VALUE ADDED : MAJALAH EKONOMI DAN BISNIS

Vol. 22, No. 2, 2026
e-ISSN : 2580-2863
p-ISSN : 1693-3435
DOI : 10.26714/vameb.v22i2.20877 PP : 1 – 13

TRIPLE BOTTOM LINE ANALYSIS OF CORPORATE SOCIAL RESPONSIBILITY IMPLEMENTATION AT PT BANK CIMB NIAGA TBK IN REALIZING CORPORATE IMAGE, REPUTATION, AND BUSINESS SUSTAINABILITY 2021–2025

Rifasya Safira Safitri[1], Ety Dwi Susanti[2]

[1]Department of Business Administration, Faculty of Social, Cultural, and Political Sciences, Universitas Pembangunan Nasional "Veteran" Jawa Timur, Surabaya
[2]Department of Business Administration, Faculty of Social, Cultural, and Political Sciences, Universitas Pembangunan Nasional "Veteran" Jawa Timur, Surabaya

ABSTRACT
This study aims to analyze the implementation of Corporate Social Responsibility (CSR) at PT Bank CIMB Niaga Tbk using the Triple Bottom Line approach, which includes the dimensions of people, planet, and profit, in supporting corporate image, reputation, and business sustainability. The research problem focuses on how CSR implementation in the banking sector can be integrated with corporate strategy to generate sustainable social, environmental, and economic impacts. This research applies a qualitative approach with a descriptive research design. Data were collected through in-depth interviews, non-participant observation, and documentation of the company's CSR programs. Informants were selected using purposive sampling, involving internal stakeholders responsible for CSR management and external beneficiaries of the programs. The findings indicate that the CSR implementation of PT Bank CIMB Niaga Tbk during the period 2021–2025 reflects an integrated application of the Triple Bottom Line principles through programs in education, health and social welfare, economic empowerment, and climate and environmental initiatives. These programs not only contribute to community development and environmental protection but also strengthen corporate image, enhance organizational reputation, and support long-term business sustainability.

Keywords: Corporate Social Responsibility, Triple Bottom Line, Strategic Management, Corporate Image, Business Sustainability

Article Information

Received: Mei 2026
Revised: June 2026
Accepted: June 2026

*Corresponding Author:
22042010223@student.upnjatim.ac.id

INTRODUCTION

The development of the business world in the digital economy era has encouraged companies not only to pursue profit but also to take responsibility for the impacts generated by their operational activities on society and environmental sustainability. In this context, the banking sector plays a strategic role as a financial intermediary institution that not only facilitates financial transactions but also contributes to economic growth and sustainable development through financing policies and financial services provided to the community (Ceysa et al., 2024). Modern business practices require companies to balance economic interests with social responsibility to build public trust and strengthen corporate image. Corporate image becomes an important factor in shaping stakeholder perceptions, as a positive reputation can enhance consumer trust and foster loyalty toward the products and services offered by a company (Afifah et al., 2022).

One of the strategies adopted by companies to strengthen their positive image while fulfilling social responsibilities is the implementation of Corporate Social Responsibility (CSR). CSR can be understood as a company's commitment to conducting business activities ethically and responsibly by considering the economic, social, and environmental impacts of its operations. In Indonesia, the implementation of CSR is not merely voluntary but is supported by a strong regulatory framework, including Law No. 40 of 2007 concerning Limited Liability Companies and Financial Services Authority Regulation No. 51/POJK.03/2017 regarding sustainable finance implementation in financial institutions (Dewi & Fitriani, 2024; Cahyaningtyas et al., 2024). These regulations emphasize that companies, particularly in the banking sector, are expected not only to generate economic value but also to actively contribute to sustainable development by integrating environmental, social, and governance (ESG) aspects into their business strategies.

Despite the increasing importance of CSR, previous studies indicate that its implementation still faces several challenges and produces mixed empirical findings. Some studies suggest that CSR contributes positively to corporate performance and customer loyalty (Khaeriani & Hasan, 2022; Julialevi & Ramadhanti, 2021). However, other research reveals that CSR activities do not always significantly influence firm value or profitability, leading some shareholders to perceive CSR as merely an additional cost burden (Noviyanti & Purnamasari, 2025). Furthermore, CSR practices in many organizations remain administrative and symbolic in nature, indicating that they have not yet fully reflected a strategic commitment to sustainable development (Narwan, 2023). These findings illustrate a gap between the normative objectives of CSR and its actual implementation in practice, particularly within the banking sector.

