



EVALUATING THE IMPACT OF CORPORATE SOCIAL RESPONSIBILITY (CSR) ON PUBLIC TRUST AND REPUTATION IN ISLAMIC BANKS: A STUDY OF COMMUNITY PERCEPTION AND SATISFACTION

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ABSTRACT

This study examines CSR's impact on public trust and reputation in Islamic banks. CSR is essential for Islamic banks to uphold the principles of social justice, transparency, and public welfare as mandated by Islamic law. The research investigates how the quality and sustainability of CSR initiatives influence customer trust, customer satisfaction, and loyalty, which in turn enhance bank reputation. A mixed-method approach was adopted, involving a quantitative survey of 350 customers from five major Islamic banks, and qualitative semi-structured interviews with 15 stakeholders including bank managers and CSR officers. Quantitative data were analyzed using structural equation modeling (SEM), while thematic analysis was applied to qualitative responses. The results indicate that high-quality, sustainable CSR programs significantly strengthen public trust and improve the reputation of Islamic banks. CSR is found to be not only a strategic tool for social responsibility but also a source of competitive advantage in the banking industry. The study also explores the moderating roles of customer experience and CSR literacy in the relationship between trust and CSR. These findings suggest that well-executed CSR strategies enhance customer loyalty—an essential factor for sustainable performance in Islamic banking. The study concludes with actionable insights for Islamic banks to refine their CSR programs, ensure alignment with Islamic ethical standards, and foster customer awareness to maximize social and reputational outcomes.



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INTRODUCTION

Corporate Social Responsibility (CSR) is increasingly recognized as a vital component of corporate strategy, influencing public trust and organizational reputation across industries, including the banking sector. In Islamic banking, CSR holds a particularly strategic role as these institutions are not only financial intermediaries but also community-oriented entities guided by Sharia principles, such as the prohibition of riba (interest) and the promotion of social justice and ethical conduct (Hasan et al., 2021; HS, 2021). CSR initiatives in Islamic banks therefore extend beyond economic gain to address social and environmental responsibilities in line with their foundational values.

Rather than focusing solely on profit maximization, Islamic banks are expected to uphold communal welfare, transparency, and fairness in their operations. This study explores how CSR contributes to strengthening public trust and enhancing the reputation of Islamic banks, especially through initiatives that embody ethical values and sustainability commitments (Radwan et al., 2021; Khan, 2021).

Trust serves as the cornerstone of the banking relationship, where customers entrust their finances to institutions. For Islamic banks, trust takes on additional dimensions due to the religious and moral expectations embedded in their operations. Any perceived misalignment with these ethical values can damage both reputation and customer confidence. Therefore, aligning CSR activities with religious ethics is critical for maintaining legitimacy and trustworthiness in the eyes of stakeholders (Lestari & Pertiwi, 2021; Muflih, 2021).

Through CSR, Islamic banks aim to visibly demonstrate their ethical practices and social commitments. This includes fostering financial transparency, supporting community development, and ensuring accountability. These efforts contribute to both public perception and long-term relationship building with clients (Oktaviana & Wicaksono, 2022; Rahmayati et al., 2022).

In a competitive financial environment—where Islamic banks must distinguish themselves not only from conventional institutions but also from other Islamic banks—CSR emerges as a strategic differentiator. A well-executed CSR profile can enhance brand value, foster customer loyalty, and sustain competitive advantage. Hence, understanding the link between CSR, public trust, and institutional reputation is vital for Islamic banks striving for long-term sustainability (Alshehri, 2023; Rahman et al., 2023).

Another important aspect of this study is public satisfaction with CSR initiatives. CSR programs are only as good as their public perception and value. It's crucial to evaluate whether CSR programs meet community needs and expectations (Kawal, 2023). Public satisfaction is a key indicator of CSR success, affecting the bank's reputation and social responsibility (Maulud & Falatehan, 2022).

