THE EFFECT OF CSR, GREEN BANKING, SERVICE QUALITY, AND CUSTOMER EXPERIENCE ON CUSTOMER LOYALTY AT BRI

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ABSTRACT

This research aims to determine the effect of corporate social responsibility, green banking, service quality, and customer experience on customer loyalty at Bank Rakyat Indonesia. This quantitative study used primary data collected through questionnaires distributed to 100 BRI customers. Data were analyzed using multiple linear regression with supporting statistical tests, including the F-test, t-test, and adjusted R^2 test. The results indicate that corporate social responsibility and customer experience have a significant effect on customer loyalty, while green banking and service quality do not. Theoretically, this study enriches the understanding of factors influencing customer loyalty in the context of sustainable banking practices. Practically, the findings provide insights for BRI to strengthen CSR programs and enhance customer experience as strategic efforts to improve customer retention and loyalty.

Keywords: Banking Industry, Corporate Social Responsibility, Customer Experience and Customer Loyalty, Green Banking, Service Quality, Loyalty Strategy, Sustainable Banking

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh tanggung jawab sosial perusahaan, perbankan hijau, kualitas pelayanan dan pengalaman nasabah terhadap loyalitas nasabah pada Bank Rakyat Indonesia. Penelitian kuantitatif ini menggunakan data yang diperoleh melalui penyebaran angket/kuesioner dengan 100 responden nasabah BRI. Data dianalisis menggunakan regresi linear berganda dengan uji statistik pendukung, meliputi Uji F, uji t, dan uji R^2. Hasil menunjukan bahwa tanggung jawab sosial perusahaan dan pengalaman nasabah berpengaruh terhadap loyalitas nasabah, sedangkan perbankan hijau dan kualitas pelayanan tidak berpengaruh terhadap loyalitas nasabah. Secara teoritis, penelitian ini memperkaya pemahaman tentang faktor-faktor yang memengaruhi loyalitas nasabah dalam konteks praktik perbankan berkelanjutan. Secara praktis, temuan ini memberikan wawasan bagi BRI untuk memperkuat program CSR dan meningkatkan pengalaman nasabah sebagai upaya strategis untuk meningkatkan retensi dan loyalitas nasabah.

Kata kunci: *Industri Perbankan, Pengalaman Nasabah dan Loyalitas Nasabah, Perbankan Hijau, Kualitas Pelayanan, Strategi Loyalitas, Perbankan Berkelanjutan, Tanggung Jawab Sosial Perusahaan*

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INTRODUCTION

The banking industry plays a vital role in the financial sector by collecting and distributing funds between surplus and deficit units, as well as providing various financial services to customers (Wau, Fau, & Mendrofa, 2023). Almost all financial activities depend on banking services, making banks an integral part of individual and institutional life (Taher, 2024). Along with the development of global trade, banking remains one of the most important institutions in supporting economic growth (Sulistyo, 2022). A significant increase in growth trends shows public trust in the stability and innovation of banking services.
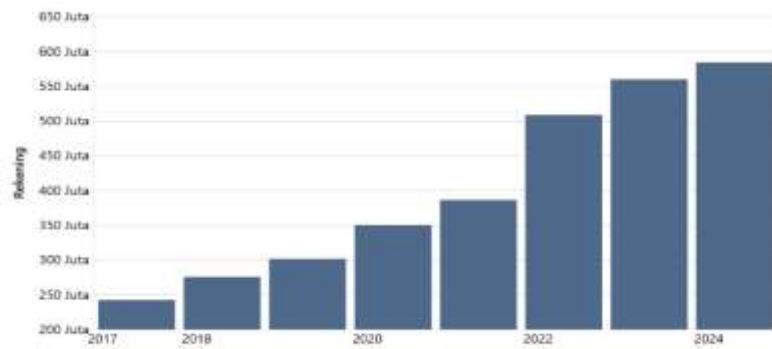
Figure 1. Total Deposit Accounts of Indonesian Commercial Banks (2017-2024*)
Source: Deposit Insurance Corporation, (2024)

