

THE EFFECT OF CORPORATE SOCIAL RESPONSIBILITY IMAGE ON SAVING INTENTION MEDIATED BY BRAND PRESTIGE AT BANK ACEH SYARIAH AREA BANDA ACEH IN STUDENT FACULTY OF ECONOMICS AND BUSINESS UNIVERSITY SYIAH KUALA

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ABSTRACT: *This study aims to examine the effect of Corporate Social Responsibility Image on Saving Intensity mediated by Brand Prestige at Bank Aceh Syariah Banda Aceh. Respondents in the study were male and female students studying at Faculty of Economics and Business Unsyiah who is the Customer and Non-Customer of Bank Aceh Sharia Banda Aceh. Research method used questionnaire as research instrument. The questionnaires were analyzed as many as 185 questionnaires. The sampling technique used is probability sampling, and the type used is stratified random sampling. Corporate Social Responsibility Image have positive effect to Brand Prestige, Brand Prestige have positive effect to saving intention. In this research the mediation variable is Brand Prestige that is partially mediate in this research.*

KEYWORDS: Corporate Social Responsibility Image, Corporate Image, Brand Prestige, Saving Intention

INTRODUCTION

Research Background

In the banking world, Islamic banks are a relatively new service industry, which implements Islamic sharia in every banking activity. By looking at the increasingly tight competition in the service business world, the sharia banks must really know the right strategy to win the competition. In general, prospective customers who will save certainly choose banks that can provide benefits and convenience. Each customer will pay attention and consider certain factors to decide saving. In addition, customers also pay attention to the *image of the company* and *branding* so that customers are motivated to seek satisfaction in the conduct of depository activities in the Bank, because after all consumers in the behavior will seek maximum satisfaction in meeting their needs.

Bambang Pujadi (2010:23) Stated that the intention of saving is derived from a learning process and thought processes that form a perception of potential customers. This saving intention creates a motivation that continues to be captured in his mind and becomes a very strong desire that in the end when a consumer has to fulfill his need to actualize what is in his mind. Prestige brands will be a top priority for consumers to make purchases. Therefore the company must be able to create an attractive brand and describe the benefits of products in accordance with the wishes of consumers to form a positive response of a brand. *Good branding* is one asset for the company, because the brand will have an impact on every consumer perception, where people will have a positive impression on the company.

Consumer perceptions that positively affect the company or the company's products, so as to trigger consumer knowledge to assess and select a product/service in accordance with the associations embedded in consumer memory. The image of a company starts from the feelings of customers and business people perceived by consumers. A positive corporate image is likely to trigger a buyer or customer to purchase the product.

With the positive image of the company generated by the CSR program then prospective customers to identify the company's valuation process through the company's Brand Prestige. Corporate Social Responsibility has an important position in the world of Public Relation, because the company not only think about material benefits, but also concern for the community, so it is expected to increase public sympathy. This is in accordance with the function of Public Relation related to social marketing.

Implementing Corporate Social Responsibility is a good investment for the growth and sustainability of a company's business. Corporate Social Responsibility can be implemented by Public Relation of each company. Creating sustainable corporate activities is one of roles, Public Relation's especially helping to keep the corporate image positive.

As a concrete manifestation and commitment of CSR implementation Bank Aceh Syariah provides assistance and support in the implementation and development of religious, social, economic, health, education and sports and cultural activities provided to a number of institutions in the Aceh region. Bank Aceh Syariah provides sports equipment and sponsorship to the people of Aceh through Bank Aceh Syari'ah, as one of the pillars of Aceh's development, which is part of the *Corporate Social Responsibility* (CSR) program of Bank Aceh Syari'ah. President Director of PT. Bank Aceh Syari'ah, Busra Abdullah, in explaining that the CSR of Bank Aceh Syariah is 5 percent of the company's profit.

A customer usually tends to have a savings intention because of the positive image generated by the company that can be seen from the CSR program that has been done by the company especially in Banda Aceh city during the period, so that the people of Banda Aceh can feel the positive impact of the CSR program result encouraging communities to conduct savings activities at Bank Aceh Syariah Kota Banda Aceh. Based on the above background, the researcher identifies the influence of *Corporate Social Responsibility Image* on the intention of saving at PT Bank Aceh Syariah company in Banda Aceh area so have interest to save in this Bank.