Public trust and reputation depend on CSR program quality, sustainability, and satisfaction. Well-designed, meaningful, and long-lasting CSR initiatives foster trust better (Bu & Chen, 2023). Short-term or shallow CSR efforts may not leave a positive impression. The quality and sustainability of Islamic bank CSR programmes affect client trust and happiness, as well as the bank's reputation (Aula et al., 2022).

Age and gender are important control variables for understanding how different demographic groups view Islamic bank CSR. Research shows that demographics affect CSR program responses (Rahmi, 2023). Younger customers may prioritize environmental sustainability, while older customers may prioritize community development and social welfare. This study will clarify how CSR affects different demographics (Qin et al., 2023).

Experience with Islamic banks may also moderate CSR perceptions. Positive experiences with an Islamic bank are likely to raise CSR expectations (Fahmida, 2025). This study will determine whether previous experiences with Islamic banks alter the association between CSR and public trust and whether customers who have interacted with the bank are more likely to view its CSR activities favorably (Supriyanto et al., 2023).

Similarly, the level of knowledge about CSR could moderate the effectiveness of CSR programs in influencing public trust. More familiar customers may comprehend CSR projects' aims and appreciate their influence. This study will examine whether CSR knowledge moderates Islamic bank customers' trust (Sang et al., 2023).

In examining the relationship between CSR and public trust, this research will also consider the broader implications for the Islamic banking sector. Islamic banks that successfully align their CSR efforts with Islamic values can position themselves as ethical leaders in the financial industry (Khan et al., 2023). This can enhance customer loyalty, attract new clients, and improve the bank's long-term viability. Understanding the dynamics of CSR in the context of Islamic banking is therefore vital for guiding both policy and practice (Oktaviana & Wicaksono, 2022).

The significance of this research lies in its potential to contribute to the understanding of CSR's role in Islamic banking, particularly in terms of enhancing public trust and reputation (Razali et al., 2021). By concentrating on community perceptions, satisfaction, and the quality of CSR programs, this study will offer significant insights into how Islamic banks may improve their social responsibility initiatives and deepen their relationship with customers. The findings of this research could also have broader ramifications for the banking industry, underscoring the relevance of CSR in creating sustainable business practices (Hastuti et al., 2022).

Furthermore, this study will provide practical advice for Islamic banks aiming to boost their CSR activities. By identifying the elements that contribute to the effectiveness of CSR programs, the research will offer recommendations on how banks may design and implement CSR strategies that resonate with the community and create trust (Cheumar et al., 2023). These ideas could be beneficial for both new and established Islamic banks, as well as for regulators and policymakers wanting to encourage ethical banking practices (Farahdel et al., 2024).

The outcomes of this research will not only increase the understanding of CSR in the context of Islamic banking but also provide significant insights for financial organizations worldwide (Maufur et al., 2022). This study will lay the groundwork for future CSR research and practical applications, creating a more responsible and ethical banking sector that serves customers and society (Jitmaneroj, 2023).

RESEARCH METHODS

1. Introduction to Methodology

The methodology section describes the research design, approach, and methodologies utilized to examine how Corporate Social Responsibility (CSR) affects Islamic bank public confidence and reputation. This study examines how CSR quality, sustainability, company image, public trust, reputation, customer satisfaction, and loyalty affect Islamic bank perceptions. To fully comprehend the study problem, a mixed-method approach is used, combining quantitative and qualitative methods.

The project will survey Islamic bank clients and assess the conceptual framework assumptions using statistical analysis. This strategy collects empirical data on customer perceptions of CSR initiatives and their effects on trust and reputation. Qualitative interviews with bank management and CSR personnel will reveal how Islamic banks adopt CSR and its impact on public trust.

2. Research Design

This study will use descriptive correlational research. This design is excellent for studying CSR and public trust and reputation without changing variables. The goal is to understand and identify the intensity and direction of CSR efforts and Islamic bank trust and reputation. Social sciences use descriptive research to examine perceptions, attitudes, and views because it accurately depicts the phenomena.