Based on Figure 1. According to data from the Deposit Insurance Corporation, the number of commercial bank deposit accounts in Indonesia reached 584.18 million as of June 2024, increasing significantly from 242.39 million accounts in 2017. This growth indicates strong public trust in banking stability. Savings accounts dominate at 98.15% of total accounts, with 98.8% belonging to the retail segment under IDR 100 million, reflecting the dominance of retail banking in Indonesia, wrote LPS in a report published Monday (07/22/2024).
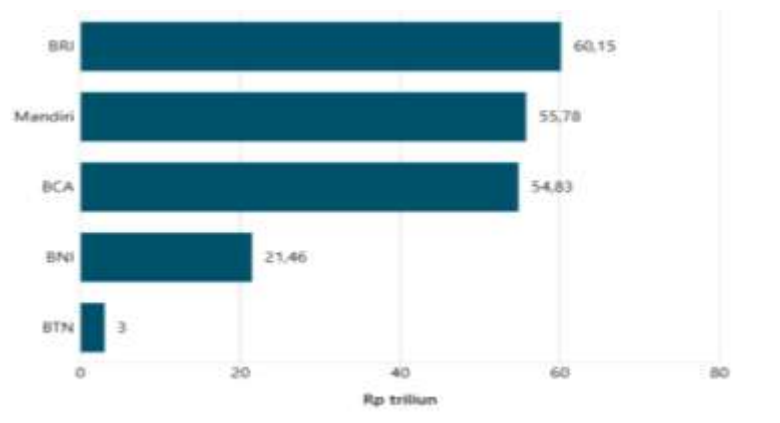

Figure 2. Net Profit of the 5 Largest Banks in Indonesia (2024)
Source: databoks.katadata.co.id (2024)

In the era of globalization and digitalization, banking transformation is driven by technology and customer expectations for faster and more reliable services. PT Bank Rakyat Indonesia (Persero), Tbk (BRI), as one of the largest commercial banks, provides financial solutions to support economic development through lending, investment, and digital innovation. In 2024, BRI recorded a net profit of IDR 60.15 trillion, making it the most profitable national bank (databoks.katadata.co.id, 2024). This achievement demonstrates BRI's operational efficiency, digital transformation through BRImo, and strong customer loyalty (Monintja, Ratu, & Kawengian, 2024). Customer loyalty has become a key factor in maintaining business sustainability. Loyalty arises from positive customer experiences, high service quality, and trust in a company's social and environmental responsibility Hikmah (2020). BRI's extensive branch network also facilitates customer access and satisfaction Andriani, Mulyana, Altydar, Sitoh, and Fajar (2024) In the concept of sustainable development, a company's sustainability depends on its level of responsibility for the impacts of its activities. This responsibility includes both social and financial responsibility. Companies communicate this responsibility to their stakeholders by disclosing their Corporate Social Responsibility (CSR) activities (Damayanti & Septiyanti, 2022). CSR activities can be used as a way to build a good reputation that enables them to compete (Santika & Kurniawan, 2023). Currently, service quality is a key weapon to support and compete with competitors.

Especially in the service sector, service quality is crucial, as it provides a high level of customer satisfaction, thus becoming an important means of gaining competitive advantage (Fortuna & Pandjaitan, 2022). Service quality is also an important factor in attracting customers by offering better service and entertainment (M. T. I. Rumengan, M. T. A. Rumengan, A. Suhardis, & K. Riza, 2023). Service quality factors are also important in attracting potential customers. Service quality is "the activity, benefit, or satisfaction offered by comparing consumers' perceptions of the service they receive and their expectations with the company's service attributes" (M. T. A. Rumengan, M. T. I. Rumengan, A. Suhardis, & K. Riza, 2023).

This study aims to explore how BRI maintains customer loyalty amid intense competition and the growing demand for sustainable banking practices. A strategic synergy involving Corporate Social Responsibility (CSR), Green Banking, Service Quality, and Customer Experience is considered essential. The research is based on Social Exchange Theory Blau (2017), which views the customer–company relationship as a reciprocal exchange where socially responsible actions foster customer loyalty (Aqila, Usdek, & Praharjo, 2024; Kim, Nurunnabi, Kim, & Jung, 2018). Previous studies show mixed findings. Some, such as Soleha and Sari (2023), Apriliana and Affan (2024), and Aslichah (2024), found that CSR positively affects customer loyalty, while others, like U. Hasanah (2023) and Kenlarasati (2024), reported no significant effect due to low customer awareness of CSR programs. Similarly, green banking practices were found to enhance loyalty in studies by Dewi and Indudewi (2024), Sun et al. (2020), and Ulwany and Hasanah (2024) state that green banking practices can strengthen customer loyalty. However, the findings of Putri (2024) and Bukhari, Hashim, Amran, and Hyder (2020) revealed insignificant effects. In addition, service quality is widely recognized as a determinant of loyalty (Arthasari, 2025; Badri & Sepriyanti, 2024; Jannah, Hilal, & Supriyaningsih, 2025; Putra, Enas, & Herman, 2025). But some studies and Arianto and Nirwana (2021) reported that poor service quality weakens satisfaction and loyalty links. Likewise, customer experience is found to significantly influence loyalty Wardani (2023) and Winarto and Andrew (2025), though in certain digital contexts, positive experiences do not always lead to loyalty (Rafli & Yunanto, 2024).