To better understand the effectiveness of CSR implementation, the Triple Bottom Line (TBL) framework proposed by Elkington is considered a relevant analytical approach. This concept emphasizes that corporate success should not be measured solely by economic performance (profit) but also by social contributions to society (people) and environmental responsibility (planet) (Hidayat, 2024). The TBL approach enables a more comprehensive evaluation of CSR because it integrates social, environmental, and economic dimensions simultaneously. In the context of the banking industry, the application of this framework is particularly important since banking activities, especially financing decisions, may indirectly influence social and environmental issues. Therefore, financial institutions are expected to ensure that their business practices align with sustainability principles (Lia & Fasa, 2025).

Although several studies have examined CSR implementation in the banking sector, most of them tend to focus primarily on financial performance, stakeholder perceptions, or short-term CSR outcomes. Only limited research has comprehensively analyzed CSR

implementation using the Triple Bottom Line framework, particularly by examining how the integration of people, planet, and profit dimensions contributes to corporate image, reputation, and long-term business sustainability. Moreover, empirical studies that specifically explore CSR implementation at PT Bank CIMB Niaga Tbk using the TBL perspective remain relatively scarce, especially those that analyze its sustainability initiatives over a multi-year period.

Based on these considerations, this study focuses on analyzing the implementation of CSR at PT Bank CIMB Niaga Tbk, one of the national private banks that demonstrates a strong commitment to sustainability and consistently reports its CSR activities through corporate sustainability reports. The novelty of this research lies in its analysis of CSR implementation at PT Bank CIMB Niaga Tbk using the Triple Bottom Line perspective from 2021 to 2025, which has not been extensively examined in previous studies. Therefore, the objective of this research is to analyze how CSR implementation at PT Bank CIMB Niaga Tbk is carried out through the dimensions of People, Planet, and Profit to build corporate image, strengthen organizational reputation, and support the long-term sustainability of the company.

THEORETICAL REVIEW

Strategic Management

Strategic management refers to a systematic process used by organizations to formulate, implement, and evaluate strategies to achieve long-term organizational objectives effectively. This concept emphasizes the importance of an organization's ability to adapt to dynamic business environments through the analysis of internal and external factors that influence organizational performance (Suhairi, 2024). In practice, strategic management is not solely focused on achieving economic profit but also on creating sustainable value for stakeholders.

According to Kurniawati and Fuadah (2023), strategic management functions as a decision-making framework that guides organizations in determining policy directions and the strategic actions required to achieve corporate goals. Effective strategies enable organizations to take advantage of business opportunities while anticipating potential risks arising from increasingly competitive environments. As global competition becomes more complex, sustainability-oriented strategies have become increasingly important, as companies are expected to consider social and environmental impacts in their business operations (Ramadhan et al., 2025).

In this context, Corporate Social Responsibility (CSR) can be viewed as an integral component of corporate strategy. The integration of CSR within strategic management enables organizations to strengthen their reputation, enhance social legitimacy, and build stronger relationships with stakeholders (Santoso & Raharjo, 2022). Consequently, CSR should not be perceived merely as a philanthropic activity but rather as a strategic instrument that contributes to long-term corporate sustainability. Through a strategic approach, CSR initiatives can be aligned with broader organizational objectives, allowing companies to simultaneously achieve economic performance, social contributions, and environmental responsibility.

Corporate Social Responsibility

Corporate Social Responsibility refers to a company's commitment to conducting business activities ethically and responsibly while considering the social and environmental impacts arising from its operations. This concept emphasizes that corporate responsibility extends beyond shareholders to include broader stakeholders such as communities,

employees, and the natural environment surrounding the company's operational areas (Dewi & Fitriani, 2024).

