

The Effect Of Socially Responsible Marketing On Corporate Reputation Pt Bank Negara Indonesia In Malang Regency (Study On Branchless Banking Agent In Pt Bni)

Megasari Kumala Wibowo, Fatchur Rohman, Risna Wijayanti

Abstract: The purpose of this study to determine the effect of Socially Responsible Marketing on the Corporate Reputation of PT Bank Negara Indonesia which was mediated by brand Image and Perceived Value in Branchless Banking agent activities in Malang Regency. Activity of Branchless Banking agent Agent is one of the government programs established by Otoritas Jasa Keuangan (OJK) and Bank Indonesia as a non-Office financial service program in the context of inclusive finance, namely to provide banking services or other financial services through cooperation with other participants (bank agents). The research instrument used was a questionnaire given directly to the Bank Negara Indonesia (BNI) Branchless Banking Agent then, analyzed using SmartPLS. The population of this research is the peoples of Malang Regency who have been registered as Branchless Banking agent in BNI (Agen46) for 1 year and the number of samples obtained is in accordance with the research criteria as many as 176 correspondents. The technique used in this study is probability sampling with a simple random sampling method. The research findings show that Socially Responsible Marketing does not have a direct influence on Corporate Reputation so that other variables are needed as mediation. Brand Image is able to mediate Socially Responsible Marketing and Corporate Reputation. While the Perceived Value is not able to mediate the relationship between Socially Responsible Marketing and Corporate Reputation. Other results show Socially Responsible Marketing has a significant influence on Perceived Value, Socially Responsible Marketing has a significant influence on Brand Image. But Perceived Value does not have a significant effect on Corporate Reputation.

Index Terms: Socially Responsible Marketing, Corporate Reputation, Perceived Value, Brand Image, Partial Least Square.

1 INTRODUCTION

Marketing is not only oriented to sales and advertising, but also focuses on satisfying customer needs through the creation and delivery of values by creating close relationships with customers so that the value of the customer will be obtained in return. This study is more focused on discussing Socially Responsible Marketing, because one part of marketing where the social contribution of marketing its products to the community is important. The Socially Responsible Marketing researched is the activity of Agen Branchless Banking agent formed by OJK and Bank Indonesia which will be seen as influencing the company's reputation. Otoritas Jasa Keuangan (OJK) is an institution that is independent and free from the interference of other parties, which have the functions, duties, and authority of regulation, supervision, inspection, and investigation. The concept of Socially Responsible Marketing can be said as a new concept. According to Kotler & Keller (2012) the notion of Socially Responsible Marketing is an organizational task to determine target market needs, desires, and interests and provide desired satisfaction more efficiently and effectively than competitors by maintaining and improving the long-term welfare of consumers and society. Research related to Socially Responsible Marketing on Corporate Reputation has not been done much, but several studies related to socially responsible marketing have often been carried out such as research on corporate social responsibility, green marketing, or societal marketing. Social Responsibility Marketing can be said to be part of CSR (Corporate Social Responsibility) activities and programs, namely corporate social responsibility towards the environment and society. Through this social activity, the company is expected to be able to contribute to economic, social and environmental progress based on a view to achieving sustainable development. The reputation of the company is one of the most important elements in the business world. The company's reputation is also an important

indicator of the company's success. The reputation of a company is indeed complex, but if managed properly it will be very valuable for the company itself. The study of Fombrun and Shanley (1990) defines reputation as a perception that is embedded in the minds of the public based on information about the relative position of companies in the field of organization. The concept revealed by Rayner (2003) is that companies can get good benefits in terms of reputation if the company shows a commitment to do social responsibility. The results of previous studies have stated that corporate social marketing programs have a positive effect on the company's reputation (Susilo, 2014). Where corporate social marketing in Kotler and Armstrong's book (2008), is defined by the Institute of Social Marketing as the use of concepts and means of social marketing in programs designed to influence individual behavior in order to improve their welfare and public welfare. According to the study of Schwaiger (2004), said that the main attraction of a company is based on the company's reputation determined by social responsibility. Yudiantara and Gede's research (2015) stated that corporate social responsibility activities have a positive and significant influence on the company's reputation. This shows that marketing activities based on social responsibility can influence the company's reputation. However, several other studies revealed different results, where socially responsible marketing activities did not have a significant effect on the company's reputation (Handayani, 2012). Hanzae and Sadeghian (2014), also mentioned that corporate social responsibility in the legal and economic context is a requirement for companies but there is no proportional correlation between the implementation of Corporate social responsibility and corporate reputation. The research gap creates a gap between the influence of socially responsible marketing on the company's reputation, so further research is needed regarding the socially responsible marketing influence on corporate reputation, which is mediated by several variables and it is hoped that this