Research Gap and Novelty

Most previous studies have analyzed these variables separately or in limited combinations, such as CSR with loyalty or service quality with satisfaction. However, few have integrated *CSR, Green Banking, Service Quality,* and *Customer Experience* simultaneously within a single analytical model, especially in the context of a state-owned bank that emphasizes sustainability like BRI. Therefore, this research fills the gap by providing a comprehensive framework that connects social responsibility, environmental sustainability, and customer-centered strategies in building loyalty.

The novelty of this study lies in its integrative approach and contextual focus on BRI, which has a strong commitment to sustainable finance. The findings are expected to contribute theoretically by enriching the literature on sustainable banking and loyalty strategy and practically by providing strategic recommendations for BRI to strengthen loyalty through socially responsible and customer-oriented initiatives.

LITERATURE REVIEW
Customer loyalty

Customer loyalty refers to a customer's consistent commitment to repurchase and recommend a company's products or services (Pearson (1996); (Alim, Zufriah, & Fathoni, 2025). Dayat, Sudarmiatin, Soetjipto, and Wardoyo (2023) argue that loyalty emerges from positive emotional experiences that drive satisfaction and trust. Similarly, Basuni, Setiadi, Fitralisma, and Ikhwan (2023), describe brand loyalty as a positive attitude shaped by satisfaction and perceived value, while Yum and Yoo (2023) highlights behavioral indicators such as repeat purchases and willingness to pay premium prices. In the banking context, loyalty is not only reflected in continuous usage but also in advocacy behavior that strengthens the bank's reputation (Wardani, 2023).

Corporate Social Responsibility (CSR)

CSR is defined as a company's moral and strategic responsibility toward social, economic, and environmental well-being (Said, 2018; Syam, 2021). It aims to build long-term trust and legitimacy Bhatia and

Makkar (2020) while improving corporate reputation and loyalty (Am, Saraswati, & Subekti, 2024). Recent studies confirm that CSR perception significantly affects customer loyalty. For instance, Sun et al. (2020) and Pham and Nguyen (2025) found that CSR positively influences consumer loyalty in the financial sector. Yen and Chen (2025) further emphasizes that CSR should be integrated into branding and relationship management to strengthen loyalty. Likewise, Aslichah (2024) and Hadi et al. (2024) concluded that CSR implementation enhances customer trust and loyalty in Indonesian banks. Conversely, studies such as U. Hasanah (2023) and Kenlarasati (2024) noted that limited customer understanding of CSR programs can weaken this relationship.

Green Banking

Green banking emphasizes environmental accountability in financial operations through eco-friendly investments and digital innovations (Ningsih, Hanif, & Iqbal, 2020; Widasari, Ashari, & Kurniawan, 2025). It embodies the *triple bottom line*—profit, people, and planet—by funding sustainable projects such as renewable energy and green infrastructure (Angela, Wajdi, Sanjaya, & Arbainah, 2022). Empirical studies show consistent evidence of its impact on loyalty. Muflih, Iswanto, and Purbayati (2024) revealed that strong green practices directly foster customer loyalty, while Ibe-enwo, Igbudu, Garanti, and Popoola (2019) found that green banking positively affects bank image, trust, and loyalty. Similarly, Dewi and Indudewi (2024) and Ulwany and Hasanah (2024) concluded that sustainable banking practices significantly enhance customer attachment. However, Nabiela (2024) argued that green banking more strongly affects satisfaction than loyalty, implying a partial linkage between environmental initiatives and customer retention.

Service Quality

Service quality is commonly defined as the gap between customer expectations and perceived performance (Cronin et al., 1988). It encompasses reliability, responsiveness, assurance, empathy, and tangibles (Hakim, Nurhayati, & Sukmawati, 2024). Consistent with this, Hermanti (2017) and Sadewa and Astuti (2018) highlight that service quality is a dynamic construct influenced by employee behavior and service delivery. Numerous studies have validated its strong effect on loyalty. Badri and Sepriyanti (2024), Jannah et al. (2025), and Arthasari (2025) found that high service quality significantly increases loyalty in Indonesian banking. Internationally, Mugova, Kiliswa, and Mashizha (2025) confirmed that service quality predicts customer loyalty ($\beta = 0.173$, $p = 0.005$), reinforcing its global relevance. Riswanda and Millanyani (2025) also reported that e-service quality has the most substantial total effect on loyalty, underscoring the importance of digital interaction quality in the banking sector.

Customer Experience

Customer experience represents the cumulative emotional and cognitive response resulting from direct and indirect interactions with a company (Ghita & Ouaffa, 2023). Positive experiences create emotional satisfaction and loyalty (Wardani, 2023). In banking, this includes digital usability, employee service, and overall engagement. Arora and Banerji (2024) emphasized that customer experience is a key predictor of satisfaction and loyalty, while Winarto and Andrew (2025) found that superior service experiences drive loyalty at Bank Permata. Conversely, Rafli and Yunanto (2024) noted that good experiences may not always translate into loyalty when customers are exposed to competitive digital alternatives.

