model (inner model) is evaluated by looking at the percentage of variance described by the R-square value for the dependent latent variable

## **Linearity Assumption Testing**

The SEM modeling process requires the fulfillment of several assumptions in the data collection and processing process. This section will discuss and describe some of these assumptions and their results. The data normality test was carried out using the CR (Critical Ratio) criteria of  $\pm 2.58$  at the 0.01 (1%) significance level. In this study, there is no Critical Ratio value of  $\pm 2.58$  at a significance level of 0.01 (1%) either for each indicator or multivariate. Thus, it can be concluded that the data used in this study are normal. Outliers are data that have unique characteristics that are very different from other observations and appear in the form of extreme values, both for single variables or for combined variables (Sugiyono, 2017). Outliers can be tested in two ways, namely against univariate outliers and against multivariate outliers.

Detection toward the existence of univariate outliers can be done by determining the threshold value which is done by converting the research data value into a standard score (Z score). From the computation results, it can be seen that the Z-score is in the interval between -3.00 and 3.00, it can be concluded that there are no univariate outliers in the data analyzed. Tests on multivariate outliers were carried out using the Mahalanobis distance criteria at the level of  $p < 0.001$ . Mahalanobis distance (Mahalanobis distance) is evaluated using  $X^2$  at degrees of freedom of 17. Therefore all cases that have a Mahalanobis distance greater than  $X^2$  (39,252) are multivariate outliers. In this study, the lowest Mahalanobis score was 8.662 and the highest was 38.353, meaning that there were no cases that could be considered as multivariate outliers. Multicollinearity and singularity can be detected by the determinant of



the covariance matrix. A very small determinant value indicates the presence of multicollinearity and singularity problems. The calculation result of the determinant of the covariance matrix shows the Determinant number of sample covariance matrix = 0.000.

### Goodness of Fit Model

The theoretical model in the research conceptual framework is said to be fit if it is supported by empirical data. Based on the results of the Goodness of Fit test, it can be concluded that of the eight criteria that must be met, almost all of them show a good model. therefore this model is suitable for use in hypothesis testing. The results of the goodness of fit test to find out whether the hypothetical model is supported by empirical data are presented in Table 4 below:

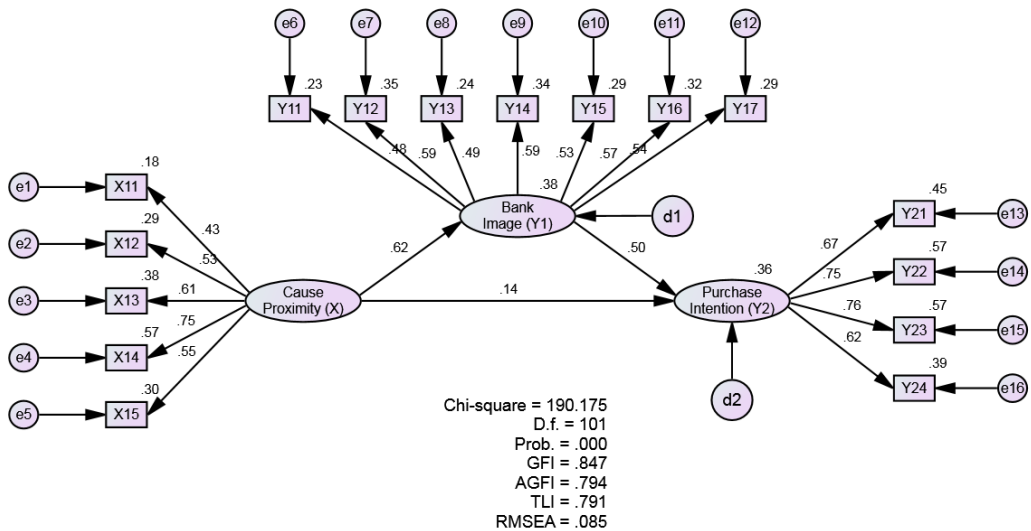
Table 4. **Goodness Of Fit Index Full Model**

Indeks	Cutt-off Value	Model result	Remark
Chi-Square	$\geq 0,05$	190,175	Good
Probabilitas	$\geq 0,05$	0,000	Good
GFI	$\geq 0,90$	0,847	Good
AGFI	$\geq 0,90$	0,794	Dissatisfactory
TLI	$\geq 0,95$	0,791	Dissatisfactory
CFI	$\geq 0,95$	0,824	Dissatisfactory
RMSEA	$\leq 0,08$	0,085	Good

