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# The Influence of Corporate Social Responsibility (CSR) on Customer Loyalty Mediated by Customer Satisfaction, Trust, Word of Mouth (WOM), and Company Reputation

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**Abstract:** Retaining customers is important for companies because the cost of acquiring new customers is much greater than the cost of maintaining relationships with current customers. This is because loyal customers will certainly provide a positive image for the company and generate word of mouth promotion in acquiring new customers. The purpose of this study is to examine the effect of Corporate Social Responsibility (CSR) on customer loyalty mediated by Customer Satisfaction, Trust, Word of Mouth (WOM), and Corporate Reputation. Type data Which used is data primary, is data Which sourced or managed in a way direct by researcher. Collection data in study This done through questionnaire with using google-form . The population of this study were customers who had been Government Banks for more than 1 (one) year, namely Bank Mandiri, Bank BNI, and Bank BRI and were over 17 years old (seventeen years old). The sample in this study was 100 customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI who have used and are still using the services of these banks. This study uses the Structural Equation Model (SEM) approach with a measurement model assisted by the Smart PLS program version 3.2.9. Furthermore results study show that corporate social responsibility has a significant positive effect on customer satisfaction, trust, word of mouth, corporate reputation , and customer loyalty. Then the variables customer satisfaction, trust, corporate reputation found has a significant positive effect on customer loyalty, but the word of mouth variable does not affect customer loyalty . Furthermore, it was found that customer satisfaction, trust, and corporate reputation can mediate the relationship between corporate social responsibility and customer loyalty . However, the corporate social responsibility variable does not affect customer loyalty with word of mouth as a mediator.

**Keywords:** Corporate social responsibility, customer loyalty, customer satisfaction, trust, word of mouth , and corporate reputation .

## INTRODUCTION

Retaining customers is important for companies because the cost of acquiring new

customers is much greater than the cost of maintaining relationships with current customers. This is because loyal customers will certainly provide a positive image for the company and generate word of mouth promotion in acquiring new customers (Nasiru & View, 2021) . Therefore, it is necessary for management to try how to increase customer loyalty . According to Islam et al. ( 2021) , customer loyalty can be increased through the implementation of corporate social responsibility (CSR). Even in recent years, the concept of corporate social responsibility (CSR) has become an international phenomenon in all business fields. The banking business is also one of the most important industries in the world economy. Banks always strive to gain their reputation and trust from customers. One way is to apply the principle of social responsibility, so that banks have begun to adopt the concept of CSR into their strategies. With the aim of achieving adequate economic performance with a social and environmental approach, commercial banking also carries out corporate social responsibility activities with ethical principles (Paulík et al. , 2015) . Through CSR activities carried out by banks, of course , it can reflect that banks contribute to their efforts to have responsibility to society (Jeon et al., 2020; Raza et al., 2020) . Previous research has revealed that the implementation of corporate social responsibility will affect customer loyalty (Faqihudin et al ., 2020) . The same results were also shown by Tran (2022) that corporate social responsibility (CSR) is not only beneficial for the company but can also improve customer perceptions related to several factors including trust, satisfaction and loyalty. Therefore, business activities will have an impact on the external environment, banks must consider their business practices to identify and develop accurate strategies to meet customer sustainability expectations (Wong et al ., 2022) .

Referring to previous research, the researcher then developed the model by adding the company's reputation variable as a mediating variable. This is in accordance with the results of Gli et al . (2024) that company reputation can affect customer loyalty. Understanding the strategic importance of company reputation as a communication tool that improves the company's position through ongoing loyalty. However, this study is interesting because it tries to see the role of customer satisfaction, trust, WOM, corporate reputation as mediating variables in explaining the relationship between CSR and customer loyalty, this is important because there have been quite a lot of studies that test the direct influence of CSR on customer loyalty.

Banking studies have paid great attention to the role of CSR in improving managerial performance with a deep focus on the company's perspective ( Bukhari et al. , 2020 ; Harun et al. , 2020) . Although it is considered to contribute to improving banking performance Suhartanto et al . ( 2019 ) , exploration of customer perspectives on the relationship between CSR and loyalty is still rarely done in research. As a result, banks find it difficult to utilize CSR in increasing customer support. In addition, little attention has been paid to factors that mediate the relationship between CSR and loyalty, such as reputation, image, trust, and satisfaction ( Raza et al . , 2020) . Reputation is needed to ensure whether CSR can create a superior banking perspective in the minds of customers, thus encouraging them to be loyal ( Aramburu & Pescador, 2019 ) . Meanwhile, image, trust, and satisfaction are needed to observe customer attitudes towards bank reputation so that a better relationship is formed between CSR and loyalty. This pattern has not been seriously explored in previous studies ( Islam et al ., 2021; Latif et al. , 2020) .