mediation can provide a direct influence between the variables to be studied. Variables that make it possible to be mediated are brand image and perceived value, because the increasing brand of a product or service being marketed can affect the company's reputation. The reputation of the company is also influenced by customer value for the products or services offered by the company. This is supported by the opinion of McEvelly & Chakravarthy (2002), where perceived value is the result of company activities in meeting or exceeding competition standards. According to Shamma (2012), stakeholders have different sources of knowledge to encourage their perception of the company's reputation. The reputation of the company is very important because perceptions affect both financial and non-financial results (Davies et al., 2003; Fombrun, 1996). There is a strong relationship between customer perceptions of the company's reputation supported by product experience. Entrepreneurs and scientists agree that reputation is the main corporate asset that the company is trying to achieve. The company's reputation is influenced by the brand image of the company which is supported by Handayani's research (2012), stating that there is a positive relationship between brand image and corporate reputation. One of the other research results that are in line with Socially Responsible Marketing is Fajariani and Sulisyawati (2015) which states that the influence of corporate social responsibility activities in the context of environmental performance on brand preference has a significant relationship, where if performance increases, brand preference will also increase. Handayani's research (2012) also mentions that Social Responsible Marketing has a positive influence on the brand image. According to Handayani (2012), the advantage of Socially Responsible Marketing activities is to stimulate consumers' intention to buy a product. The results of other analyzes in the study of Staudt et.al (2014), showed a significant relationship between the concept of corporate social responsibility towards perceived customer value. Strategic marketing is a tool for making decisions about customer values that are within the limits of corporate and business strategies where understanding Socially Responsible Marketing is an effort in the context of strategic marketing to identify opportunities to be more effective in positioning key market segments through increasing customer value. Some variables that have been done before by research with existing concepts, then variables perceived value and brand image are expected to be a mediating variable to see the direct effect of socially responsible marketing activities on corporate reputation. PT Bank Negara Indonesia (BNI) is a state-owned bank that has implementing Socially Responsible Marketing, one of which is the agency program carried out in Malang Regency. Along with the development of government programs, namely the inclusive financial program, BNI has also developed an agency program called Branchless Banking agent or Agen46 where Branchless Banking agent is a program of non-office financial service providers for the middle to lower classes that have not been touched by banking services. This program is a program formed by the Financial Services Authority (OJK) as Branchless Banking agent or Officeless Financial Services in the Framework of Inclusive Finance, the Program of Branchless Banking agent is supported by the use of information technology facilities. This program is also in line with the government's program to channel social assistance to the middle and lower classes. Based on the description above, it is necessary to do

a more in-depth discussion about the effect of Socially Responsible Marketing on the corporate reputation of PT Bank Negara Indonesia which is mediated by brand image and perceived value in Branchless Banking agent activities in Malang Regency. The purpose of this study was to determine the effect of Socially Responsible Marketing on corporate reputation of PT Bank Negara Indonesia which is mediated by brand image and perceived value in Branchless Banking Agent activities in Malang Regency.

2. LITERATURE REVIEW

2.1 BRANCHLESS BANKING

The existence of the Branchless Banking Program because there are still many community members who do not know, use or obtain banking services and other financial services, among others, because they live in locations far from the bank office or there are burdensome fees or requirements. OJK, the banking industry, and other financial services industries are committed to supporting the creation of inclusive finance.

2.2 Socially Responsible Marketing

Socially Responsible Marketing is a concept in which companies carry out their business activities (especially in terms of marketing) in addition to thinking about profitability, but also thinking about what companies can provide from the process of marketing these products to consumers, communities and the general public. So that marketing activities can provide added value to encourage people to do something that can improve the welfare and quality of life of these communities. According to Yurdantara and Gede (2015), when running a corporate social responsibility program it is expected that not only the pursuit of short-term benefits, but also contribute to improving the welfare and quality of life of the community and the environment. This basic concept of Societal Marketing and Socially Responsible Marketing requires marketers to incorporate social and ethical considerations into their marketing practices. Brands must balance and mensiasatik criteria that often experience conflict, namely company profits, consumer power and public interest. Based on this, the Socially Responsible Marketing run by the company must be on target and balanced between the social needs and the needs of the company itself (Kotler & Armstrong, 2008). But the current development of traditional markets which in the marketing process only think of sales, profits, market share goals, financial growth and narrow marketing objectives will only be considered as companies that are less ethical and socially irresponsible (Sirgy and Lee, 1996).