Critical Integration and Research Gap

Although numerous studies have examined CSR, green banking, service quality, and customer experience individually, few have integrated these dimensions into a single analytical model, particularly in the context of sustainable banking in Indonesia. Moreover, international evidence highlights the growing role of CSR and green initiatives as strategic tools for building long-term loyalty (Yen & Chen, 2025); (Muflih et al., 2024; Pham & Nguyen, 2025). However, limited research has examined how these factors interact collectively to influence loyalty in a state-owned bank with extensive digital transformation such as BRI. Therefore, this study seeks to fill this empirical gap by examining the simultaneous influence of CSR, Green Banking, Service Quality, and Customer Experience on Customer Loyalty at PT Bank Rakyat Indonesia (Persero), Tbk.

Research Hypotheses

H1: Corporate Social Responsibility (CSR) has a positive and significant effect on customer loyalty.

H2: Green Banking has a positive and significant effect on customer loyalty.

H3: Service Quality has a positive and significant effect on customer loyalty.

H4: Customer Experience has a positive and significant effect on customer loyalty.

RESEARCH METHODS

This study employs a quantitative causal approach using primary data collected through questionnaires distributed via Google Forms. The questionnaire consists of both open-ended and closed-ended questions measured using a four-point Likert scale, where 1 indicates "strongly disagree" and 4 indicates "strongly agree."

Population and Sample

The population of this study includes all customers of PT Bank Rakyat Indonesia (Persero), Tbk. The sample was determined using a non-probability purposive sampling technique, as the population size was unknown. Based on the Lemeshow formula, the minimum sample requirement was 96 respondents; thus, the sample size was rounded to 100 to ensure data validity and completeness. This number is considered representative as it exceeds the minimum threshold for analysis.

Operational Definition of Variables

1. Corporate Social Responsibility (X1): Refers to the company's social responsibility based on the Global Reporting Initiative (GRI) framework, consisting of six indicators: economic performance, environmental/energy performance, labor practices, human rights, social performance, and product responsibility (Said, 2018).
2. Green Banking (X2): Defined as the application of environmentally friendly banking principles, measured by indicators adapted from: carbon emission, green rewards, green building, reuse/recycle/refurbish, paperless operations, and green investment (Kurniadi, Rahman, & Indriani, 2024).
3. Service Quality (X3): Represents customers' perceptions of the quality of banking services based on the SERVQUAL dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Cronin et al., 1988).
4. Customer Experience (X4): Refers to the overall interaction between customers and the bank, consisting of five experiential elements: sense, feel, think, act, and relate (Sang & Cuong, 2025).
5. Customer Loyalty (Y): Describes the customer's commitment to continue using the bank's services, measured through indicators proposed by Oktavia, Sarsono, and Marwati (2022): repeat purchases, purchases across product lines, referrals, and resistance to competitors.

Data Collection Instrument

The questionnaire was designed to measure each variable using validated items adapted from previous studies. Respondent characteristics—such as gender, age, education, occupation, and duration as a customer—were also collected to describe the sample profile.

Data Analysis Techniques

Data were analyzed using IBM SPSS Statistics 26. Statistical tests included multiple linear regression analysis to examine causal relationships, as well as the F-test, t-test, and adjusted R^2 test to evaluate the significance and explanatory power of the model. This structured methodology ensures the reliability and validity of findings while providing clear empirical evidence on the influence of CSR, green banking, service quality, and customer experience on customer loyalty.

RESULTS

Characteristics of Respondents

The characteristics of the respondents in this study show that the majority are women, accounting for 73%, while men account for 27%. This indicates that the sample of respondents is predominantly female. In terms of age, out of 100 respondents, the majority were aged 21–30 years (57 people, or 57%), followed by

those aged 17–20 years (34 people, or 34%), those aged 31–40 years (7 people, or 7%), and those aged 41–50 years (2 people, or 2%). There were no respondents aged 51 or older. Thus, the most significant number of respondents came from the 21–30 age group, and the smallest number from the over-51 age group. Regarding education, out of 100 respondents, none had an elementary school, junior high school, or doctoral degree (0%). Eight per cent had a high school education, 15% had a diploma, 75% had a bachelor's degree, and 2% had a master's degree. Thus, the majority of respondents had a bachelor's degree, while the fewest had an elementary school, junior high school, or doctoral degree. Next, in terms of occupation, the majority of respondents (72%) were students or college students. Ten per cent work as civil servants/state-owned enterprise employees/military personnel, 9% are private sector employees, 7% are self-employed, and 2% are in other categories. Thus, the majority of respondents are students/college students, while the smallest group works in other fields outside the categories mentioned. Furthermore, out of 100 respondents, 22% have been BRI customers for less than 1 year, 61% for 2–5 years, 16% for 6–9 years, and 1% for more than 10 years. Thus, the majority of respondents have been customers for 2–5 years, while the smallest number are customers with a tenure of more than 10 years.

