

ABSTRACT

Basically the application of the form of corporate social responsibility is increasingly active and widely used to offset its business operations. This is done and applied as a form of corporate social responsibility for the effects of business activities. More companies are increasingly applying CSR both in the form of charity and empowerment. One of those companies is PT. BNI Tbk. This must be done so that Bank BNI will be able to map consumer behavior patterns for the future in terms of attitudes, satisfaction, and consumer loyalty. To increase and maintain customers, it is necessary to understand consumer perspectives related to CSR. Consumer behavior is very important to pay attention because consumers, in this case customers are the most important part of supporting the sustainability of a company. Consumer awareness of the company's CSR activities is the main prerequisite for their positive reaction to this activity.

This study aims to determine how the consumer perceptions related to CSR initiatives carried out by Bank BNI, attitudes, satisfaction, and consumer loyalty at Bank BNI. In addition, this study focuses on knowing the factors of CSR initiatives to influence on consumer attitudes.

The research method used is quantitative by spreading questionnaires and managing data from 200 respondents who have been customers for at least three months, know CSR carried out by BNI Bank, and are in one of the cities in Indonesia (Medan, Jakarta, Bandung, Surabaya, Denpasar, or Makassar). The data is then processed using the SmartPLS 3.0 application.

The results showed that there are three CSR initiatives related to preferences for environmentally friendly initiatives, preferences for philanthropic initiatives, and preferences for initiatives supporting employees did not have an influence on consumer attitudes. While the two CSR initiatives related to perceptions of bank involvement in CSR activities and preferences for customer-centered activities have an influence on consumer attitudes. Furthermore, perceptions of bank involvement in CSR activities have an influence on consumer satisfaction, and consumer satisfaction have an influence on consumer loyalty.

The results of the evaluation of the study show that there is a need to improve the best services in customer-centered CSR initiatives and maintain bank involvement in CSR activities. This research can also be used in other companies that have carried out CSR.

Keywords: *CSR Initiatives, Attitude, Satisfaction, Loyalty.*