LITERATURE REVIEW

Corporate Social Responsibility Image

According to Ambadar (2008) CSR as a commitment of the company or business world to contribute to sustainable economic development by taking into account corporate social responsibility and focusing on the balance between attention to the economic, social and environmental aspects.

Brand Prestige

According to Erdogmus (2012), brand prestige is an important thing in the market of ready-made goods in the sense of fulfillment of one's acceptance in one's social life as well as in

fulfilling the needs of one's personal identity. According to Hanzaee & Taghipourian (2012) explains brand prestige is a subjective evaluative assessment of a person's high social status.

Savings Intention

Theory is adopted from the theory of Buying Intent According to Mowen (2007: 43) is the determination of a purchase to perform an action such as buying a product or service. Intention itself is a combination of the beliefs of consumer attitudes terhadap products or services. Buying intentions are often used to analyze consumer behavior. Before making a purchase, the consumer will collect information about the product to be considered. Sweetin et al. (2013) provides an interesting study, finding that consumers have a higher saving intention to socially responsible companies than socially irresponsible companies. when the corporate social responsibility is done well, the customer has a good perception of the company that implement the social program, so that the perception of the company brand, the higher the perception of the prospective customer to the brand prestige the higher the intention to save.

The Effect of CSR Image on Savings intentions

Johan and Ulf (2007) suggests that *CSR Image* has a positive impact on the intention of saving consumers. Lee and Shin (2010) note that the social contribution of companies and the contribution of local communities influences the intention of saving consumers. In addition, Sweetin et al. (2013) provides an interesting study, finding that consumers have a higher saving intention to socially responsible companies than socially irresponsible companies. In contrast, Oberseder, Schlegelmilch and Gruber (2011) found that while consumers have a positive attitude toward socially responsible companies, it may not affect their actual saving behavior. The effect of *CSR Image* is still unclear.

H1: *CSR Image* has an effect on Saving Intention.

The Influence of CSR Image on Brand Prestige

Based on the literature shows that there is a significant positive relationship between *CSR Image* with *Brand Prestige* Steenkamp, Batra and Alden (2003) defines brand prestige as "relatively high brand positioning status related to brand" (as quoted in Baek, Kim & Yu, 2010). Helm (2011: 657) defines the company's reputation "is a socially shared impression - a collective concept - because it depends on the individual's perception of how others perceive the company." More and more companies are adopting CSR initiatives to enhance their prestige (Curras-Perez, Binge-Alcaniz & Alvarado-Herrera, 2009, Lai et al., 2010; Pomeroy & Johnson, 2009). Park et al. (2014) adapted the four responsibilities of CSR Carroll (economic, legal, ethical, and Philanthropic) to examine the relationship between CSR responsibilities, consumer confidence, and the reputation of the company, found that the economic and legal CSR initiatives have a direct positive impact on the company's reputation. Moreover Saeidia et al. (2015) found that reputation and competitive advantage mediated the relationship between CSR and company performance.

H2: *CSR Image* is influential against *Brand Prestige*.

The influence of Brand Prestige on Savings Intentions

Elbedweihy and Jayawardhena (2014) summarizes that *Brand Prestige* is an important

antecedent of the intention of saving consumers. Tseng and Chen (2008) confirm that the higher the perception of prospective customers against brand prestige, the higher the intention of saving. Furthermore, Moslehpour, Pham and Yumnu (2014) found that Brand prestige positively perceived affects the possibility of prospective customers to have Saving Intentions.

H3: *Brand Prestige* has an effect on Savings Intention.

The Influence of CSR Image on Savings Intent is mediated by Brand Prestige

According to Sweetin et al. (2013) provides an interesting study, finding that customers have a higher saving intention to a socially responsible company than socially unaccountable companies. Then Tseng and Chen (2008) confirm that the higher the consumer perceived brand prestige, the higher the consumer's intention to buy. So it can be concluded that *CSR Image* has an effect on Saving Intention mediated by *Brand Prestige*.

H4: *CSR Image* has an effect on Saving Intent mediated by *Brand Prestige*.