Previous research results by Al Hawamdeh et al . (2022) revealed that CSR aspects in terms of ethics, social activities, and the environment have a significant effect on customer satisfaction. Furthermore, the research results of Rather et al. (2019) and Khan et al. (2020) show that satisfaction partially affects customer loyalty. Furthermore, previous research conducted by Cheung & Pok (2019) found that CSR can have a positive effect on the level

of high trust in the eyes of consumers . Then in the research of Islam et al. ( 2021) found that the level of trust has a positive effect on consumer loyalty. Then the results of previous research conducted by Hanaysha (2021) showed that corporate social responsibility has a positive and significant effect on word of mouth . In addition, the results of Ban's research & Jun (2019) found that WOM has a positive and significant effect on loyalty. And in the research of Ahn et al. (2021) shows that there is a positive relationship between CSR and corporate reputation. Furthermore, a recent study by Tahir et al. (2021) revealed that corporate reputation has a positive relationship with customer loyalty . In this context High corporate reputation is associated with companies having a high perception of social responsibility and as a result, this leads to increased customer loyalty .

This study has a research gap with previous studies, where Tran's (2022) study was conducted in the jewelry industry in Vietnam, while this study was conducted in Indonesia through the Government Banking industry, namely Bank Mandiri, Bank BNI and Bank BRI. Based on the background above, this study aims to examine the effect of corporate social responsibility (CSR) on customer loyalty mediated by customer satisfaction, trust, word of mouth (WOM), and company reputation.

The benefits of this research are to better understand the impact of corporate social responsibility (CSR) disclosure on customer loyalty with the role of customer satisfaction, trust, word of mouth (WOM), and corporate reputation as mediating variables. The results of this study are expected to provide valuable suggestions for companies to increase customer loyalty.

## METHOD

This study uses a quantitative approach with an associative type, namely the study tries to explain the relationship between variables. The study will use several exogenous and endogenous variables. Exogenous variables consist of Corporate Social Responsibility (CSR) for endogenous variables in this study consist of Customer Satisfaction , Trust , WOM , Corporate Reputation , and Customer Loyalty . The type of data used is primary data, which is data that is sourced or managed directly by researchers. Data collection in this study was carried out through a questionnaire using a google-form . The data measurement scale uses the Linkert scale form. In this scale, the statement is conveyed with four alternative answers. For the Linkert scale, the details are: Strongly Agree = 4, Agree = 3, Disagree = 2 and Strongly Disagree = 1.

The population of this study is customers who have been in Government Banks for more than 1 (one) year, namely Bank Mandiri, Bank BNI, and Bank BRI and are over 17 years old (seventeen years old). While the definition of the sample according to Malhotra (2017) is a subgroup of selected population elements to participate in a study. The sample in this study was 100 customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI who have used and are still using the services of these banks. The determination of the number of samples is based on Hair et al . (2019) , namely that sampling must be at least 5-10 times the number of questionnaires.

Data analysis using structural equation modeling (SEM) to assess hypotheses because it has the ability to estimate various relationships and interrelationships when explaining measurement errors in the Hair et al . estimation process . (Hair et al., 2019) . This study uses SEM because SEM provides a conceptually interesting way of testing a theory. If a researcher expresses a theory in a relationship between measured variables, then SEM will assess how the theory fits the reality as depicted in the data to find out how the research variables influence each other.

This study uses the Structural Equation Model (SEM) approach with the measurement

model of the Smart PLS program version 3.2.9 to measure the intensity of each research variable and the structural model analyzes the data and research hypotheses. This is intended so that researchers can analyze latent variables, indicator variables and measurement errors directly to find out how the research variables influence each other.

## RESULTS AND DISCUSSION

This study was conducted to analyze the influence of Corporate Social Responsibility (CSR) on customer loyalty mediated by customer satisfaction, trust, word of mouth (WOM), and customer reputation . By distributing e-forms (google form) on 100 respondents have met the sample criteria. Therefore, the sample size used in this test is 100 respondents.

Based on data collection, it is known that the majority of respondents are women, reaching 53%, while men are 47% of the total sample. Then looking at the age group, it is known that the majority of respondents are aged > 36 years, namely 64.0%, followed by respondents aged 26 - 35 years as many as 30.0% and respondents aged 17 - 25 years as many as 6%. Then based on education level, it is known that the majority of respondents have a bachelor's degree, namely 69.0%, then respondents who stated that they have a master's / doctoral degree as many as 15%, then respondents who have a high school education as many as 10%, and finally respondents who have a diploma as many as 6%. In addition, the characteristics based on work, the majority work as private employees as many as 76%, then those who state that their work is other jobs as many as 16%, then respondents who work as civil servants as many as 6%, and students as many as 2%. Furthermore, the characteristics of respondents seen from Bank Customers, the majority of respondents are Mandiri customers as many as 49%, then respondents who stated BRI respondents as many as 25%, respondents who stated BNI customers as many as 23%, and respondents who are customers from other banks as many as 3%. Then the characteristics of respondents seen from the length of time they have been customers of the bank, the majority of respondents as many as 70% have been bank customers for more than 5 years, then respondents who stated they have been customers for 3-5 years as many as 14%, respondents who have been customers for 1-2 years as many as 12%, and respondents who have been customers for <1 year as many as 4%.