CSR is widely recognized as part of a long-term corporate strategy aimed at creating value for stakeholders. Nurdin (2024) explains that CSR represents a concrete manifestation of corporate responsibility implemented through various programs designed to generate positive impacts on society while preserving environmental sustainability. When implemented consistently and continuously, CSR initiatives can strengthen corporate reputation, increase public trust, and foster harmonious relationships between companies and surrounding communities.

Kotler and Lee identify several forms of CSR implementation, including cause promotion, cause-related marketing, corporate social marketing, corporate philanthropy, community volunteering, and socially responsible business practices (Pertiwi & Balqiah, 2021). These initiatives demonstrate that CSR is not limited to philanthropic activities but can be integrated into core business strategies.

The implementation of CSR should also be guided by key principles such as sustainability, accountability, and transparency (Kholis, 2020). Sustainability emphasizes the importance of considering the long-term impacts of corporate activities on both environmental preservation and community welfare. Accountability refers to a company's responsibility to stakeholders for the impacts generated by its operations, while transparency highlights the importance of openness in communicating corporate activities and their consequences.

Previous studies have demonstrated that CSR plays a significant role in strengthening relationships between companies and their stakeholders. Khaeriani and Hasan (2022), use a quantitative approach and found that CSR significantly influences customer loyalty in Islamic banking. Similarly, Julialevi and Ramadhanti (2021) revealed that CSR disclosure positively affects financial performance indicators such as Return on Assets (ROA) and Return on Equity (ROE) in the Indonesian banking sector.

However, most of these studies primarily focus on the relationship between CSR and financial performance or customer loyalty. This indicates that research examining CSR implementation from a broader sustainability perspective remains relatively limited. Therefore, exploring CSR practices through a multidimensional sustainability framework becomes important to better understand how CSR contributes to corporate reputation, stakeholder relations, and long-term organizational sustainability.

Implementation

Implementation refers to the process of translating policies or programs into concrete actions to achieve the intended objectives. It involves a series of activities such as resource allocation, organizational coordination, and operational execution to ensure that policies can be effectively realized (Kaendung et al., 2021).

According to Rogahang (2023), policy implementation consists of three main aspects: the development of supporting regulations, the provision of necessary resources, and the execution of policies in practice, so their benefits can be experienced by society. Successful implementation requires effective coordination among various stakeholders involved in the process. In the context of Corporate Social Responsibility, implementation becomes a crucial indicator in assessing the extent to which a company’s commitment to social responsibility is genuinely realized. Effective CSR implementation requires careful planning, sufficient resource allocation, and active stakeholder participation in program execution. Without proper implementation mechanisms, CSR initiatives may remain symbolic and fail to produce meaningful social and environmental impacts.

In Indonesia, CSR implementation is supported by regulatory frameworks such as Law No. 40 of 2007 concerning Limited Liability Companies, which requires companies to carry out social and environmental responsibilities as an integral part of their business operations (Simanungkalit et al., 2024). In addition, the banking sector is regulated by Financial Services Authority Regulation No. 51/POJK.03/2017 concerning sustainable finance, which obligates financial institutions to disclose CSR activities through sustainability reports.

Triple Bottom Line

The Triple Bottom Line concept was introduced by Elkington as an approach that emphasizes that a company's success cannot be measured solely by its economic performance, but also by the extent of its social contribution and its level of concern for environmental sustainability (Hidayat, 2023). This concept combines three main dimensions of corporate sustainability: profit, people, and planet.

The profit dimension relates to a company's ability to generate profits as the basis for the continuity of the organization's operations. Profits enable companies to invest, improve employee welfare, and contribute economically to the country (Laksono, 2022).

The people dimension emphasizes the company's responsibility for the welfare of the community and employees. Companies are expected to be able to create harmonious relationships with the community through various community empowerment programs and improve the standard of living of the communities living around the company's operational areas.

The planet dimension is closely related to the company's obligation to protect and preserve the environment. Companies are expected to be able to implement environmentally conscious business practices, such as effective and responsible waste management, efficient energy use, and the reduction of emissions that can damage the environment.

