

**STRATEGIES FOR BUILDING CUSTOMER SATISFACTION AT THE AKSARA
BRANCH OF PT BANK ACEH SYARIAH****Muhammad Bima Syahputra¹****Universitas Sumatera Utara, Medan, Indonesia**bimasyahputra8899@gmail.com**Endang Sulistya Rini²****Universitas Sumatera Utara, Medan, Indonesia**endang.sulistya@usu.ac.id**Muhammad Anggia Muchtar³****Universitas Sumatera Utara, Medan, Indonesia**anggi.muchtar@usu.ac.id**Abstract**

Customer satisfaction is a strategic aspect of sustaining relationships between banks and customers, particularly in Islamic banking, which is required to provide quality services, accessible channels, and sustainable customer relationships. This study aims to analyze the effects of service quality, accessibility, and Customer Relationship Management (CRM) on customer satisfaction at PT Bank Aceh Syariah KCP Aksara. A quantitative survey approach was employed involving 140 customers as respondents. The data were analyzed using multiple linear regression, supported by validity, reliability, classical assumption, t-test, F-test, and coefficient of determination analyses. The results show that service quality has a positive and significant effect on customer satisfaction ($\beta=0.318$; $p<0.001$), accessibility has a positive and significant effect ($\beta=0.171$; $p=0.009$), and CRM has a positive and significant effect ($\beta=0.399$; $p<0.001$). Simultaneously, the three variables significantly affect customer satisfaction ($F=61.319$; $p<0.001$) and explain 57.5% of its variance. The synthesis indicates that customer satisfaction is shaped by the integration of service interaction quality, ease of access, and sustainable relationship management, with CRM demonstrating the strongest relative influence. The policy implication is that the bank should strengthen CRM through personalized communication, post-transaction follow-up, complaint management, and customer data utilization, supported by continuous improvements in service quality, facilities, information accessibility, and digital services.

Keywords: Service Quality, Accessibility, Customer Relationship Management, Customer Satisfaction



INTRODUCTION

The banking sector acts as an intermediary institution that mobilises public funds and channels them back into the economy through loans or financing, which in turn can support economic activity and growth, as well as expand financial inclusion and banking stability (Yakubu & Abdallah, 2021; Nguyen & Du, 2022; Wang & Luo, 2022). Their sustainability depends heavily on public trust, whilst banks face a range of risks that need to be managed effectively, including credit, market, operational and reputational risks (Hanani, 2022; Adeabah et al., 2023). Developments in financial technology have also heightened the importance of financial literacy and financial management amongst the public (Koskelainen et al., 2023).

In Islamic banking, operational activities are based on Sharia principles and contracts such as wadiah, as stipulated in Law No. 21 of 2008. Its development since the establishment of Bank Muamalat in the early 1990s has been characterised by the application of the principles of fairness, transparency, the prohibition of usury, and halal and ethical financing and investment (Budiono, 2022). However, intensive education remains necessary to enhance public understanding of and interest in Islamic banking products (As'ad et al., 2024).

PT Bank Aceh Syariah is one of the regional Islamic banks also operating in the city of Medan, with the Aksara Branch Office being one of the branches facing competition in the banking sector whilst also being a relatively new branch, having been officially opened on 16 May 2023. Product development shows an increase in Firdaus iB Savings accounts from 1,382 in 2022 to 4,137 in 2024 and in MMQ Consumer Financing from 21 to 87, whilst several other products remain at low levels or have not yet been utilised (Bank Aceh, 2025).

This situation indicates that the growth in product usage needs to be accompanied by a strategy to build customer satisfaction. Satisfaction relates to the customer's experience in the process of identifying needs, searching for information, evaluation, decision-making, and post-purchase behaviour (Kusno et al., 2022), whilst an understanding of Islamic banking influences interest in using its products (Adawiah et al., 2024). Customer satisfaction in this study relates to service quality, accessibility, and customer relationship management (CRM). Service quality encompasses the speed and accuracy of service, staff attitude, access, facilities, and the handling of complaints (Amar et al., 2024). Accessibility encompasses the ease of obtaining information, product availability, service hours, location, and transactions (Galadea et al., 2025).