### Outer Model Measurement

Validity test is used to measure how accurate the indicators of a particular model are. Validity test aims to determine whether a model used is valid or not. Furthermore, for reliability test is the measurement of the consistency of the model used. Reliability testing and evaluation, can use correlation testing to measure the consistency of existing results with the model and research results with validity and reliability tests on a sample of 100 respondents with a questionnaire in the form of 28 statements.

**Table 1. Validity Test**

| Variables | Indicator | Outer Loading | Criteria | Information |
|---|---|---|---|---|
| Customer Loyalty | CL1 | 0.865 | > 0.60 | Valid |
| | CL2 | 0.925 | > 0.60 | Valid |
| | CL3 | 0.919 | > 0.60 | Valid |
| | CL4 | 0.871 | > 0.60 | Valid |
| Corporate Reputation | CR1 | 0.936 | > 0.60 | Valid |
| | CR2 | 0.872 | > 0.60 | Valid |
| | CR3 | 0.896 | > 0.60 | Valid |
| | CR4 | 0.837 | > 0.60 | Valid |
| | CR5 | 0.881 | > 0.60 | Valid |
| | CR6 | 0.806 | > 0.60 | Valid |

| Variables | Indicator | Outer Loading | Criteria | Information |
|---|---|---|---|---|
| Customer Statistics | CS1 | 0.876 | > 0.60 | Valid |
| | CS2 | 0.930 | > 0.60 | Valid |
| | CS3 | 0.965 | > 0.60 | Valid |
| | CS4 | 0.903 | > 0.60 | Valid |
| Corporate Social Responsibility | CSR1 | 0.880 | > 0.60 | Valid |
| | CSR2 | 0.833 | > 0.60 | Valid |
| | CSR3 | 0.820 | > 0.60 | Valid |
| | CSR4 | 0.896 | > 0.60 | Valid |
| | CSR5 | 0.844 | > 0.60 | Valid |
| Trust | TR1 | 0.870 | > 0.60 | Valid |
| | TR2 | 0.917 | > 0.60 | Valid |
| | TR3 | 0.919 | > 0.60 | Valid |
| | TR4 | 0.771 | > 0.60 | Valid |
| Word of Mouth | WOM1 | 0.911 | > 0.60 | Valid |
| | WOM2 | 0.826 | > 0.60 | Valid |
| | WOM3 | 0.896 | > 0.60 | Valid |
| | WOM4 | 0.837 | > 0.60 | Valid |
| | WOM5 | 0.830 | > 0.60 | Valid |

Source: Data Processing From Smart-PLS 3.9

The results of the validity test in the table above show that the value of the outer loading on this research variable is > 0.6, where the correlation of the measurement items in this study has a high indicator value for each variable, thus the convergent value has met the good category.

**Table 2. Reliability Test**

| Variables | Cronbach's Alpha | Composite Reliability | Average Variance Extracted (AVE) | Information |
|---|---|---|---|---|
| Customer Loyalty | 0.917 | 0.942 | 0.802 | Reliable |
| Corporate Reputation | 0.937 | 0.950 | 0.761 | Reliable |
| Customer Statistics | 0.938 | 0.956 | 0.845 | Reliable |
| Corporate Social Responsibility | 0.909 | 0.931 | 0.731 | Reliable |
| Word of Mouth | 0.912 | 0.934 | 0.741 | Reliable |
| Trust | 0.892 | 0.926 | 0.759 | Reliable |

Source: Data Processing From Smart-PLS 3.9

Furthermore, the measurement results of composite reliability show that the value of each variable has a composite reliability value of > 0.7. Then from Cronbach's alpha, the value of each variable is > 0.6. The measurement for the average variance extracted (AVE) in this study has a value of each variable of > 0.5, which indicates that the results of the convergent validity measurement in this study have met the existing requirements. Thus, the requirements for evaluating convergent validity and discriminant validity have met the requirements and the variables are said to be good which can be used in research.