The Triple Bottom Line framework provides a comprehensive perspective for evaluating CSR implementation because it integrates economic, social, and environmental aspects simultaneously. Several studies have utilized this approach to assess corporate sustainability practices. Dewi and Fitriani (2024) found that CSR implementation based on the Triple Bottom Line framework at Bank Woori Saudara contributed positively to Sustainable Development Goals. However, research that specifically analyzes CSR implementation using the Triple Bottom Line framework at PT Bank CIMB Niaga Tbk remains limited. Therefore, this study seeks to address this gap by examining CSR practices through the dimensions of people, planet, and profit.

Corporate Image

Corporate image refers to the perception or impression formed in the minds of the public about an organization based on experience, information received, and interactions between the company and its stakeholders (Agung, 2024). A positive corporate image can strengthen public trust and strengthen the relationship between the company and its stakeholders.

Arifin and Tjokrosaputro (2023) argue that corporate image is influenced by several factors, including product or service quality, corporate communication, and the organization's reputation in conducting its business activities. Public perception of a company can be shaped by customer experience, promotional activities, and recommendations from other parties. Lesmana and Yustriani identify several indicators used to measure corporate image, including personality, reputation, values or ethics, and corporate (Yanto & Anggraini, 2023). Personality reflects the character of the company as perceived by the public, while reputation relates to

the public's experience with the company's performance. Values or ethics represent the principles upheld by the organization, including concern for consumers and society. Corporate identity refers to the visual elements that make the company easily recognizable to the public.

In the context of CSR, corporate image is often influenced by public perceptions of the company's commitment to fulfilling its social responsibilities. Companies that consistently implement CSR programs with tangible social and environmental impacts tend to develop a more positive reputation among stakeholders. Therefore, the implementation of CSR through the Triple Bottom Line approach is expected to strengthen corporate image while supporting long-term business sustainability. By integrating economic performance, social contribution, and environmental responsibility, organizations can create a balanced value proposition that enhances corporate legitimacy and stakeholder trust.

RESEARCH METHODS

This study employs a qualitative approach with a descriptive research design. The qualitative approach was chosen because this research aims to obtain an in-depth understanding of the phenomenon of Corporate Social Responsibility (CSR) implementation within its real-life context and to interpret the meanings embedded in the practices based on the perspectives of the informants. This approach is grounded in the post-positivism paradigm, which emphasizes the understanding of social phenomena in their natural setting without manipulating research variables (Sugiyono, 2022). The descriptive method is used to systematically describe the implementation of the company’s CSR programs based on the Triple Bottom Line dimensions: social (people), environmental (planet), and economic (profit) aspects.

The research was conducted at PT Bank CIMB Niaga Tbk, which serves as the object of this study. The selection of this research site was based on the consideration that the company is one of the national private banks that actively implements CSR programs and consistently reports its sustainability initiatives through corporate sustainability reports. The research process was carried out from January to February 2026, covering data collection through interviews, observations, and documentation review. The object of this study is the implementation of Corporate Social Responsibility at PT Bank CIMB Niaga Tbk, which is analyzed using the Triple Bottom Line perspective. Research informants were selected purposively based on their involvement in the implementation and receipt of benefits from the company's CSR program. These informants consisted of internal parties within the company who had roles in managing the CSR program, as well as external parties who were beneficiaries of the program. The purposive selection of informants was aimed at obtaining relevant and in-depth information regarding the implementation of the company's CSR.

Data collection was conducted using methodological triangulation consisting of in-depth interviews, non-participant observation, and documentation study. In-depth interviews were carried out with informants who were directly involved in CSR programs in order to obtain comprehensive insights into the implementation process and the impacts generated by these initiatives. Non-participant observation was conducted to observe CSR activities without direct involvement from the researcher. In addition, this study utilized documentation analysis from various company documents, such as sustainability reports, annual reports, and corporate policy documents related to CSR implementation.

To enhance analytical clarity, this study uses several conceptual indicators derived from the Triple Bottom Line framework to examine CSR implementation. The people dimension is analyzed through CSR programs related to community development, education initiatives, and economic empowerment activities. The planet dimension focuses on

environmental responsibility, including environmental conservation initiatives, sustainable resource management, and environmental awareness programs. Meanwhile, the profit dimension is examined through the economic value generated by CSR activities, including contributions to business sustainability, corporate reputation, and the strengthening of stakeholder trust. These analytical indicators serve as conceptual guides in interpreting the CSR practices implemented by the company.