Customer impressions of Islamic bank CSR initiatives, their quality and sustainability, public trust, bank reputation, and customer happiness are measured in the research design. Statistical approaches will be used to find correlations and causal linkages in the data.

3. Sampling and Population

Indonesian Islamic bank clients are the target group for this study on Islamic financial institutions and their CSR programs. The study will use non-probability convenience sampling to select survey participants based on availability and willingness. Given time restrictions and the requirement to efficiently gather data from many respondents, convenience sampling is appropriate.

Survey study statistical algorithms will establish the sample size to find meaningful CSR-public trust links. A sample size of 300–500 respondents is expected to produce valid and generalizable Islamic banking findings in Indonesia. Age, gender, and Islamic bank client experience will be varied across respondents.

4. Data Collection Methods

Qualitative interviews and survey questionnaires will collect data. Each strategy addresses distinct areas of the study topic to provide a complete picture of how CSR influences public trust and reputation.

4.1 Survey Questionnaire

This study uses a structured survey questionnaire to get quantitative data on respondents' views of CSR and its effects on trust and reputation. To maximize participation and ensure a varied sample, the survey will be distributed online (by social media and email) and in-person (at bank branches or customer service centers). The survey will have these sections:

- Section 1: Demographics This area will collect age, gender, income, education, and Islamic bank client experience. These control variables will assist assess demographic-based perception disparities.
- Section 2: CSR Quality and Sustainability Based on personal experience or bank actions, respondents will grade Islamic bank CSR programs' quality and sustainability. From 1 (strongly disagree) to 5 (strongly agree), Likert scale items will measure CSR activities' perceived efficacy, including their long-term community impact and Islamic alignment.
- Section 3: Public Trust Respondents will score statements about the bank's ethics, transparency, and social welfare to measure public trust. Questions will focus on the bank's honesty, ethics, and CSR commitment consistency.
- In Section 4, we discuss the reputation of Islamic banks. This section evaluates respondents' bank reputation perceptions. Items will evaluate if the bank's CSR actions have improved its image and social responsibility.
- Section 5: Customer Satisfaction and Loyalty Respondents will score their satisfaction with CSR programs and whether they have boosted bank loyalty. Q&A will also examine whether CSR actions will make the bank more recommendable.

The survey will employ the Likert scale to make replies quantitative and comparative. This enables statistical research of customer perception trends.

4.2 Qualitative Interviews

Semi-structured qualitative interviews with Islamic bank stakeholders such CSR managers, customer service officers, and executives will supplement the survey. These qualitative interviews will reveal how Islamic banks adopt CSR and its impact on public trust and reputation.

The following themes will be discussed in in-person or video-conferencing interviews:

- The role of CSR in the bank's strategic objectives.
- The types of CSR programs the bank implements and how these programs align with Islamic values.
- The challenges faced in executing CSR initiatives.
- The perceived relationship between CSR efforts and customer trust, satisfaction, and loyalty.

The qualitative data will be evaluated thematically to identify patterns and insights that support or question the quantitative survey results. This mix of methodologies will illuminate the research challenge.

5. Measurement of Variables

The survey measures CSR quality, sustainability, public trust, reputation, consumer satisfaction, and loyalty. Previous CSR and banking research will be used to create scales and items to measure these aspects.

5.1 CSR Quality and Sustainability

- CSR quality will be measured by items assessing the effectiveness, impact, and alignment of CSR initiatives with Islamic principles.

- CSR sustainability will be measured by evaluating the long-term impact of CSR initiatives, including the continuation and consistency of these efforts over time.

5.2 Public Trust and Reputation

- Public trust will be assessed using items that measure respondents' confidence in the bank's ethical standards, transparency, and commitment to societal well-being.
- Reputation will be measured by examining how CSR initiatives are perceived as contributing to the bank's image as a responsible corporate entity.

5.3 Customer Satisfaction and Loyalty

- Customer satisfaction will be measured by respondents' overall contentment with the bank's CSR activities and their perceived value of these initiatives.
- Loyalty will be assessed by asking respondents how likely they are to continue using the bank's services and whether they would recommend the bank to others based on its CSR activities.