To give a clearer picture of the relationship between each factor / variable that affects other factors then formed a correct frame of mind. Based on a review of the basic theories and previous research, it can be prepared a framework in this study, which can be seen from figure 1 are presented below:

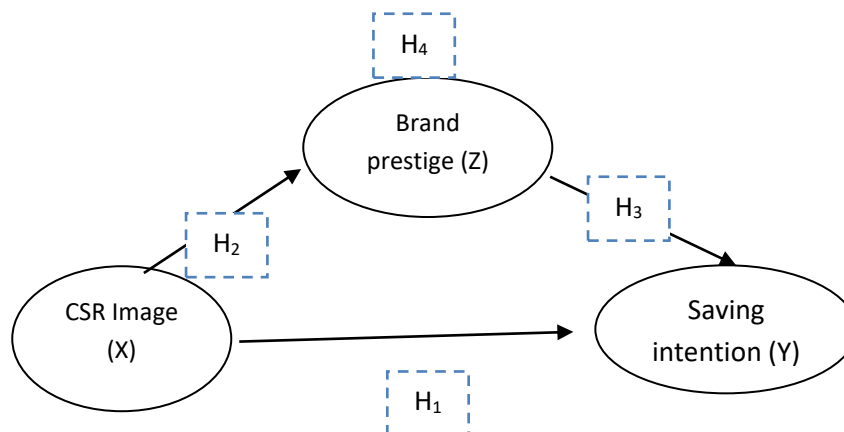


Figure 1. Framework

RESEARCH METHODOLOGY

Location and Object Research

Area will conduct research at the Faculty of Economics and Business University Syiah Kuala Banda Aceh, and the scope of this research is related to the intention of saving prospective customers at PT Bank Aceh Syariah Banda Aceh. The object of this research is Corporate Social Responsibility (CSR) Image as independent variable, *Brand Prestige* as Mediation variable and Intensity of Saving as dependent variable.

Population and Sampling

This study used the analysis at the individual level, so the population of this study is a

student of Faculty of Economics and Business Syiah Kuala University with a total of 1650 people. Since all the populations of this study were identified the sample design used in this study was *probability sampling* ie the magnitude of the probability, or the probability of the population element to be selected as the subject of the sample is known and each element of the population represents *aknown non-zero chance of selection*) (Cooper & Emory, 1996). The type *probability sampling* selected is *stratified random sampling stratified random sampling*. Determination of the number of samples using the Slovin formula (Suliyanto,2006: 100).

When the number of samples is known as many as 185 people from the population of 1650 people, then to determine the proportion of each segment of researchers using the following formula which results can be seen in table 1.

Tabel 1. Breakdown of Total Population and Sample

Force	Number	Proportion
2014	408	48
2015	343	38
2017	331	36
2016	285	31
2013	159	18
2012	98	11
2011	26	3
Total	1650	185

Source: Primary Data (processed), 2018

Data Collection Techniques

Techniques collection techniques and information used in this study by using a questionnaire. The questionnaire used is the type of option to make it easier for respondents to provide answers, because an alternative answer is provided and only takes a shorter time to answer it. Questionnaire to be given to the respondent is a questionnaire given through google form.

Operational Variable

The operational variables in this study are *corporate social responsibility image* as exogenous/independen variable (X) and Brand prestige as mediation/ intervening variabel (Z), and the intention of saving as Endogen /dependent variable (Y).

Data Analysis Tools Data

Analysis equipment in this study is *Hierarchical Linear Modeling (HLM)* is used to test the influence between independent variables with dependent variable. Withsoftware *SPSS FOR WINDOWS 20.0*. method of *Hierarchical Linear Modeling (HLM)* to know the influence

of variables, which include:

1. *Corporate Social Responsibility Image* Influence to Saving Intention as hypothesis 1
2. *Corporate Social Responsibility Image* affect *Brand Prestige* as hypothesis 2,
3. *Brand Prestige* effect on the saving intention as hypothesis 3
4. *Corporate Social Responsibility Image* to the saving intention mediated by *Brand Prestige* as hypothesis 4.

In this research there is intervening variable (mediation) that is *Brand prestige*. According to Baron and Kenny (1986) a variable is called an intervening variable if that variable influences the relationship between predictor (independent) and criterion (dependent) variables.