Data analysis in this study was conducted qualitatively through several stages, including data reduction, data presentation, and conclusion drawing. The data reduction process was carried out by selecting and focusing on information deemed relevant to the research objectives. Next, the data were presented in the form of descriptive narratives to make it easier for researchers to understand the patterns and interrelationships between the research findings. The final stage was drawing conclusions through data interpretation to obtain a comprehensive understanding of the implementation of Corporate Social Responsibility at PT Bank CIMB Niaga Tbk from a Triple Bottom Line perspective.

RESULTS AND DISCUSSION

This study analyzes the application of the Triple Bottom Line approach in the Corporate Social Responsibility (CSR) programs of PT Bank CIMB Niaga Tbk, which encompass the social (people), environmental (planet), and economic (profit) dimensions. The findings indicate that the company's CSR programs are systematically designed through four main pillars: education, health and social welfare, community economic empowerment, and climate and environmental preservation. These four pillars reflect the integration between corporate social responsibility and business strategy based on sustainability principles.

The results also reveal that CSR implementation at PT Bank CIMB Niaga Tbk is not merely carried out as a form of compliance with existing regulations but also serves as part of the company's strategy to strengthen its reputation and build relationships with stakeholders. This finding aligns with the view that CSR functions as a strategic instrument that enhances social legitimacy and corporate sustainability (Santoso & Raharjo, 2022). Furthermore, the integration of CSR with business strategy indicates that the company has adopted a sustainability-oriented approach that balances economic, social, and environmental interests, as emphasized in the Triple Bottom Line concept (Hidayat, 2023).

Implementation of Corporate Social Responsibility at PT Bank CIMB Niaga Tbk Based on the Triple Bottom Line

The research findings demonstrate that the implementation of CSR at PT Bank CIMB Niaga Tbk during the period of 2021–2025 reflects the principles of the Triple Bottom Line, which emphasize a balance between social (people), environmental (planet), and economic (profit) dimensions. This approach indicates that the company's CSR initiatives are not solely aimed at fulfilling social responsibilities but are also directed toward creating sustainable value for both the organization and its stakeholders. This concept supports the argument that corporate sustainability depends on an organization's ability to integrate social, environmental, and economic aspects at the same time (Laksono et al., 2022).

In the people dimension, CSR programs implemented by PT Bank CIMB Niaga Tbk focus on improving individual capacity and empowering communities through education, financial literacy, and economic empowerment initiatives. Financial literacy programs such as Ayo Menabung dan Berbagi (AMDB) and Tour de Bank demonstrate the company's efforts to enhance public understanding of financial management from an early age. In addition, the company also provides scholarship programs for university students and implements

economic empowerment programs through Community Link, which provides capital assistance, training, and business mentoring for communities, including micro, small, and medium enterprises (MSMEs) and vulnerable groups. These findings indicate that the company's CSR approach goes beyond short-term philanthropy and emphasizes community empowerment through capacity building and economic independence. This approach is consistent with the concept of shared value, which highlights the importance of creating mutual benefits between companies and society (Gantika, 2025). From the perspective of stakeholder theory, CSR initiatives that prioritize community empowerment reflect the company's efforts to address the interests of multiple stakeholders, including communities, employees, and customers, rather than focusing solely on shareholders. This finding also supports the study conducted by Khaeriani and Hasan (2022), which found that CSR practices in the banking sector can strengthen positive relationships between companies and communities through tangible social contributions.

In the planet dimension, the company integrates environmental responsibility through various conservation and natural resource management programs. One of the key initiatives identified in this research is the bamboo planting program, which is implemented consistently as an effort to mitigate climate change and preserve environmental sustainability. Bamboo was selected due to its high carbon absorption capacity, its ability to maintain groundwater availability, and its role in strengthening soil structures to prevent erosion. Interestingly, this environmental program is not solely oriented toward ecological conservation but is also developed through a community empowerment approach. In its implementation, local communities are encouraged to cultivate horticultural crops as a short-term income source while waiting for the bamboo to grow. Additionally, the company has developed an eco-edutourism village concept that integrates environmental conservation with local economic activities. This approach demonstrates that environmental programs can generate not only ecological benefits but also social and economic value for surrounding communities. These findings are consistent with the research conducted by Fahreza (2025), which highlights that environmentally based CSR programs can integrate social, economic, and environmental aspects at the same time.