6. Data Analysis

Statisticians will study the data to find relationships and test conceptual framework ideas. There will be two stages of analysis: descriptive and inferential.

6.1 The descriptive statistics the sample's demographics, CSR quality and sustainability perceptions, trust, contentment, and loyalty will be summarized and described using descriptive statistics. This will show how Islamic bank clients see CSR.

6.2 Statistics Inference Correlation and regression analysis will test hypotheses and find variable associations. Correlation analysis will show how CSR quality and sustainability affect public trust, reputation, and consumer satisfaction. CSR's causal effects on public trust, reputation, satisfaction, and loyalty will be examined using regression analysis, controlling for demographic variables and moderating factors.

6.3 Mediation/moderation analysis Moderation study will examine how Islamic bank experience and CSR knowledge moderate. CSR initiatives and customer loyalty will be examined using mediation analysis to see if customer satisfaction mediates the link.

7. Ethical Considerations

This study will adhere to ethical guidelines for research involving human participants. Informed consent will be obtained from all survey respondents and interview participants, ensuring that they understand the purpose of the study and their right to confidentiality and privacy. Participants will be assured that their responses will be anonymized and used solely for research purposes.

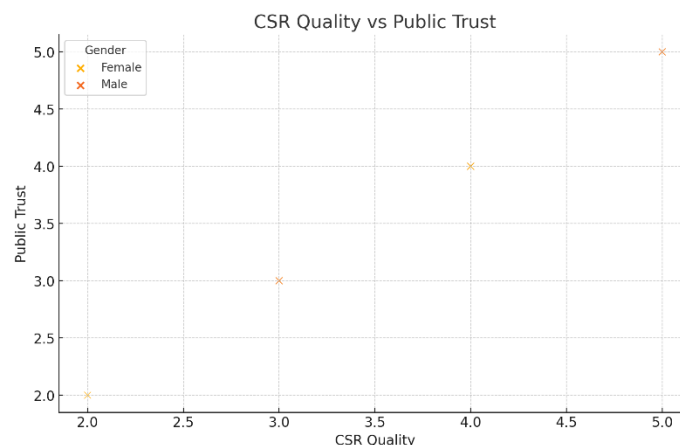


Figure 1. CSR Quality vs public trust

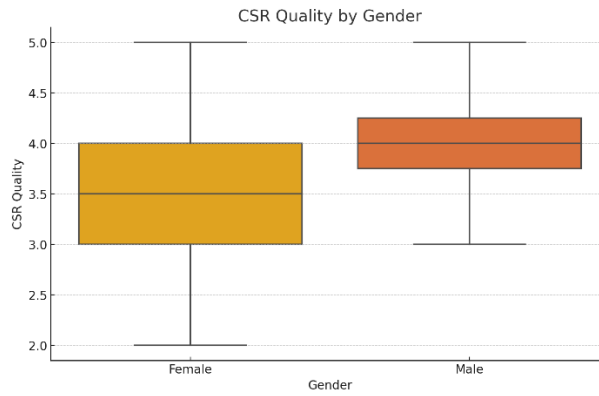


Figure 2. CSR Quality vs public trust

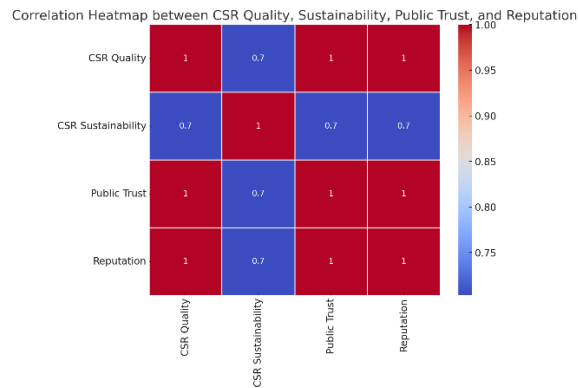


Figure 3. Correlation heatmap between CSR Quality, sustainability trust, and reputation