Research Instrument Testing

A research instrument is a tool used to measure phenomena, both natural and social phenomena, that are being observed (Sugiyono, 2019). The research instrument tests used in this study are validity tests and reliability tests as follows:

Validity Test and Reliability Test

The validity test in this study was conducted on 100 samples (n = 100). The significance of each indicator was assessed by comparing the rcount value with the rtable at a degree of freedom (df) = n − 2 = 98 and a significance level of α = 0.05. As presented in Table 1, all indicators of the Corporate Social Responsibility (CSR), Green Banking, Service Quality, Customer Experience, and Customer Loyalty variables show a significance value of < 0.05, indicating that each item is valid and capable of measuring the intended construct. These results align with the view of Sugiyono (2019), which states that an indicator is considered valid if it can accurately represent the latent variable it measures. Thus, the instruments used in this study demonstrate good construct validity, ensuring that the observed data reflects the theoretical dimensions of each variable — CSR in social responsibility aspects, Green Banking in environmental practices, Service Quality in performance dimensions, Customer Experience in experiential interactions, and Customer Loyalty in behavioral commitment.

Reliability testing was conducted using Cronbach's Alpha. According to Ghozali (2018), an instrument is reliable if the Cronbach's Alpha coefficient exceeds 0.70. As shown in Table 1, all variables in this study meet this criterion, with Alpha values above 0.70, indicating internal consistency among the questionnaire items. This result supports Nunnally's (1994) assertion that reliability reflects the stability and consistency of an instrument in measuring a construct. In line with previous studies Ningsih et al. (2020) and Sang and Cuong (2025), the strong validity and reliability of these instruments reinforce the robustness of this study's framework in exploring how CSR, Green Banking, Service Quality, and Customer Experience collectively shape Customer Loyalty in the banking context.

Table 1. Validity Test and Reliability Test Result

CSR (X1)			Green Banking (X2)			Service Quality (X3)		
Indicator	Sig.	Cronbach's Alpha	Indicator	Sig.	Cronbach's Alpha	Indicator	Sig.	Cronbach's Alpha
X1.1.1	0,000		X2.1.1	0,000		X3.1.1	0,000	
X1.1.2	0,000		X2.1.2	0,000		X3.1.2	0,000	
X1.2.1	0,000		X2.2.1	0,000		X3.2.1	0,000	
X1.2.2	0,000		X2.2.2	0,000		X3.2.2	0,000	
X1.3.1	0,000	0,856	X2.3.1	0,000	0,909	X3.3.1	0,000	0,897
X1.3.2	0,000		X2.3.2	0,000		X3.3.2	0,000	
X1.4.1	0,000		X2.4.1	0,000		X3.4.1	0,000	
X1.4.2	0,000		X2.4.2	0,000		X3.4.2	0,000	

X1.5.1	0,000		X2.5.1	0,000		X3.5.1	0,000	
X1.5.2	0,000		X2.5.2	0,000		X3.5.2	0,000	
X1.6.1	0,000		X2.6.1	0,000				
X1.6.2	0,000		X2.6.2	0,000				

Customer Experience (X4)			Customer Loyalty (X5)		
Indicator	Sig.	Cronbach's Alpha	Indicator	Sig.	Cronbach's Alpha
X4.1.1	0,000		X4.1.1	0,000	
X4.1.2	0,000		X4.1.2	0,000	
X4.2.1	0,000		X4.2.1	0,000	
X4.2.2	0,000		X4.2.2	0,000	
X4.3.1	0,000	0,906	X4.3.1	0,000	0,869
X4.3.2	0,000		X4.3.2	0,000	
X4.4.1	0,000		X4.4.1	0,000	
X4.4.2	0,000		X4.4.2	0,000	
X4.5.1	0,000				
X4.5.2	0,000				

Source: Processed Primary Data, 2025

Normality Test and Classic Assumption Test

Before testing the hypothesis, normality and classical assumptions were tested as prerequisites for meeting the Best Linear Unbiased Estimator (BLUE) criteria. The classic assumption test is used to assess the condition of the existing data and determine the most appropriate regression model to use. The classic assumption tests in this study are the multicollinearity test and the heteroscedasticity test. The results of the classical assumption testing are presented in the following table.