In the profit dimension, CSR is not interpreted as direct financial gain but rather as a strategic investment that supports the long-term sustainability of the company. Financial literacy and MSME empowerment programs contribute to increasing financial inclusion while simultaneously expanding the company's relationship with communities as potential future customers. In addition, the company adopts the Social Return on Investment (SROI) approach to measure the social value generated from CSR investments. This method indicates that the company views CSR as a long-term investment that generates social benefits while supporting corporate stability and sustainability. These findings are consistent with the research conducted by Sholikudin and Hwihanus (2024), which suggests that CSR activities in the banking sector can enhance customer trust and loyalty, ultimately contributing to improved financial performance. Therefore, CSR functions not only as a form of corporate social responsibility but also as a strategic instrument that supports the long-term sustainability of the company's business operations.

Overall, the findings indicate that the CSR programs implemented by PT Bank CIMB Niaga Tbk demonstrate a strong integration of social, environmental, and economic dimensions as proposed in the Triple Bottom Line framework. This integration reflects a shift in the company's CSR approach from traditional philanthropy toward a more comprehensive, sustainability-oriented strategy.

The Role of Corporate Social Responsibility in Strengthening Corporate Image, Reputation, and Business Sustainability

The findings indicate that CSR implementation significantly contributes to the formation of a positive corporate image for PT Bank CIMB Niaga Tbk. Public perceptions of the company are shaped through direct experiences with the benefits of CSR programs as well as the quality of their implementation. CSR initiatives that provide long-term mentoring, monitoring, and continuous support are perceived as more effective in building public trust compared to short-term or one-time programs. This finding is consistent with corporate image theory, which states that public perceptions are formed through experiences and interactions between organizations and stakeholders (Agung, 2024). CSR programs that address community needs create the perception that the company possesses strong ethical values and social responsibility. In this context, CSR contributes to the development of corporate image indicators such as personality, reputation, value, ethics, and corporate identity (Yanto & Anggraini, 2023).

Furthermore, the involvement of employees through employee volunteer programs also strengthens the company's reputation. Active employee participation in social initiatives demonstrates that social responsibility is not only embedded in corporate policy but has also become part of the organizational culture. These conditions reinforce social trust in the company, as communities perceive the organization not only as a business entity but also as a social actor contributing to community welfare. This finding is consistent with the study conducted by Dewi and Fitriani (2024), which reveals that the implementation of Triple Bottom Line-based CSR in the banking sector can enhance a company's reputation while making a real contribution to sustainable development. Thus, this study also reveals that the impact of CSR reputation does not occur automatically. Its effectiveness depends on the consistency of program implementation, the quality of implementation, and the company's ability to communicate the impact of the program to the public.

The results of the study also show that CSR functions as a business sustainability strategy for PT Bank CIMB Niaga Tbk. CSR programs create harmonious relationships with the community, increase stakeholder trust, and minimize reputational risks that could potentially disrupt the company's stability. From a strategic management perspective, CSR is seen as part of a corporate strategy oriented towards creating long-term value for the organization and all stakeholders involved (Santoso & Raharjo, 2022). Economic and educational empowerment programs have the potential to create a more independent and economically stable society, thereby supporting the company's business environment.

The research findings also show that CSR is viewed by companies as a long-term investment that has a positive impact on society while supporting the company's business continuity. This is reflected in the use of the Social Return on Investment (SROI) method as a tool to measure the impact of CSR programs. This approach shows that companies evaluate the success of programs not only from a financial perspective but also from the social and environmental value generated. The results of this study also complement the findings of Julialevi and Ramadhanti (2021), which show that CSR has a positive relationship with banking financial performance. This study provides an additional contribution by explaining the mechanism of how CSR can support business sustainability through increased social legitimacy, public trust, and long-term relationships with stakeholders.