2.3 Brand Image

Brand image is a view and also thought of a product that is seen from the consumer side. When consumers have the desired brand image, the message from the brand will have a strong influence in comparing the message conveyed by other competing brands. Schiffman et.al. (2007), explained the factors that make up a brand image are as follows:

- a. Quality or quality,
- b. Trustworthy or reliable,
- c. Usability or benefits,
- d. Service,
- e. Risk,

- f. Price,
- g. Image,

H7. SRM has a significant effect on reputation reputation which is mediated by brand image.

SRM: Socially Responsible Marketing

Perceived Value

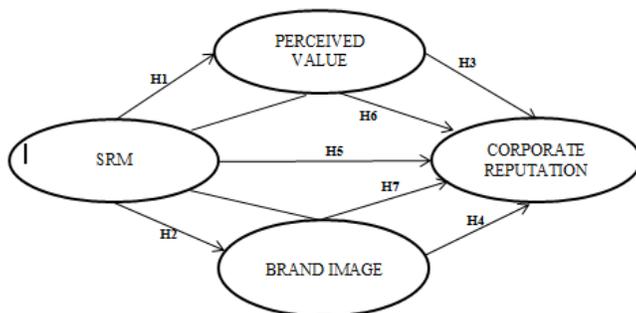
Perception is a process that arises due to the sensation of our recipient's senses. Where stimuli received are then selected, organized and interpreted by individuals. Perception that is formed in a person is influenced by the thoughts and circumstances of the surrounding environment (Setiadi, 2003). Kotler and Keller (2012) explained that to measure Customer Perceived Value (CPV), by comparing Total Customer Benefit (TCB) with Total Customer Cost (TCC). Total Customer benefit (TCB) is the monetary value of a set of economic, functional, and psychological benefits that customers expect from a market offer caused by the products, services, personnel, and images involved. Whereas Total Customer Cost (TCC) is a collection of perceived costs that customers expect to spend in evaluating, obtaining, using, and removing a market offer, including monetary, time, energy, and psychological costs.

2.4 Corporate Reputation

The company's reputation is an important measure of the company's success. This is the most important strategic and valuable asset a company can have. Entrepreneurs and scientists agree that reputation is the main corporate asset that the company is trying to achieve. The company's reputation is very important because perceptions affect both financial and non-financial results (Davies et al., 2003). Fombrun and Gardberg (2000), said that there are elements that shape the company's reputation, among others:

- a. Managerial quality
- b. Financial ability
- c. Quality of products and services
- d. Innovation
- e. Utilization of assets and efficiency
- f. The ability to obtain, develop and maintain HR
- g. Social responsibility
- h. Long-term value and investment.

3. CONCEPT FRAMEWORK



Hipotesis penelitian ini adalah:

- H1. SRM has a significant effect on perceived value.
- H2. SRM has a significant effect on band image
- H3. Perceived value has a significant effect on corporate reputation
- H4. Brand image has a significant effect on corporate reputation
- H5. SRM has a significant effect on reputation reputation.
- H6. SRM has a significant effect on corprate reputation mediated by perceived value.

3.1 Research methods

This type of research is quantitative descriptive. The population and sample of this study are Malang Regency Community who have been registered as Branchless Banking agent for 1 year, namely 176 correspondents.

3.2 Hypothesis Testing Results

The results of hypothesis analysis for each path obtained using SmartPLS 2.0 software are as follows:

Table 1. Result of Estimates and Testing of Hypotesis (Direct Effect)

influence between latent variables		path coef	t-value	p-value	Result
cause variable	variable effect				
Socially Responsible Marketing (X)	perceived value (Z1)	0,441	4,647	0,00	Significant
Socially Responsible Marketing (X)	Brand Image (Z2)	0,532	6,96	0	Significant
Perceived value (Z1)	Corpoate reputation (Y)	0,182	1,202	0,231	not significant
Brand Image (Z)	Corpoate reputation (Y)	0,451	2,549	0,012	Significant
Socially Responsible Marketing (X)	Corpoate reputation (Y)	0,153	1,022	0,308	not significant

The results of testing the direct effect of the hypothesis in table 1 shows that the third hypothesis is rejected where the Perceived value does not have a significant effect on corporate reputation. This can be seen from the results of t-statistic <1.96 and the value of p-values > 0.05. The fifth hypothesis also shows that Socially Responsible Marketing does not have a significant effect on corporate reputation. This can be seen from the results of t-statistic <1.96 and the value of p-values > 0.05. While the other 3 hypotheses show the results of t-statistics > 1.96 and p-values <0.05. So it can be concluded that Socially Responsible Marketing has a direct influence on perceived value and brand image. Likewise, brand image has a direct influence on corporate reputation.