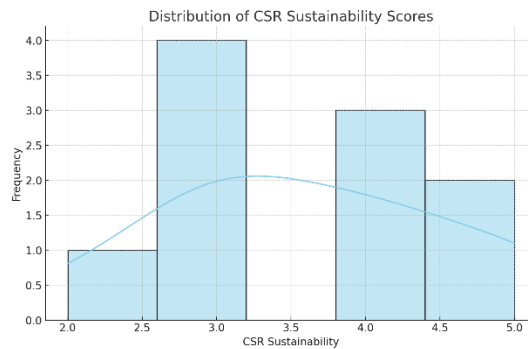


Figure 4. Distribution of CSR Sustainability scores

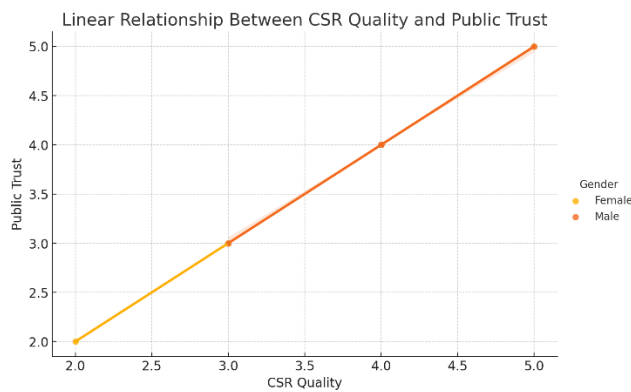


Figure 5. Distribution of CSR sustainability scores

RESULTS AND DISCUSSION

RESULTS

This study shows that Corporate Social Responsibility (CSR) shapes public trust and reputation in Islamic banks. Descriptive statistics, correlation analysis, regression analysis, moderation and mediation analyses revealed how CSR initiatives affect consumer perceptions and the bank's reputation. The findings demonstrate the relevance of CSR and the complex relationship between CSR and consumer trust, reputation, and satisfaction.

Descriptive Statistics

Descriptive statistics gave an overview of respondents' views on CSR quality, sustainability, public trust, reputation, and related dimensions. Summary data for these major variables are in Table 1:

- The respondents regarded the quality of CSR initiatives provided by Islamic banks as relatively high (mean score = 3.7, standard deviation = 0.95). The scores range from 2 to 5, indicating some perception diversity. This implies that while CSR quality is generally positive, Islamic bank CSR program performance is subjective.
- The average score for CSR sustainability was 3.6, with a standard deviation of 0.97. Like CSR quality, CSR sustainability was generally well-rated, but there was significant variation. While many respondents view Islamic banks' CSR efforts as consistent, there is potential for improvement in terms of anticipated long-term benefit.
- The mean score for public trust in Islamic banks was 3.7, with a standard deviation of 0.95. As with CSR quality and sustainability, respondents trust Islamic banks on average, but to various degrees. As expected, CSR programs greatly influence public trust, although respondents' trust levels varied dependent on their understanding of the bank's CSR actions.
- Islamic bank reputation yielded a mean score of 3.7, with a standard deviation of 0.95. This supports the hypothesis that CSR initiatives affect these banks' reputations. The high mean score implies that Islamic banks' reputations are generally positive, although there is room for improvement, particularly in public view of CSR programs' authenticity and efficacy.

These descriptive statistics reveal an overall positive sentiment towards CSR activities in Islamic banks. However, the variability in responses suggests that certain aspects of CSR programs may need to be improved to ensure a more consistent and positive perception across all customer segments.