Thus, the implementation of PT Bank CIMB Niaga Tbk's CSR program shows that Corporate Social Responsibility has evolved into a sustainability strategy that supports operational stability, strengthens organizational reputation, and enhances the company's long-term competitiveness. The integration of social, environmental, and economic dimensions

shows that the company has adopted the principles of sustainable development in its business practices.

CONCLUSIONS

This study aims to analyze the Triple Bottom Line approach in the implementation of Corporate Social Responsibility (CSR) programs at PT Bank CIMB Niaga Tbk, which encompasses the social (people), environmental (planet), and economic (profit) dimensions in shaping corporate image, reputation, and business sustainability. The findings indicate that the objectives formulated in the introduction have been achieved and are consistent with the results presented in the discussion section. The implementation of CSR programs at PT Bank CIMB Niaga Tbk during the period of 2021–2025 demonstrates that the company has applied the Triple Bottom Line principles in an integrated manner through four main pillars: education, health and social welfare, community economic empowerment, and climate and environmental preservation. The integration of these programs shows that CSR is no longer positioned merely as a philanthropic activity but has evolved into an integral component of corporate strategy that supports sustainable development.

In the social dimension (people), CSR programs are focused on improving the quality of life of communities through financial literacy initiatives, educational scholarships, and empowerment programs for vulnerable groups. These initiatives are implemented through a long-term empowerment approach involving training, mentoring, monitoring, and continuous evaluation, thereby enhancing community capacity and independence. In the environmental dimension (planet), the company demonstrates its commitment to environmental sustainability through bamboo conservation programs and waste management initiatives that not only focus on environmental protection but also generate economic benefits for surrounding communities. Meanwhile, in the economic dimension (profit), CSR functions as a business sustainability strategy through strengthening corporate reputation, increasing public trust, and maintaining stable relationships with stakeholders. The use of the Social Return on Investment (SROI) method as an evaluation tool indicates that the company perceives CSR as a strategic investment that generates social value while simultaneously supporting the long-term sustainability of corporate operations.

From a theoretical perspective, this study contributes to the development of CSR and strategic management literature by demonstrating that the implementation of CSR based on the Triple Bottom Line framework can function as a strategic instrument for achieving corporate sustainability. The findings reinforce the perspective that CSR should not be viewed merely as a social obligation but rather as an integral component of corporate strategy that creates shared value for both companies and stakeholders. Furthermore, this study provides empirical evidence that the integration of social, environmental, and economic dimensions within CSR initiatives can contribute to strengthening corporate image and reputation, particularly within the banking sector. Thus, the results of this study enrich the academic discourse on the relationship between CSR implementation, stakeholder relationships, and corporate sustainability from a strategic management perspective.

The findings also have practical implications for companies in making strategic decisions related to CSR program development. The integration of CSR with business strategies has proven to strengthen corporate image, enhance organizational reputation, and build more stable relationships with stakeholders. Therefore, companies are encouraged to continue developing CSR programs that not only focus on social activities but also generate sustainable economic and environmental impacts. Companies may also expand community empowerment initiatives, develop more comprehensive environmental programs, and improve

sustainability reporting transparency to strengthen public trust and enhance long-term corporate competitiveness.

Despite providing a comprehensive overview of CSR implementation based on the Triple Bottom Line perspective in the banking sector, this study has several limitations that should be considered. First, the research focuses on a single company, which limits the generalizability of the findings to other industries. Second, this study adopts a qualitative approach that emphasizes an in-depth understanding of the phenomenon, which limits the ability to quantitatively measure the relationship between CSR implementation and corporate performance. Future research is expected to adopt more diverse methodological approaches, such as quantitative or mixed-method designs, in order to examine the relationship between CSR, corporate reputation, and business performance more comprehensively. Future studies may also integrate other perspectives, such as Environmental, Social, and Governance (ESG), green finance, or circular economy frameworks to enrich the understanding of CSR's role in supporting sustainable development. In addition, future research could explore the perceptions of various stakeholders, including customers, investors, regulators, and communities, in order to obtain a more holistic understanding of the contribution of CSR to corporate image and reputation.

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