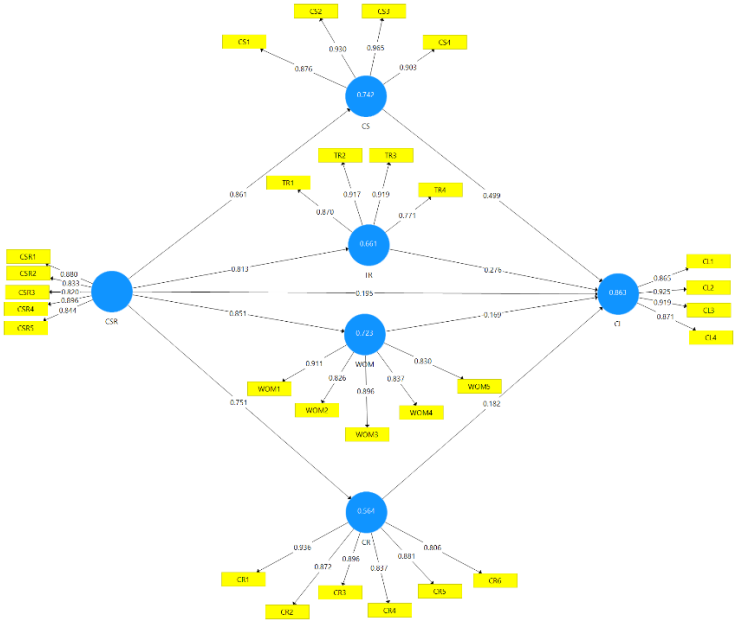


**Figure 1. Outer Model**

Source: results of research data processing output SmartPLS 3.9

## Inner Model Measurement

The inner model is used to find out or find out about latent variables that can affect the dependent variable and to create a deep and mature picture of the relationship between variables. The inner model can also be used as a prediction tool and to gain insight into different but mutually influential variables. In testing this model, assistance is used from the bootstrapping procedure in SmartPLS. Next there is an estimate for path coefficients, effect size (f-sq

## R-Square Test

This test method is a method that aims to provide an overview of how strong and good the endogenous variables are influenced by exogenous variables and the calculation results show that the Adjusted R-Square value is an exogenous variable. The results of the determination test with the r square test are as in the following table .

**Table 3. Results of R- Square Value Test**

| Variables | R Square Adjusted |
|---|---|
| Customer Loyalty | 0.855 |
| Customer Statistics | 0.739 |
| Trust | 0.657 |
| Word of Mouth | 0.721 |
| Corporate Reputation | 0.559 |

Source: Data Processing From Smart-PLS 3.9

Based on the table above, the results in the Adjusted R-Square column of the customer loyalty variable have a value of 0.855 or if converted into a percentage it becomes 85.5%, this shows that the customer loyalty variable is influenced by 85.5% by the customer satisfaction, trust, word of mouth, and corporate reputation variables . The remaining 14.5% of the customer loyalty variable can be explained by other variables, outside of the variables studied in this study. Then the customer statisfaction variable has a value of 0.739 or if converted into a percentage it becomes 73.9%, this shows that the customer statisfaction variable is influenced by 73.9% by the corporate social responsibility variable . The

remaining 26.1% of the customer statisfaction variable can be explained by other variables, outside of the variables studied in this study. Furthermore, the trust variable has a value of 0.657 or if converted into a percentage it becomes 65.7%, this shows that the trust variable is influenced by 65.7% by the corporate social responsibility variable . The remaining 34.3% of the trust variable can be explained by other variables, outside the variables studied in this study.

word of mouth variable has a value of 0.721 or if converted into a percentage it becomes 72.1%, this shows that the word of mouth variable is influenced by 72.1% by the corporate social responsibility variable . The remaining 27.9% of the word of mouth variable can be explained by other variables, outside the variables studied in this study. And finally, the corporate reputation variable has a value of 0.559 or if converted into a percentage it becomes 55.9%, this shows that the corporate reputation variable is influenced by 55.9% by the corporate social responsibility variable . The remaining 44.1% of the corporate reputation variable can be explained by other variables, outside the variables studied in this study.

**Path Coefficient Test**

coefficient testing is to provide an overview of how the direction of the relationship of variables towards a negative or positive relationship (Ghozali, 2016) . In this test, the range value is from -1 to 1. The positive range is from 0-1, while the negative range is (-1) -0. Hypothesis testing uses bootstrapping analysis techniques . Through the results of the t-statistics obtained, it can be seen the influence of the significant level between the independent variables to the dependent variables. If the t-statistic value> 1.967 (0.05) t-table significance 5% then the influence is significant. Furthermore, through the results of the p-value obtained if the p-value for each variable <0.05 then H0 is rejected. The positive influence can be seen through the original sample . In the smartPLS program, the results of the research model test are depicted in Figure 3 and the results of the hypothesis test are shown in Table 4.

