

ABSTRACT

Banking holds a green mortgage program as a form of industry responsibility towards environmental sustainability. Bank BRI, as the subject of this study, expects that through KPP Green Financing they can provide a competitive advantage for the company. However, the bank is faced with the problem that the level of awareness of business actors such as developers and consumers regarding environmental issues is still low, so that the bank still has difficulty generating income through this program. This study aims to analyze and investigate what factors influence competitive advantage in the context of procuring the KPP Green Financing program at Bank BRI. This study was conducted using a mixed method approach, namely quantitative and qualitative. In quantitative testing of 112 KPP Green Financing customers, it was found that green perceived value and green brand image had a significant and positive influence on competitive advantage and customer trust, but customer trust did not significantly affect competitive advantage. The results of qualitative testing conducted using a follow-up interview method with 2 customers who had filled out the questionnaire revealed that customer trust did not affect competitive advantage because the bank did not do enough promotion and education related to the KPP Green Financing program. Interviews were also conducted with developers who revealed information that market opportunities for environmentally friendly homes exist, only partnerships between banks and developers need to be improved so that public awareness is increasingly formed.

Keywords: *Green Mortgage, KPP Green Financing BRI, Green Perceived Value, Green Brand Image, Competitive Advantage, Customer Trust*