Result of Mediation Test

Testing of mediation effects is done in two ways, namely looking at the indirect effect test and seeing how the mediating properties are formed.

Table 2. Result of Indirect Effect Test

Indirect Effect	Calculation	result	t-hit	Information
Socially Responsible Marketing (X) terhadap Corporate Reputation (Y) melalui Perceived Value (Z1)	0,441 x 0,182	0,080	1,164	Tidak Signifikan
Socially Responsible Marketing (X) terhadap Corporate Reputation (Y) melalui Brand Image (Z2)	0,532 x 0,451	0,240	2,394	Signifikan

Based on the table above it is known that the indirect influence between latent variables. The indirect influence of Socially Responsible Marketing (X) on Corporate Reputation (Y) through Perceived Value (Z1) is 0.080 with t count equal to 1.164 < 1.96 (not significant).

4. DISCUSSION

4.1 Effect of Socially Responsible Marketing on perceived value

The research findings show that Socially Responsible Marketing (X) has a significant influence on the Perceived Value (Z1) variable. Statistically seen from the t-value greater than the critical value (4.647 > 1.96), the statistical hypothesis states that H1 is accepted. The indicator of perceived value that gives the most influence when viewed from the outer model path diagram is the service value indicator where the value of this indicator is higher, which is 0.877. In line with some research that has been done. According to Handayani's research (2012), the advantage of doing Socially Responsible Marketing activities is to stimulate consumers' intention to buy a product. Socially Responsible Marketing through the activities of Branchless Banking agent provides its own value for the local community, both for people who enjoy the services of Branchless Banking agent and the people who are already registered as Branchless Banking agent. Comparison before the emergence of financial services without a bank the community is very difficult if they want to do financial transactions such as signing, withdrawing and depositing, transfer, opening accounts, and submitting people's business credibility (KUR). The existence of the Branchless Banking agent service is one of the alternative solutions that can make it easier for people to carry out these transactions. In addition, Branchless Banking agent also provide e-payment services or payment services such as electricity, credit, PDAM, insurance, PBB payments, motorcycle installments, etc. so that payments can be made in their respective areas not far from home.

4.2 Effect of Socially Responsible Marketing on Brand Image.

The research findings show that Socially Responsible Marketing (X) has a significant influence on the Brand Image (Z2) variable. Statistically seen from the value of t-value greater than critical value (6,960 > 1,96), the statistical hypothesis states H1 is accepted. The indicator of perceived value which gives the most influence when seen from the outer model path diagram is the favorite indicator where the value of this indicator is higher, which is 0.874. Socially Responsible Marketing has a significant influence on brand image through Branchless Banking agent (Agen46) marketing activities, people become more interested and like financial services supported by the facilities and facilities provided by Agen46. In addition to the program through BNI Branchless Banking agent (Agen46), Agen46 also received a fee for each transaction to give Agen46 motivation to continue marketing Agen46 services to the public. Fajariani and Sulisyawati (2015) research states that the effect of Corporate Social Responsibility on brand preference has a significant relationship, where if performance increases, brand preference will also increase. Consumers will always remember the brand as a hot brand. Corporate Social Responsibility in this case is part of Socially Responsible Marketing. According to Iversen and Hem (2008), brand image is a view and also the thought of a product seen from the consumer side. When consumers have the desired brand image, the message from the brand will have a strong influence in comparing with the message conveyed by other competing brands.

4.3 Effect of Perceived value on Corporate Reputation

The research findings show that Perceived Value (Z1) has a non-significant effect on the variable Corporate Reputation. Statistically seen from the value of t-value smaller than the critical value (1.202 > 1.96), the statistical hypothesis states that H1 is rejected. In this study the results that perceived value does not have a direct direct impact on corporate reputation. This can also be caused by the existence of other variables that are more influential outside of the variables under study. According to Anzie and Zainul (2013), perceived value has a direct impact on customer satisfaction which will ultimately affect the company's reputation. The quality of service provided by the company has an impact on customer satisfaction, the better the quality of service provided by a service company, the better the image of the company. In addition, the insignificant findings of perceived value on corporate reputation are caused by the formation of perceptions where personal experience and knowledge obtained by Agen46 are still lacking in service. The quality of BNI employees in monitoring and maintaining Agen46 is still not optimal. This is due to the number of BNI employees as the coordinator of Agen46 (Branchless Banking Assistant) which is not balanced with the number of Agen46 that have been formed (1 employee of BNI maintenance 80-100 Agen46) plus a considerable distance between one Agent and another Agent. Some Agen46 that have not been maximal in serving Agent transactions due to lack of information and knowledge about Agent transactions by BNI Employees.