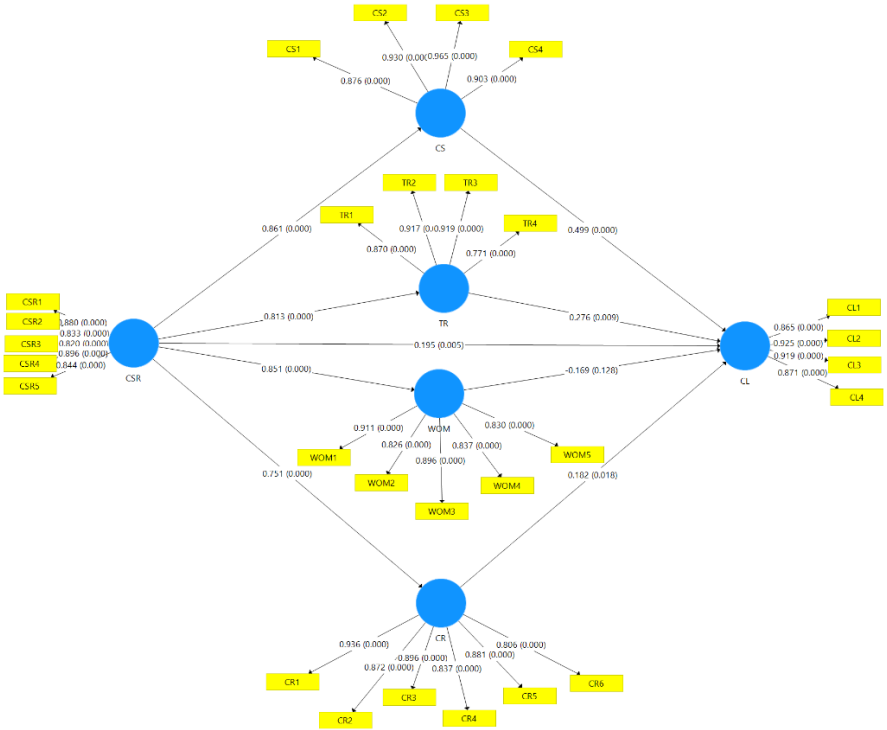



**Figure 2. Research Path Diagram**
Source: results of research data processing output SmartPLS 3.9

**Table 4. Path Coefficient Test Results**

| Connection | Original Sample (O) | T Statistics (\|O/STDEV\|) | P Values | Information |
|---|---|---|---|---|
| Corporate Social Responsibility -> Customer Statistics | 0.861 | 32,766 | 0,000 | H1 accepted |
| Corporate Social Responsibility -> Trust | 0.813 | 25,227 | 0,000 | H2 accepted |
| Corporate Social Responsibility -> Word of Mouth | 0.851 | 47,022 | 0,000 | H3 accepted |
| Corporate Social Responsibility -> Corporate Reputation | 0.751 | 13,906 | 0,000 | H4 accepted |
| Corporate Social Responsibility -> Customer Loyalty | 0.195 | 2,797 | 0.005 | H5 accepted |
| Customer Statistics -> Customer Loyalty | 0.499 | 3,610 | 0,000 | H6 accepted |
| Trust -> Customer Loyalty | 0.276 | 2,634 | 0.009 | H7 accepted |
| Word of Mouth -> Customer Loyalty | -0.169 | 1,524 | 0.128 | H8 rejected |
| Corporate Reputation -> Customer Loyalty | 0.182 | 2,374 | 0.018 | H9 accepted |
| Corporate Social Responsibility -> Customer Statistics -> Customer Loyalty | 0.430 | 3,490 | 0.001 | H10 accepted |
| Corporate Social Responsibility -> Trust -> Customer Loyalty | 0.225 | 2,611 | 0.009 | H11 accepted |
| Corporate Social Responsibility -> Word of Mouth -> Customer Loyalty | -0.144 | 1,521 | 0.129 | H12 rejected |
| Corporate Social Responsibility -> Corporate Reputation -> Customer Loyalty | 0.136 | 2,355 | 0.019 | H13 accepted |

Source: results of SmartPLS 3.0 research output data processing

## Discussion

### The Influence of Corporate Social Responsibility on Customer Satisfaction

The results of the first hypothesis show that corporate social responsibility (CSR) has a positive effect on customer satisfaction in customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI . These results indicate that the better the implementation of corporate social responsibility (CSR), the higher the level of customer satisfaction. This means that banking companies have a significant role in a sustainable society. They are not only important pillars of the economy but also play a role in promoting sustainability through various initiatives such as financing environmentally friendly projects and financial education for the community. In addition, banking companies have also met high standards of trust. In this case, public trust in banks is very important because they manage funds that are trusted by the community. In addition, customers see that these banks have run their

businesses ethically, comply with applicable regulations, and provide quality services to their customers. The results of this study are in line with research conducted by Tran (2022) which shows that CSR has a positive and significant effect on customer satisfaction . The same study was also conducted by Eldin and Alhassan (2023) which showed that CSR has a positive and significant effect on customer satisfaction . CSR activities in their responsibility towards the environment also have a significant effect on customer satisfaction (De Mendonca & Zhou, 2019) .