Table 2. Normality Test and Classic Assumption Test Results

Variables	Normality (Kolmogorov-Smirnov Test)	Multicolinearity VIF < 10	Heteroscedasticity (Park Test) Sig. > 0,05
CSR (X1)		3.057	0.056
Green Banking (X2)	0.129	3.650	0.228
Service Quality (X3)		2.953	0.818
Customer Experience (X4)		4.960	0.147

Source: Processed primary data, 2025

Based on the results of the normality test using the Kolmogorov-Smirnov (K-S) non-parametric statistical test in Table 2, it is evident that the Unstandardized Residual Monte Carlo Sig. The value is more than 0.05, which is 0.129. It can be concluded that the variables of CSR, green banking, service quality and customer experience are typically distributed, thus fulfilling the assumption of normality. The results of the VIF calculation also confirm this, indicating that none of the independent variables has a VIF value greater than 10. Therefore, it can be concluded that there is no multicollinearity between the independent variables in the presented regression model. Furthermore, the results of the Park Test, as shown in Table 2, indicate that all independent variables have a significance value (Sig.) above 0.05. Therefore, it can be concluded that the regression model does not exhibit symptoms of heteroscedasticity.

Multiple Linear Regression Analysis Test

The regression coefficient for each independent variable indicates this ability to predict. To determine whether there is a relationship between the independent variables (CSR, green banking, service quality, and customer experience) and the dependent variable (customer loyalty), this study employs multiple linear regression models. The results of the multiple linear regression analysis are presented in Table 3.

Table 3. Multiple Linear Regression Analysis Test Results

Variables	Unstandardized Coefficients B	F Test (ANOVA [a])		Adjusted R Square (R²)	T Test Hipotesis (Coefficients [a])	
		F	Sig.		T	Sig.
CSR (X1)	0.246				2.879	0.005
Green Banking (X2)	0.170	51.855	0.000[b]	0.673	1.976	0.051

Service Quality (X3)	-0.085	-0.947	0.346
Customer Experience (X4)	0.384	3.591	0.001

Source: Processed primary data, 2025

Based on the results of the multiple linear regression analysis was conducted to examine the influence of CSR, Green Banking, Service Quality, and Customer Experience on Customer Loyalty. The F-test result (F = 51.855; Sig. = 0.000 < 0.05) indicates that these four variables simultaneously have a significant effect on customer loyalty at PT. Bank Rakyat Indonesia (Persero), Tbk. The Adjusted R^2 value of 0.673 shows that 67.3% of customer loyalty can be explained by the independent variables, while the remaining 32.7% is influenced by other factors outside the model. The regression equation obtained is:

Customer Loyalty = 0.246 CSR + 0.170 green banking - 0.085 service quality + 0.384 customer experience + e

The t-test results reveal that CSR (t = 2.879; Sig. = 0.005) and Customer Experience (t = 3.591; Sig. = 0.001) have a significant positive effect on customer loyalty, supporting prior research by Sang and Cuong (2025), who emphasized that corporate responsibility and positive experiential interactions enhance customer attachment and trust. Meanwhile, Green Banking (t = 1.976; Sig. = 0.051) and Service Quality (t = –0.947; Sig. = 0.346) show no significant effect, consistent with findings by Pratiwi & Rahardjo (2020), suggesting that environmentally friendly banking and service quality initiatives may not directly impact loyalty unless perceived benefits are strongly internalized by customers. These findings strengthen the theoretical proposition that customer loyalty in the banking sector is more strongly influenced by emotional and relational factors—such as CSR credibility and customer experience—rather than by technical service aspects alone

DISCUSSION
The influence of CSR on Customer Loyalty at PT. Bank Rakyat Indonesia (Persero) Tbk.

Based on the data analysis results, the t-test indicates that the calculated t-value of 2.879 exceeds the table t-value of 1.985, with a significance value of 0.005 (p < 0.05). These results indicate that the CSR variable has a significant partial effect on customer loyalty at PT Bank Rakyat Indonesia (Persero) Tbk. Thus, this study demonstrates that PT Bank Rakyat Indonesia (Persero) Tbk has effectively implemented CSR practices in its efforts to enhance customer loyalty. This also suggests that the higher the CSR activities carried out by PT Bank Rakyat Indonesia (Persero) Tbk, the greater the increase in customer loyalty will be when using the bank's services (Ashlah & Imaroh, 2024). CSR programs aligned with customer values have been proven to strengthen emotional bonds, enhance trust, and foster loyalty, thereby supporting the adoption of sustainable products. In addition to being a marketing strategy, CSR also plays a strategic role in building long-term relationships and creating a positive corporate image. By demonstrating genuine social concern, companies can gain a competitive advantage through increased loyalty and expanded customer networks, thanks to word-of-mouth recommendations.