RESEARCH RESULTS AND DISCUSSION

Respondents' Characteristics

Research was conducted on customers and non-customers at Bank Aceh Syariah Banda Aceh, the authors sampled as many as 185 respondents. The selection of respondents was done by method *proportionate stratified sampling*. Characteristics of respondents in this study is whether the respondents of customers of Bank Aceh Sharia or non-customers, the characteristics of respondents primarily about the gender of respondents, the age of respondents, force, and college majors. The authors then identify the characteristics of the respondents as shown in the table below:

Table 2. Descriptive Statistics Respondent Characteristics

No	Description	Frequency	Percentage
1	Customer:		
	Yes	91	49.2%
	No	94	50.8%
	Total	185	100%
2	Age:		
	17-18 Years	35	18.9%
	19- 20Years	53	28.6%
	21-22 Years	81	43.8%
	23-24 Years	16	8.6%
	Total	185	100%
3	Gender		
	Male	83	44.9%
	Female	102	55.1%
	Total	185	100%

4	Force:		
	2011	03	1.6%
	2012	11	5.9%
	2013	18	9.7%
	2014	48	25.9%
	2015	38	20.5%
	2016	31	16.8%
	2017	36	19,5%
	Total	185	100%
5	Department		
	S1Management	99	53.5%
	S1Accounting	47	25.4%
	S1Development	28	15.1%
	Economics	11	5.9%
	S1Islamic Economic		
	Total	185	100%

Validity Test

Research variables used in research is the result of a set of indicators obtained from the results of the distribution questionnaire so that the resulting data need to be tested the truth or validity. In this study testing the validity of the instrument used is Confirmatory Factor Analysis (CFA). In CFA we should also look at the output of a rotated component matrix that must be perfectly extracted, then the process of validity testing with factor analysis must be repeated by eliminating the question items that have double values. In addition, to examine the interrelated variables is shown by the value of determination (R) which is close to 0, the value *KMO* (Keizer-Meyer- Olkin) must be greater than 0.5, test Bartlett and test *MSA* (Measure of Sampling Adequency).

Based on Table 1, it can be seen that the values in the columns *MSA* and *KMO* are in accordance with the predefined criteria that should be greater than 0.5. Thus, it can be seen that all the statements contained in the research variables can be said to be valid because they have fulfilled the standard criteria of standard *MSA* and *KMO* that is more than 0.5.

Reliability Test

Use of question items as an indicator of the data research variables require the existence of a consistency test through reliability test, so the data used is really reliable or meet the reliability aspects to be analyzed further. Reliability test in this research is done by calculating cronbach alpha from each instrument in a variable. Size of reliability is considered reliable based on the coefficient *Cronbach alpha* of more than 0.60 (Malhotra, 2003).

Table 3. Validity Test Results

<i>Corporate social Responsibility Image</i>			
No	Statement	Factor Payload	KMO
1	X1	0.854	0.684
2	X2	0.909	
3	X3	0.827	
<i>Brand Prestige</i>			
No	Statement	Factor Load	KMO
1	Z1	0.797	0.860
2	Z2	0.824	
3	Z3	0.825	
4	Z4	0.822	
5	Z5	0.778	
<i>Savings Intent</i>			
No	Statement	Factor Load	KMO
1	Y1	0.896	0.745
2	Y2	0.895	
3	Y3	0.905	

Table 4. Reliability Test Results

N	Variables	Cronbach's alpha	Descriptio
1	<i>Corporate Social Responsibility</i>	0.827	<i>Reliable</i>
2	<i>Brand Prestige</i>	0.867	<i>Reliable</i>
3	<i>Saving intentions</i>	0.881	<i>Reliable</i>

Testing Hypothesis

Testing is done by using method *Hierarchical Linear Modeling* (HLM) to determine the effect between variables. The result of hypothesis testing is done partially (t test) to know the direct influence between variables with the provision of value $sig < 0.05$. Based on the results of regression analysis in table 5 shows that *Corporate Social Responsibility Image* significant effect on the Saving Intention with the value of regression coefficient (β) of 0.691 with probability < 0.05 . Thus hypothesis 1 is accepted in accordance with the partial test procedure (t test) if $sig\ value < 0.05$ means the effect of independent variable to dependent variable is significant, then H_{a1} is accepted and H_{01} is rejected. Based on the results of regression analysis in table 5 shows that *Corporate Social Responsibility Image* significant effect on *Brand Prestige* with regression coefficient value (β) of 0.834 with probability < 0.05 .