**The Influence of Corporate Social Responsibility on Trust**

The results of the second hypothesis test show that corporate social responsibility (CSR) has a significant positive effect on trust in customers of government banks, namely Bank Mandiri, Bank BNI, and Bank BRI. These results indicate that the better the implementation of corporate social responsibility (CSR) by government banks such as Bank Mandiri, Bank BNI, and Bank BRI, the higher the level of customer trust in these banks. In this context, banking companies play an important role in building a sustainable society. Companies are recognized as trustworthy and valued entities for their contributions to social activities. In addition, they are also known to run their businesses with high ethical principles. Customer satisfaction with the services provided is also an important performance indicator for these banking companies. The significant role of banking companies in a sustainable society is evident from their recognition as trustworthy entities. This is reflected in their commitment to making meaningful contributions to social activities, which not only strengthens their relationship with the community but also strengthens their integrity as financial institutions. By conducting business ethically, these banking companies not only comply with industry regulations and norms but also strengthen the foundation of trust with their customers. Their success in meeting customer expectations and satisfaction confirms that they are able to provide adequate and quality services. According to Cheung & Pok ( 2019) organizations that are considered publicly responsible by consumers tend to have a high level of trust in the eyes of consumers. The results of this study are in line with the research of Zhao et al. ( 2021) ; Kim ( 2019) who found that CSR has a significant positive effect on trust .

**The Influence of Corporate Social Responsibility on Word of Mouth (WOM)**

The results of the third hypothesis test show that corporate social responsibility (CSR) has a significant positive effect on word of mouth in customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI. These results indicate that the better the implementation of CSR, the more it can increase the level of positive word of mouth from the perception of customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI. This means that banking companies have contributed to a sustainable society . Companies are recognized as trustworthy and valued entities for their contributions to social activities. In addition, they are also known to run their businesses with high ethical principles. From these activities, actively introducing and mentioning the banking company in everyday conversations, this expands the reach of word of mouth marketing. In other words, effective CSR helps create positive experiences that are then naturally shared by customers with their social environment. The results of this study are in line with research conducted by Hanaysha (2021) which shows that corporate social responsibility (CSR) has a positive and significant effect on word of mouth . The same study was also conducted by Nguyen et al. ( 2023) which shows that corporate social responsibility (CSR) has a positive and significant effect on word of mouth .

**The Influence of Corporate Social Responsibility on Corporate Reputation**

The results of the fourth hypothesis test show that corporate social responsibility (CSR) has a significant positive effect on corporate reputation in customers of state-owned banks, namely Bank Mandiri, Bank BNI, and Bank BRI. The results of this study confirm that the better the implementation of CSR, the better the bank's reputation in the eyes of customers. In other words, the bank's efforts to make a positive contribution to society and the surrounding environment not only create a good social and environmental impact, but also strengthen their image and reputation as a responsible financial institution. This indicates that CSR efforts, such as contributions to sustainable communities, support for social activities, and ethical business practices, can improve the reputation and trust of customers in the banking company. This can strengthen the perception that these companies do not only prioritize profit, but are also responsible for the social and environmental impacts of their business activities. According to Pham & Tran (2020), corporate social responsibility is a way to consciously contribute to the basic order of society, thereby improving the company's image. Because CSR activities have a positive effect on the company's image, most organizations not only pay attention to CSR, but also actively participate in CSR activities. Miras-Rodríguez et al . (2020) revealed that the effective implementation of CSR responsibilities towards employees, customers, communities, and the environment, as well as the description of CSR implementation in the annual report, improves stakeholders' perceptions of the company. The results of this study are in line with Park's (2019) research which found that CSR practices affect the company's reputation. The same results were shown by Ahn et al. ( 2021) shows that there is a positive relationship between CSR and corporate reputation.

**The Influence of Corporate Social Responsibility on Customer Loyalty**

The results of the fifth hypothesis test show that corporate social responsibility (CSR) has a significant positive effect on customer loyalty in customers of state-owned banks, namely Bank Mandiri, Bank BNI, and Bank BRI. These results indicate that the better the implementation of corporate social responsibility (CSR), the higher the level of customer loyalty. This means that CSR efforts, such as contributions to sustainable communities, support for social activities, and ethical business practices, can increase behaviors such as recommending bank products to others, telling positive things about the bank, and having a strong intention to remain a bank customer. All of this shows that customers are not only satisfied with the banking services provided, but also feel emotionally attached or committed to the bank. According to Mohammed & Al-Swidi (2019), it is emphasized that CSR related to the environment has a direct effect on customer loyalty. Thus, understanding how certain CSR practices can increase consumer perceived value and social media engagement value will lead to customer loyalty. The results of this study are in line with research conducted by Ali et al . ( 2021) which found that CSR has a positive effect on customer loyalty. The same results were shown by Islam et al. (2021) empirically shows that strong business capabilities combined with effective CSR initiatives result in high levels of customer loyalty.