Novita (2025) stated that the better the CSR program implemented by the company, the higher the level of customer trust, as customers feel that the company cares about the environment and society. Customer trust in companies that are active in CSR also acts as a mediator in building customer loyalty. The results of this study align with those of Rofiki and Nurhayati (2020), who explain that CSR variables have a partially significant effect on customer loyalty. These findings are also consistent with stakeholder theory, which states that strong relationships with stakeholders are based on trust, respect, and cooperation. Soleha and Sari (2023) suggest that the more consistently a CSR program operates, the greater the increase in customer loyalty. Stakeholder theory posits that the strength of a company's relationship with its stakeholders directly influences the success of the business. Strong relationships support growth; otherwise, weak relationships hinder performance. As a form of responsibility to stakeholders, companies must build good relationships with the government and other relevant parties. Ashlah and Imaroh (2024) explain that CSR variables have a partial and significant effect on customer loyalty. They also incorporate stakeholder theory, underlining that companies interact not only with shareholders but also with external groups, such as society, that can influence

or be influenced by the company. Therefore, companies are responsible for advancing the welfare of all parties through various CSR programs reported in the annual report. Such CSR programs also attract external stakeholders and strengthen customer loyalty.

The influence of Green Banking on Customer Loyalty at PT. Bank Rakyat Indonesia (Persero) Tbk.

Based on the results of data analysis, it is evident that the calculated t-value for the Green Banking variable, 1.976, is smaller than the table t-value of 1.985, with a significance value of 0.051 that exceeds the threshold of 0.05. This suggests that the Green Banking variable has no significant impact on customer loyalty at PT Bank Rakyat Indonesia (Persero) Tbk. Although the company has implemented various environmentally friendly initiatives such as digital services, paperless operations, and sustainable financing, these efforts have not been strong enough to directly influence customer loyalty. This situation may be due to a lack of customer understanding or awareness of the direct benefits of the green banking program being implemented. Many customers tend to prioritise aspects such as service convenience, interest rates, transaction speed, and comfort over the bank's commitment to environmentally friendly practices. Additionally, if green banking is merely an internal policy without effective communication to customers, its impact on customer perception and loyalty will be minimal.

The results of this study are reinforced by the findings of previous studies conducted by Pawar and Munuswamy (2022) which show that green banking towards banking institutions does not significantly affect loyalty. According to them, customers remain uncertain and do not entirely rely on the environmental products and services offered by banking institutions. Khan, Hassan, and Aslam (2023) imply that *green banking* is merely a marketing gimmick that will fail to meet the expectations of environmentally concerned customers due to a lack of objective evidence. Gelderman, Schijns, Lambrechts, and Vijgen (2021) also found that a green image does not directly increase customer loyalty due to increased awareness of greenwashing. Thus, banks need to ensure that any green banking program is not just a marketing effort, but has legitimacy and is implemented in real terms, so that claims of sustainability are truly credible and do not trigger scepticism from consumers. Research by Agustina and Miranti (2024) found that green practices have no direct effect on green loyalty, while green trust has a positive and significant effect. The two variables (green practices and green trust) both affect green satisfaction, which then has a significant impact on green loyalty. This finding suggests that, despite the implementation of the green banking program, customer loyalty is not necessarily formed without the presence of mediating factors or other emotional values, such as trust and customer satisfaction.

The influence of Service Quality on Customer Loyalty at PT. Bank Rakyat Indonesia (Persero) Tbk.

The results of the data analysis show that the Service Quality variable produced a t-value of -0.947, which is smaller than the t-table value of 1.985, with a significance value of 0.346 (> 0.05). This finding suggests that service quality has no significant partial effect on customer loyalty at PT Bank Rakyat Indonesia (Persero) Tbk. Several factors may explain this condition. One of these possibilities is that customer loyalty is more influenced by factors considered more relevant than conventional service aspects. On the other hand, service quality may have been considered a minimum standard by customers, making it no longer a key differentiator in shaping loyalty. In addition, the mismatch between customer expectations and the service received can reduce the perception of service value, thereby having a minimal impact on increasing customer loyalty.

This finding aligns with research conducted by Rofiki and Nurhayati (2020), which suggests that service quality variables have a partial and non-significant effect on customer loyalty. Sutanto, Handayani, and Susanto (2021) state that service quality is proven to have an insignificant effect on customer loyalty, meaning that customers do not always become loyal solely because of good service. However, service quality has a significant impact on customer satisfaction, and it is this satisfaction that, in turn, indirectly affects loyalty. In research by Ramdhony (2025) suggests that service quality variables do not have a significant effect on customer loyalty because loyalty arises when customers are satisfied, not solely because of the services provided and study findings by Rafli and Yunanto (2024) added that service quality has no direct effect on customer loyalty due to the factor that customers are not satisfied so they do not become loyal in utilizing services at the bank. This happens because the service received by each customer can be different, so it does

not always encourage loyalty formation. In other words, service quality is not the main factor determining customer loyalty.