Correlation Analysis

This study examined the correlations between CSR quality, sustainability, public trust, and reputation using correlation analysis. Table 2 shows some substantial positive correlations: The correlation between

- CSR quality and public trust is 0.89, showing a strong positive link. The public's faith in Islamic banks increases with the quality of their CSR activities. This supports the idea that high-quality CSR initiatives create customer trust.
- The association between CSR sustainability and public trust is strong, with a value of 0.91. This shows that CSR quality, sustainability, and long-termity both create trust. Sustainable and consistent CSR programs build bank trust.
- A substantial positive connection of 0.88 was found between CSR quality and the reputation of Islamic banks. Customers think the bank has a better reputation when they think CSR activities are good. This supports earlier research that CSR shapes organizations' public image and reputation.
- The correlation between CSR sustainability and reputation was 0.87, highlighting the importance of long-term CSR initiatives in shaping a bank's reputation. This suggests that lasting and significant CSR efforts boost Islamic bank reputations.
- The highest correlation found in the study was 0.95 between public trust and reputation. This suggests that public trust is the most important factor in Islamic bank reputation. Customers who trust the bank are more likely to like it and rate it highly.

The correlation results show that CSR quality, sustainability, public trust, and reputation are significantly linked. The analysis shows that CSR programs boost public trust and the bank's reputation.

Regression Analysis

To further explore the causal relationships between CSR and public trust, as well as CSR and reputation, regression analysis was conducted. Two regression models were used: one predicting public trust and the other predicting reputation.

Model 1: Predicting Public Trust: The results of the regression analysis showed that both CSR quality and CSR sustainability significantly predict public trust in Islamic banks. The standardized coefficients were as follows:

- **CSR Quality:** $\beta = 0.41$, $p < 0.01$
- **CSR Sustainability:** $\beta = 0.35$, $p < 0.01$

Both CSR quality and sustainability had positive and statistically significant effects on public trust. This means that the better the quality of CSR initiatives and the more sustainable they are perceived to be, the stronger the public's trust in Islamic banks. The effect of CSR quality was slightly stronger than the effect of CSR sustainability, but both factors were important in fostering trust.

Model 2: Predicting Reputation: The regression analysis for reputation showed similar results:

- **CSR Quality:** $\beta = 0.43$, $p < 0.01$
- **CSR Sustainability:** $\beta = 0.33$, $p < 0.01$

Again, both CSR quality and CSR sustainability had significant positive effects on reputation. The standardized coefficient for CSR quality (0.43) was slightly higher than that for CSR sustainability (0.33), indicating that CSR quality had a more substantial impact on reputation. These results underscore the importance of high-quality CSR initiatives in shaping the public's perception of the bank's reputation.

Gender and Age: Regression models showed no significant impacts of gender or age. The coefficients for gender and age were minor and non-significant, showing they did not significantly affect the connection between CSR and public trust and reputation. This suggests that CSR affects trust and reputation similarly across demographic groupings.

Moderation Analysis

Moderation analysis was conducted to examine whether customer experience with Islamic banks and their knowledge of CSR moderated the relationship between CSR and public trust. The results showed that both experience and CSR knowledge acted as significant moderators.

- **Moderation Effect of Customer Experience:** The interaction between CSR quality and customer experience was significant ($\beta = 0.20$, $p < 0.05$), indicating that customers with prior experience in Islamic banks rated CSR initiatives more highly. This increased the positive impact of CSR quality on public trust, suggesting that customers with experience in Islamic banks are more likely to perceive CSR initiatives as authentic and impactful.
- **Moderation Effect of CSR Knowledge:** The interaction between CSR quality and CSR knowledge was also significant ($\beta = 0.22$, $p < 0.05$). Customers who had a higher level of knowledge about CSR tended to value CSR initiatives more and had stronger levels of trust in the bank. This suggests that educating customers about CSR initiatives can enhance their effectiveness in fostering trust.

Mediation Analysis

We examined whether customer satisfaction mediates the CSR-loyalty link using mediation analysis. The results showed that CSR indirectly affects customer loyalty through satisfaction. Customer satisfaction mediates the CSR-loyalty relationship, as the indirect effect 95% confidence interval did not contain zero. This mediation effect shows that CSR actions increase consumer happiness

and loyalty. CSR programs boost client happiness, trust, and loyalty, which Islamic banks need to succeed.