Thus hypothesis 2 is accepted in accordance with the partial test procedure (t test) if $sig\ value < 0.05$ means that the independent variable influence to the dependent variable is significant, then H_{a2} is accepted and H_{02} is rejected. Based on the results of regression

analysis in Table 5 shows that *Brand Prestige* significantly influence the Intention of Saving with the value of regression coefficient (β) of 0.612 with probability <0.05 . Thus hypothesis 3 is accepted in accordance with the partial test procedure (t test) if *sig value* <0.05 means that the independent variable influence to the dependent variable is significant, then H_{a3} is accepted and H_{03} is rejected. Further hypothesis 4 predicts the mediation effect using Baron & Kenny regression analysis (1986) suggests that mediation relationship occurs when:

1. Independent variables have a significant effect on the dependent variable.
2. Independent variable has significant effect to mediator variable.
3. Mediator variables have a significant effect on the dependent variable.

Full Mediation (*full/perfect mediation*) occurs if the independent variable's influence on the dependent variable is directly significant, but the effect becomes insignificant when it involves the mediation variable. Mediation partial (*partialmediation*) occurs when the effect of the independent variable on the dependent variables, both directly and indirectly, is significant.

Based on table 5 below shows that in the first equation, *Corporate Social Responsibility Image* has asignificant effect on decision involvement with regression value (β) 0.691 on probability <0.05 . In the second equation, *Corporate Social Responsibility Image* is influential significant to *Brand Prestige* with regression value (β) 0,834 at probability $<0,05$. In the third equation, *Brand Prestige* has significant effect on Saving Intention with regression value (β) 0,612 at probability $<0,05$. In the fourth equation, *Corporate Social Responsibility Image* is tested simultaneously on Savings Intent with *Brand Prestige* as a mediation variable.

The result shows that *Corporate Social ResponsibilityImage* has significant effect on the saving intention with regression value (β) 0,180 on probability $<0,05$. Thus hypothesis 4 is accepted in accordance with the partial test procedure (t test) if *sig value* <0.05 means that the influence of *Corporate Social Responsibility Image* on Saving Intention is mediated by *partial mediation* so that H_{a4} is accepted and H_{04} is rejected.

Table 5. Summary of Results of Regression Analysis

Variable	Brand Prestige (Z)			Intention of Saving (Y)		
	Stage 1 (β)	Sig.	Stage 2 (β)	Sig.	Stage 3 (β)	Sig.
<i>Corporate Social Responsibility Image</i> (X)	0.834	0.000	0.691		0.180	0.000
<i>Brand Prestige</i> (Z)					0.612	0.000
R	0.691		0.834		0.769	
R ²	0.477		0.695		0.591	
ΔR^2	0.474		0.694		0.587	
Significance at the level of $p < 0.05$						

Source: Primary Data (processed), 2018

Table 6. Summary Results of Testing Research Hypotheses

Hypothesis	Description
H ₁ : corporate social responsibility image effect the intention saving	hyphoteses accepted
H ₂ : corporate Social responsibility Image effect on brand prestige	hyphoteses accepted
H ₃ : brand prestige influence on saving intention	hyphoteses accepted
H ₄ : brand prestige mediate the influence of corporate social responsibility image against saving intention	hyphoteses accepted

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of the research and discussion described in the previous chapter, it can be drawn some conclusions as follows:

1. Corporate Social Responsibility Image has a significant effect on the intention of saving.
2. Corporate Social Responsibility Image significantly influence Brand Prestige
3. Brand Prestige has a significant effect on the intention of saving.
4. Brand Prestige mediates partially the influence of Corporate Social Responsibility Image on the intention of saving.

Suggestion

Based on the conclusions described above, it can be summarized some suggestions as follows:

1. Based on the results of research on descriptive Corporate Social Responsibility Image, the question item "CSR Bank Aceh Syariah beneficial to the people
2. Based on the results of the research on descriptive *Brand Prestige*, the question item "The main reason I choose Bank Aceh Syariah because it has good quality customer service.", Has the lowest average value of 3.44. Suggestion from the researcher, Bank Aceh Syariah of Banda Aceh Region must endeavor to improve the quality of service so that prospective customer will be more confident to conduct transaction at Bank Aceh Syariah Banda Aceh.
3. Based on the research on descriptive saving intention, the item "Main Reason I choose Bank Aceh Syariah because it has good quality of customer service" has the lowest average value is 3,383. Advice from the researchers, Bank Aceh Syariah Banda Aceh should strive to implement the program *CSR* better so that in the future people will not hesitate to save at Bank Aceh Syariah Banda Aceh because funds *CSR* company well allocated by the company.

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