The influence of Customer Experience on Customer Loyalty at PT. Bank Rakyat Indonesia (Persero) Tbk.

Based on the results of data analysis, the Customer Experience variable yields a calculated t-value of 3.591, which exceeds the table t-value of 1.985, with a significance value of 0.001, which is lower than the significance level of 0.05. This indicates that customer experience has a significant partial effect on customer loyalty at PT Bank Rakyat Indonesia (Persero) Tbk. The results showed that the better the customer experience provided by PT Bank Rakyat Indonesia (Persero) Tbk, the higher the customer loyalty (Wardani, 2023). Consistent positive experiences, such as satisfaction and comfort in every interaction, can create a good impression, build trust, and foster emotional attachment between customers and the bank. This contributes to building long-term relationships, increasing the likelihood of customers continuing to use the services, and recommending them to others.

This finding aligns with research conducted by Wardani (2023) which states that the customer experience variable has a partial and significant effect on customer loyalty. Customer experience in using banking services is formed from various important elements, such as the quality of services received, direct service, tangible benefits from services, and the speed of response to complaints. These factors contribute to the level of customer satisfaction, and ultimately, this satisfaction affects their loyalty. With a positive experience, customers become more loyal, and customer loyalty becomes the primary measure of a banking company's success. In line with research by N. Hasanah, Rizal, and Novianto (2025), the better customers perceive the banking experience, the greater the customer loyalty. This means that banks that can provide a consistently positive customer experience have a greater chance of achieving high customer loyalty. Moreover, according to Winarto and Andrew (2025), the customer experience variable has a partial and significant effect on customer loyalty. This suggests that positive customer experiences, including a friendly approach to addressing customer needs, effective service, and user-friendly banking products, contribute to a positive reputation for the bank. This positive history further encourages customers' desire to continue using banking services, as evidenced by their level of loyalty. In the competitive banking industry, customer experience is often the main factor that differentiates banks in winning and retaining customers.

CONCLUSIONS

Based on the results of data analysis and hypothesis testing, the following conclusions can be drawn:
1. Corporate Social Responsibility (CSR) has a significant positive effect on customer loyalty at PT. Bank Rakyat Indonesia (Persero), Tbk. CSR initiatives that align with customer values strengthen trust and long-term relationships.
2. Customer Experience has a significant positive effect on customer loyalty. Positive experiences enhance emotional bonds and encourage repeat usage of banking services.
3. Green Banking has no significant effect on customer loyalty, possibly because customers have not yet perceived its direct benefits in daily banking activities.
4. Service Quality does not significantly affect customer loyalty, indicating that customers may view service quality as a basic expectation rather than a differentiating factor.

Overall, customer loyalty at BRI is more influenced by relational and experiential factors (CSR and Customer Experience) than by functional aspects (Green Banking and Service Quality). These findings highlight the need for BRI to strengthen its CSR communication and customer engagement strategies to build sustainable loyalty

Research Limitations

This research has several limitations. First, the Adjusted R^2 value of 0.673 indicates that Corporate Social Responsibility (CSR), Green Banking, Service Quality, and Customer Experience explain 67.3% of customer loyalty, while the remaining 32.7% is influenced by other factors not examined in this research.

Second, the study's limited timeframe and the use of a purposive sampling method with an unknown population may affect the generalizability of the findings.

Theoretical Implications

The findings reinforce the theoretical framework that emotional and relational dimensions—such as CSR alignment and positive customer experience—play a more dominant role in shaping customer loyalty than functional attributes such as Green Banking or Service Quality. These results contribute to the literature by expanding understanding of loyalty formation in the context of sustainable banking and experiential marketing.

Practical Implications

For PT Bank Rakyat Indonesia (Persero) Tbk, the study implies the need to:

1. Strengthen CSR implementation and communication to build emotional bonds and customer trust.
2. Enhance customer experience through personalized and consistent interactions, especially within digital services such as BRImo.
3. Promote Green Banking literacy among younger and environmentally conscious customers.
4. Improve digital service quality to meet shifting customer preferences and support long-term sustainable loyalty.

Future Research Agenda

Future studies are recommended to include additional variables such as digital service quality, trust, or brand image to provide a more comprehensive model of customer loyalty. Expanding the population scope and increasing sample size would also improve external validity.

Suggestion

PT Bank Rakyat Indonesia (Persero) Tbk should prioritize CSR and customer experience initiatives to strengthen long-term loyalty and competitiveness. Simultaneously, efforts to educate customers on sustainable banking and enhance digital service stability are essential to align with modern banking trends and customer expectations.

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