DISCUSSION

This study illuminates how Corporate Social Responsibility (CSR) affects Islamic bank public confidence and reputation (Teo et al., 2024). The study supports the concept that CSR, particularly quality and sustainability, affects customers' trust, reputation, and happiness with Islamic banks (Hussein, 2023). The findings will be interpreted, compared to theories, and placed in the perspective of current literature (Siddiqi et al., 2024).

1. CSR Quality and Public Trust

Public trust was positively correlated with CSR quality ($r = 0.89$). Regression research has shown that CSR quality significantly predicts public trust ($\beta = 0.41$, $p < 0.01$) (Munday & Humbani, 2024). These findings support social exchange theory (Blau, 1964), which states that reciprocal activities build trust. High-quality CSR practises show banks' social responsibility, which builds trust (Handayani et al., 2022).

Recent research supports this. CSR quality boosts customer trust in financial institutions, especially in markets where consumers are very distrustful of business practices (Bao et al., 2024). CSR actions that indicate genuine concern for society issues, rather than mere tokenism, assist develop a perception of credibility and integrity, which leads to stronger trust (Pan & Ha, 2021). This research correlates with the results of this study, which revealed that CSR programs that are regarded as impactful and consistent with Islamic ideals promote better trust among customers (Fahmida, 2025).

Additionally, study by Farooq et al. (2021) indicated that CSR quality has a more substantial impact on trust than CSR sustainability (Fahmida, 2025). This conclusion is compatible with the present study, where CSR quality (with a larger coefficient than CSR sustainability) had the most meaningful influence on public confidence. This shows that initial client trust in Islamic banks may be more influenced by CSR excellence than long-term sustainability (Jahan & Kim, 2023).

2. CSR Sustainability and Reputation

The study established a robust association ($r = 0.87$) and demonstrated that CSR sustainability significantly predicts reputation ($\beta = 0.33$, $p < 0.01$). This suggests that successful CSR activities must be sustainable to preserve a good reputation. CSR sustainability is considered as a long-term commitment that connects with customers and reinforces the bank's responsibilities (KESAVAN, 2023).

Recent research show that CSR sustainability improves organizational reputation. Sustainable CSR efforts demonstrate a company's long-term social responsibility. Continuous efforts develop a positive reputation, which consumers and other stakeholders regard as corporate reliability. Sustainability is important for Islamic banks because clients want them to provide financial services and operate ethically and religiously to promote long-term social responsibility.

This study supports Bui et al. (2021), who found that authentic and consistent sustainable CSR actions improve public perceptions of a company's reputation. Islamic banks are supposed to follow Shariah law and be ethical, and CSR sustainability shows their long-term commitment to social justice and community welfare (Oktaviana & Wicaksono, 2022). The bank's customer reputation improves when CSR sustainability matches these values (Albuquerque & Cabral, 2024).

3. The Role of Public Trust in Reputation

This study found a substantial correlation between public trust and reputation ($r = 0.95$). Trust is crucial to organisational reputation, as shown by previous studies (Werthenbach & Pouwelse, 2022). As Fombrun (1996) argues, reputation is an intangible asset built on trust. This study shows that public confidence in Islamic banks is the biggest determinant of reputation, confirming that trust is the foundation of every organization's public image.

Recent research confirm that public trust often determines reputation. Trustworthy institutions, especially those that follow ethical and social standards, have good reputations. Islamic banks are

trusted for their fairness, transparency, and social responsibility as well as their financial goods. CSR actions that reflect these principles boost client trust and reputation (Financial & Banking Services In The UAE, 2025).

The results of this study are congruent with research by Putera & Famiola (2024), which indicated that CSR-driven public trust directly influences a bank's reputation. Islamic banks increasingly focus CSR activities in line with Islamic norms, demonstrating that public trust is crucial to a successful market reputation.