4.4 Effect of Brand Image on Corporate Reputation

The results of the research show that Brand Image (Z2) has a significant effect on the Corporate Reputation (Y) variable. Statistically the value of t-value is greater than the critical value ($2,547 > 1,96$) so that the hypothesis states that it is accepted. Agen46 is a Brand Image of service products owned by PT Bank Negara Indonesia, where good imaging of the Agen46 brand will influence the reputation of the company that owns the product. The community will remember and assess BNI as the best state-owned bank through the services of Agen46, especially in the middle to lower class communities. Brand image is the view and also the thinking of a product that is seen from the consumer side. When consumers have the desired brand image, the message of the brand will have a strong influence in comparing with the message conveyed by other competing brands (Iversen and Leif, 2008). According to Rangkuti (2009), consumers tend to define themselves according to the symbolic value of their own desires.

4.5 Effect of Socially Responsible Marketing on corporate reputation

The research findings show that Socially Responsible Marketing (X) has a non-significant effect on the Corporate Reputation (Y) variable. The value of t-value is smaller than the critical value ($1,022 < 1,96$), then the statistical hypothesis states that it is rejected. This is because there is an indirect relationship between Socially Responsible Marketing towards corporate reputation, so that other variables are needed as mediation which are considered to be able to give influence between Socially Responsible Marketing on corporate Reputation. Handayani's research (2012) stated that Socially Responsible Marketing activities did not have a significant influence on the company's reputation. Other studies such as Hanzae and Sadeghian (2014), also argue that CSR programs in the legal and economic context are requirements for companies but there is no proportional correlation between the implementation of Corporate social responsibility and the reputation of the company. Where according to the concept of CSR is in line with SRM activities. Effect of Socially Responsible Marketing on corporate reputation mediated by perceived value The results of the research show that Socially Responsible Marketing mediated by perceived value does not have a significant effect on corporate reputation. The value of t-value is smaller than the critical value ($41,164 < 1,96$), then the statistical hypothesis states that it is rejected. Referring to the discussion of previous findings that Socially Responsible Marketing has a significant influence on the Perceived Value variable. But the results of the next findings state that Perceived Value does not give a significant influence on corporate reputation. It can be said that the mediation process using perceived value variables cannot be done in this study.

4.6 Effect of Socially Responsible Marketing on corporate reputation mediated by Brand Image

The results of the research show that Socially Responsible Marketing which is mediated by brand image has a significant influence on corporate reputation so that the research hypothesis is accepted. Referring to the discussion of previous findings that Socially Responsible Marketing has a significant influence on Brand Image variables. The findings of the next Brand Image have a significant effect on corporate reputation. Agen46 as a Brand used by BNI in Branchless Banking agent

activities is one of the Brands that people always remember because of the activities carried out by Agen46 in conducting financial services for the local community. Regional communities that initially did not have knowledge of financial services were greatly helped by the Agen46 service. Brand image is a strength, advantage, brand association that is unique in memory (Keller, 2008).

Practical implications

The results of this study have several practical implications. First, identifying the importance of Socially Responsible Marketing activities in the socially responsible marketing process because it does not only get the market but can actively contribute to improving long-term community welfare, which hopes that the relationship between the companies that do marketing and the community as a target market can be well established over time which is old.

5. Conclusion

- Socially Responsible Marketing that is mediated by perceived value does not have a significant effect on corporate reputation. The mediation process using perceived value variables cannot be done in this study.
- The results of the research findings show that Socially Responsible Marketing which is mediated by brand image has a significant influence on corporate reputation. Referring to the discussion of previous findings that Socially Responsible Marketing has a significant influence on Brand Image variables. The findings of the next Brand Image have a significant effect on corporate reputation. Socially Responsible Marketing activities form a pretty good Brand Image in the minds of the people who finally can give a good assessment of BNI's reputation as a banking company that implementing the program of Branchless Banking Agent.

6. Research Limitations

This research has been carried out optimally, but there are limitations in the research that researchers can convey, including:

1. The object of research is still limited, namely in Agen46 Branchless Banking agent which has been registered as an Agent for 1 year, limiting the generalization of research results.
2. This research was conducted in Malang regency due to time and cost limitations. The reason why researchers only chose Malang Regency besides convenience, Malang regency was the second largest in Java, besides that the Regency was one of the targets of the OJK and Bank Indonesia as the target of the middle to lower population who still lacked knowledge about financial services because rarely compared to in the City.

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