Table 3 shows that the confirmatory factor analysis on the measurement model for the entire model (full model) is acceptable even though there are limitations, namely AGFI, TLI and CFI show that they do not meet the minimum requirements (Sugiyono, 2017). Based on the results of the Goodness of Fit test, it can be concluded from the following: eight criteria that must be met, 5 criteria indicate a good model. Therefore, this model is suitable for use in hypothesis testing. The results of calculations using AMOS show the value of each regression coefficient along with the t-count value (t-statistic) of 1.96. The CR column is identical to the t-value in the multiple regression analysis technique. To assess the significance of the hypothesized structural path, it can be seen from the t-statistic or p-value. If the t-statistical

value is  $\geq 1.96$  or  $p\text{-value} \leq 0.05$ , the statistical hypothesis ( $H_0$ ) is rejected and the alternative hypothesis is accepted. This means that there is a significant influence between the latent variables. If the  $t$ -statistic value is  $< 1.96$  or  $p\text{-value} > 0.05$ , then the statistical hypothesis ( $H_0$ ) is accepted, which means that there is no significant effect of the latent variable on other latent variables.

Figure 1. Inner Model Measurement



The test of each of the hypotheses stated is described one by one in the following sections:

Table 5. Hypothesis Testing Results

Hypothesis	Relationship among Variables	Path Coefficient	t- statistic	p- value	Remark
H1	CSR (X) → Corporate Image (Y1)	0,412	2,888	0,004	H1 Accepted

H2	Corporate Image (Y1) → Purchase Intention (Y2)	0,958	2,485	0,013	H2 Accepted
H3	CSR (X) → Purchase Intention (Y2)	0,183	0,883	0,377	H3 Rejected

Based on the estimation results of the influence parameter coefficient between variables in Table 4.19, it can be seen that there are two significant paths; namely the influence of CSR on Corporate Image and the Influence of Corporate Image on Purchase Intention; and there is no significant influence for the effect of the CSR variable on Purchase Intention. The parameter coefficient values and p-values for each of the hypothesized structural models are as follows:

Hypothesis 1: Cause Proximity has a significant effect on Corporate Image

The path between Cause Proximity CSR activities to attitudes has a parameter coefficient value of 0.412 with a p-value of 0.004; less than 0.05. Thus the hypothesis in the model can be accepted, meaning that there is a significant influence between the Cause Proximity variable and Corporate Image. The positive parameter coefficient value indicates that the better the assessment of the Cause Proximity CSR of Bank Kalbar, the better the assessment of the Corporate Image of Bank Kalbar.

Hypothesis 2: Corporate Image affects Purchase Intention

The path between Corporate Image and Purchase Intention has a parameter coefficient value of 0.958 with a p-value of 0.013; less than 0.05. Thus the hypothesis in the model is accepted, meaning that there is a significant influence between the Corporate Image variable and Purchase Intention. The positive parameter coefficient value shows that the higher the value of Corporate Image, the higher the Purchase Intention or Intention to become a customer of Bank Kalbar (Erdil, 2015; Kijpanjasub & Jitkuekul, 2019; Ronaldo et al., 2018).

Hypothesis 3: Cause Proximity has a significant effect on Purchase Intention.

The value of the path parameter coefficient between the social value on attitudes is - 0.183 with a p-value of 0.377 greater than 0.05. Thus the hypothesis in the model is rejected, meaning that there is no significant effect between the Cause Proximity CSR Bank Kalbar variable with Purchase Intention or intention to become a customer.

CSR as a marketing communication tool in creating a positive image (Corporate Image) (Yoo & Lee, 2018) can encourage the intention to become a customer (Casimiro Almeida & Matos Coelho, 2017; Gusti Noorlitaria et al., 2020). This means that CSR activities carried out by

companies can be used as a strategy to win the competition because as a regional bank, Bank Kalbar has a positive value in the eyes of the community (Sancllemente-Téllez, 2017). This is based on the CSR activities of Bank Kalbar which are provided to all people of West Kalimantan. However, the effect of the closeness of implementing CSR activities must be through the formation of a Corporate Image to be able to influence the intention to become a customer. The effect of cause Proximity CSR has no significant effect on the intention to become a customer of Bank Kalbar. The public is more concerned with the reputation of the bank when deciding whether to choose to become a customer of Bank Kalbar, rather than just looking at their CSR activities.

## **Conclusion**

Cause Proximity (X) has a significant effect on Corporate Image (Y1) or Citra Bank Kalbar. The first hypothesis is proven or accepted. Thus a positive assessment of Cause Proximity CSR implemented by Bank Kalbar will increase the positive image of Bank Kalbar. Corporate Image (Y) has a significant effect on Purchase Intention Intention to Become a Customer of Bank Kalbar (Y2) in Pontianak. The second hypothesis is proven or can be accepted. Thus, the more positive the assessment of the Corporate Image (Y) will increase the intention to become a customer of Bank Kalbar. Cause Proximity of Bank Kalbar's CSR activities (X) has no significant effect on the intention to become a customer of Bank Kalbar. The third hypothesis is unproven or unacceptable. Thus, the proximity of the customer to the area where the Bank Kalbar social program is implemented does not affect the intention to become a customer of Bank Kalbar.

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