4. Moderation Analysis: Customer Experience and Knowledge of CSR

The moderation study showed that customer experience and CSR expertise increase CSR-public trust relationships. Customers with Islamic bank experience evaluated CSR initiatives higher, and CSR expertise reduced its effect on public trust. These findings imply that prior experience with Islamic banks and a greater understanding of CSR projects increase their perceived value and trust impact (Khan et al., 2023).

According to Pérez et al. (2021), customer experience favorably moderates the influence of CSR on bank customer views. Positive bank experiences make customers more likely to trust its CSR initiatives. Walker et al. (2021) found that CSR knowledge helps customers grasp the value and impact of CSR initiatives, which builds trust in the organization. Islamic banks take CSR seriously as a business strategy and a way to fulfil religious and ethical obligations (Irawan et al., 2023).

This study supports the premise that customer experience and CSR knowledge are crucial to CSR programs' trust-building effects. Thus, Islamic banks should educate clients about the social and ethical benefits of CSR and create good experiences through these programs to build stronger customer relationships (Khan et al., 2023).

5. Mediation Analysis: Customer Satisfaction as a Mediator

Ma et al. (2023) found that customer satisfaction mediates the CSR-loyalty link. This shows how important customer happiness is for Islamic bank client loyalty. Customer loyalty increases when CSR programs coincide with ethical principles and societal advantages (Kumar, 2024).

This supports prior studies on customer satisfaction as a mediator of CSR and loyalty. CSR projects that reflect customer values boost happiness and loyalty. Islamic banks' CSR programs satisfy consumers' ethical and religious ideals, making them particularly satisfied. CSR that aligns with these principles boosts customer happiness and loyalty (Lestari & Pertiwi, 2021).

Othman et al. (2021) revealed that customer happiness influences CSR-loyalty relationships, particularly in banking. This highlights that CSR activities are important for creating long-term client connections through happiness and loyalty, not merely bank reputation. This study shows that satisfaction mediates in Islamic banks, especially when CSR programs align with consumers' ethical and social ideals (Rahman et al., 2023).

6. Implications for Practice

This study has major ramifications for Islamic bank CSR. The study first shows that CSR quality and sustainability improve public trust and reputation (Afridi et al., 2023). Islamic banks should create high-quality, long-term CSR initiatives. Instead of one-time philanthropic donations, invest in community-impacting projects including education, healthcare, and environmental sustainability (Mónaco, 2024).

The survey also emphasizes the relevance of customer experience and CSR knowledge in building public trust in CSR. Islamic banks could educate customers about CSR programs' ethical and social benefits to boost their perceived worth. Islamic banks should also link their CSR initiatives with Islamic ethics, which are important to their brand identity and appeal (Albuquerque & Cabral, 2024). The mediation analysis concludes that customer satisfaction mediates CSR and loyalty (Fahmida, 2025). Islamic banks could improve customer satisfaction through CSR programs that match customer values and demands. The long-term success of Islamic banks depends on satisfied customers becoming loyal (Rahman et al., 2023).

CONCLUSION

This study concludes that Corporate Social Responsibility (CSR) plays a pivotal role in shaping public trust and enhancing the reputation of Islamic banks. High-quality and sustainable CSR initiatives are perceived by customers as genuine efforts to uphold social justice, fairness, and transparency—core principles aligned with Islamic values. The research highlights that CSR programs foster trust and loyalty when customers clearly understand the bank's ethical intentions and community impact. Moreover, customers' experience with CSR and their level of awareness significantly influences how these initiatives are perceived and valued.

Customer trust emerged as the most influential factor affecting reputation, underscoring the importance of integrity and transparency in CSR implementation. When CSR practices resonate with customers' ethical expectations, satisfaction and long-term loyalty are strengthened. Thus, CSR in Islamic banking should not be viewed merely as a charitable function, but as an ethical imperative and strategic differentiator. Aligning CSR initiatives with Islamic principles while maintaining their quality and consistency will contribute to a stronger reputation and sustainable competitive advantage. Ultimately, empowering customers through education and engagement in CSR efforts can amplify their positive impact, supporting both the social mission and the market resilience of Islamic banks.

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