**The Influence of Customer Satisfaction on Customer Loyalty**

The results of the sixth hypothesis test show that customer satisfaction has a significant positive effect on customer loyalty in customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI. The results of this study indicate that the higher the level of customer satisfaction, the higher the level of customer loyalty at Bank Mandiri, Bank BNI, and Bank BRI. This means that customer perceptions of the product meet

expectations, high levels of satisfaction, and the suitability of the choice to save money at the bank all contribute positively to the perception of customer loyalty. This shows that when customers feel that the bank meets or even exceeds their expectations, they tend to be more motivated to continue using the product and recommend the bank to others, telling good things about the bank, and the commitment to remain a customer also shows that the customer is not only directly satisfied, but also has an emotional attachment and long-term intentions towards the bank. According to Ali et al. ( 2021) the role of customer satisfaction has been observed in customer loyalty behavior, and it shows the impression of increasing customer involvement with the company. More precisely, a high level of customer satisfaction leads to the continuity of their relationship with the company. These results are reinforced by research by Akbari et al. ( 2020) found that customer satisfaction is considered as one of the most significant determinants of customer loyalty. Similar results were shown by Rather et al. ( 2019) and Khan et al. ( 2020) showing that partially Satisfaction has an effect on customer loyalty.

**The Influence of Trust on Customer Loyalty**

The results of the seventh hypothesis test show that trust has a significant positive effect on customer loyalty in customers of government banks, namely Bank Mandiri, Bank BNI, and Bank BRI. This finding shows that the higher the level of trust that customers have in the performance of Bank Mandiri, Bank BNI, and Bank BRI, the stronger the bond of loyalty that is formed. This means that customers have complete confidence in the company, have high confidence in the products provided, believe in the quality of the products, and believe in the commitment promised by the company. This makes customers willing and planning to continue using the company's products, indicating that strong trust is closely related to customer loyalty. Quoquab et al. (2020) stated that trust plays an important role in repurchase decisions because trust has been widely accepted as the basis for interaction or exchange in business transactions. Furthermore, trust and confidence are reported as the basis for forming loyalty. The results of this study are in line with research conducted by (Raza et al., 2020) . Islam et al. ( 2021) supports the idea that customer trust has a positive effect on customer loyalty.

**The Influence of Word of Mouth on Customer Loyalty**

The results of the eighth hypothesis test show that word of mouth does not affect customer loyalty in customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI. This finding shows that the higher the level of word of mouth does not significantly affect customer loyalty in Bank Mandiri, Bank BNI, and Bank BRI. In this context, in Government Banks such as Bank Mandiri, Bank BNI, and Bank BRI . This means that promoting the benefits and positive image of banking companies to others through various means, such as sharing product benefits, spreading positive perceptions, socializing company policies, introducing the company, and consistently mentioning the company name in conversation. This cannot increase brand awareness, they do not directly guarantee or increase customer loyalty. Therefore, to strengthen loyalty, companies need to focus on the quality of service and experience that provides consistent added value to customers. The results of this study are supported by research by Ahmudin & Ranto (2023) which found that word of mouth has no effect on customer loyalty. This means that Telkomsel card users do not use word of mouth as a reference in using Telkomsel cards . This result is not in line with research by Ban & Jun (2019) which found that WOM had a positive and significant effect on loyalty. This means that the more often customers share positive experiences or recommend products and services to others, the higher their level of loyalty towards the

company.

**The Influence of Corporate Reputation on Customer Loyalty**

The results of the ninth hypothesis test show that corporate reputation has a significant positive effect on customer loyalty in state-owned bank customers, namely Bank Mandiri, Bank BNI, and Bank BRI. This finding shows that the better the bank's reputation, the more customer loyalty it can increase at Bank Mandiri, Bank BNI, and Bank BRI. This means that corporate reputation such as an extraordinary image, well-known in the public eye, strong brand recognition, trust in products, consistency in fulfilling promises, and guaranteed product quality are things that can increase the level of customer loyalty. In other words, when customers feel confident and believe in a bank's positive reputation, they tend to recommend the bank to others, speak well of the bank, remain loyal customers, and plan to continue using the bank's products and services in the future. The results of this study are in line with research conducted by Tahir et al. ( 2021) revealed that corporate reputation has a positive relationship with customer loyalty . The same results were shown by Gli et al. ( 2024) , Ofori (2020) , Osakwe et al. (2020) and Yomboi et al. (2021) showed that corporate reputation has a positive effect on customer loyalty.

**The Influence of Corporate Social Responsibility on Customer Loyalty Mediated by Customer Satisfaction**

The results of the tenth hypothesis test show that corporate social responsibility has a significant effect on customer loyalty with customer satisfaction as a mediator that is positively correlated with customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI. The results of this study indicate that the better the implementation of CSR and the mediation of customer satisfaction can increase customer loyalty to Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI. This means that when customers feel that a bank makes a meaningful contribution to society and runs a business with good ethics, this increases customer satisfaction with the bank's products and services. This customer satisfaction in turn affects the level of customer loyalty to the bank, such as the possibility of recommending bank products to others, speaking well of the bank, and the desire to remain loyal customers in the future. CSR refers to the obligation of the business world to implement these policies, to make these decisions, or to follow the desired actions in relation to the goals and values of society (Latif et al., 2020) . The results of this study are in line with research conducted by Akbari et al. ( 2020) which revealed that customer satisfaction significantly mediates the influence of CSR on customer loyalty .

**The Influence of Corporate Social Responsibility on Customer Loyalty Mediated by Trust**

The results of the eleventh hypothesis test show that corporate social responsibility has a significant effect on customer loyalty with trust as a mediator that is positively correlated with customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI. This finding confirms that the better the implementation of CSR by these banks, the higher the level of trust that customers have in the bank, which ultimately affects their level of loyalty. This means that when customers feel that a bank has social responsibilities such as contributing to sustainable communities, supporting social activities, and ethical business practices, it can increase the level of customer trust in the bank. This level of trust in turn affects customer loyalty to the bank, such as the likelihood of recommending bank products to others, speaking well of the bank, and the desire to remain loyal customers in the future. According to Cheung & Pok ( 2019) organizations that are considered publicly

responsible by consumers tend to have a high level of trust in the eyes of consumers. The results of this study support the research of Ali et al. ( 2021) who found that CSR has a positive effect on customer loyalty. Islam et al. ( 2021) revealed that customer trust can have a positive impact towards customer loyalty.

**The Influence of Corporate Social Responsibility on Customer Loyalty Mediated by Word of Mouth**

The results of the twelfth hypothesis test show that corporate social responsibility does not affect customer loyalty with word of mouth as a mediator in customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI. Banking companies have shown a commitment to social responsibility such as contributions to sustainable communities, support for social activities, and ethical business practices, which can increase the level of customer trust in the bank. The results of the word of mouth mediation study were not significant. This means that although the company is recognized as a trustworthy entity and is appreciated for their contributions to social activities. In addition, they are also known to run their business with high ethical principles. this does not help create a positive experience that is then naturally shared by customers to their social environment and recommend bank products to others, speak well of the bank, and the desire to remain loyal customers in the future. The results of this study are supported by research by Ahmudin & Ranto (2023) which found that word of mouth has no effect on customer loyalty. Where Telkomsel card users do not use word of mouth as a reference in using Telkomsel cards . This result is not in line with the research of Shah & Jan (2021) which found that word of mouth significantly mediates the influence of corporate social responsibility on customer loyalty . In this case, when a company carries out CSR well, customers tend to talk about their positive experiences to others. This positive talk then increases customer loyalty. So, WOM acts as an intermediary that strengthens the relationship between CSR and customer loyalty.

**The Influence of Corporate Social Responsibility on Customer Loyalty Mediated by Corporate Reputation**

The results of the thirteenth hypothesis test show that corporate social responsibility has a significant effect on customer loyalty with corporate reputation as a mediator that is positively correlated with customers of Government Banks, namely Bank Mandiri, Bank BNI, and Bank BRI. This means that when customers have a positive perception of CSR carried out by a bank through activities such as contributions to sustainable communities, support for social activities, and ethical business practices, it can increase the level of customer trust in the bank, this increases the company's reputation in the eyes of customers. A good reputation then affects customer loyalty to the bank to recommend bank products to others, speak well of the bank, and the desire to remain loyal customers in the future. According to Pham & Tran ( 2020) the higher the CSR, the better the bank's reputation in the eyes of customers. In other words, the bank's efforts to make a positive contribution to society and the surrounding environment can improve the image and good reputation of the company. The results of this study are in line with research conducted by Gli et al. ( 2024) , Cowan et al. ( 2020) , and Islam et al. ( 2021) found that CSR signals are significantly and positively related to corporate reputation and customer loyalty.

## CONCLUSION

The test results in this study there are 13 hypotheses, where 11 hypotheses are declared accepted and can be proven while 2 hypotheses are rejected. Of the 11 accepted hypotheses,

all have an influence and strengthen each existing variable. While the rejected hypothesis is Word of Mouth which has no influence and strengthens the influence on Customer Loyalty , this hypothesis that does not meet the requirements and does not have a positive influence does not mediate customer loyalty .

This study still has limitations with the sample studied, namely only 100 respondents as data testing , this is an important concern by choosing a representative and sufficient sample to handle complex analysis is very important. Ensuring the sample reflects the population relevant to the research topic. Considering the possibility of a causal relationship between the variables studied, especially in terms of influencing Corporate Social Responsibility (CSR) on customer loyalty mediated by customer satisfaction, trust, Word of Mouth (WOM), and customer reputation . It should be noted that the results of this study may depend on certain cultural, economic, and social contexts. Generalization of the results to a wider population should be done with caution. Then in this study there are limitations where the 8th and 12th hypotheses are rejected in this case the Word of Mouth (WOM) variable does not affect customer loyalty, and does not play a mediating role for the relationship between Corporate Social Responsibility (CSR) and customer loyalty.

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