Previous research has examined customer satisfaction through the prism of financial literacy, service quality, trust and ease of access; however, most studies have focused on the influence of individual variables amongst specific respondent groups,



such as students and MSME operators. Studies on strategies adopted by banking institutions to build customer satisfaction, particularly in regional Islamic banks and relatively new branches such as KCP Aksara, remain limited. Therefore, this study aims to analyse the influence of service quality, accessibility and customer relationship management on customer satisfaction at KCP Aksara, PT Bank Aceh Syariah, and to produce strategic recommendations for managing customer satisfaction.

LITERATURE REVIEW

Customer Satisfaction

Satisfaction can be explained through the expectancy-disconfirmation model: when service performance exceeds customer expectations, positive disconfirmation occurs, leading to satisfaction; whereas when performance falls short of expectations, negative disconfirmation occurs, leading to dissatisfaction (Schiebler et al., 2025; Alnaser et al., 2023). In Islamic banking, satisfaction is not only related to the fulfilment of functional needs, but also to a service experience that reflects honesty, trustworthiness, fairness and adherence to Sharia principles. Consistent satisfaction can strengthen trust, loyalty, positive recommendations and long-term relationships with customers.

Customer satisfaction in this study was measured based on two aspects, namely perceived performance and expectation fulfilment (Alnaser et al., 2023). Perceived performance relates to the assessment of the performance of the service received, whilst expectation fulfilment indicates the extent to which the service is able to meet customers' needs and expectations. Sriwidadi & Prabowo, (2023) emphasise that consistent and reliable service quality determines customers' perception of value, whilst satisfaction arises when a product or service provides functional and emotional value in line with customers' needs (Rasoolimanesh et al., 2023). Consequently, satisfaction is a key variable for evaluating the success of service strategies in Islamic banking.

Service Quality

Service quality refers to an organisation's ability to provide services that meet or exceed customer expectations (Nisa et al., 2022). Service quality is a dynamic condition relating to products, services, human resources, processes and the environment in meeting or exceeding customer expectations (Lestari et al., 2022; Aqdilla & Pradesyah, 2022). Consequently, service quality is a key factor in shaping customers' positive perceptions, trust, comfort and satisfaction.

The concept of service quality has evolved through various approaches. Giovanni & Dematt, (2024) identified eight dimensions of quality, namely



performance, features, reliability, conformance, durability, serviceability, aesthetics, and perceived quality. In the context of services, Parasuraman, Zeithaml, and Berry developed SERVQUAL, which encompasses reliability, responsiveness, assurance, empathy, and tangibles (Yesmin et al., 2023). In Islamic banking, Ahmed et al. (2022) emphasise that conventional service quality models need to take into account the dimension of compliance with Sharia principles.

This study adopts a service quality framework comprising five aspects: reliability, responsiveness, assurance, attention, and physical evidence (Wardhani et al., 2023). Reliability indicates the ability to provide services correctly and on time as promised; responsiveness relates to the promptness in responding to customer needs; assurance reflects knowledge, courtesy, competence, and the ability to instil a sense of security; attention demonstrates personalised care towards customer needs; whilst physical evidence relates to facilities, equipment, materials, and staff appearance. These five aspects are relevant for assessing the quality of service interactions and the customer experience at Bank Aceh Syariah.

Accessibility

Accessibility refers to the degree of ease with which a person can achieve their objectives through available means or channels (Nur et al., 2023; Fadilah et al., 2024). In banking, accessibility encompasses the ease of obtaining information, using products and services, reaching branches, receiving services at a convenient time, and carrying out transactions. Easy access can reduce barriers relating to time, cost and effort, thereby enhancing convenience and satisfaction, whilst limitations in terms of location, opening hours, procedures or technology can hinder the customer experience. The development of e-banking, mobile banking, internet banking and omni-channel banking has further expanded access to services, although Mei (2024) points out that digital services still present challenges for groups with limited digital literacy.

In this study, accessibility refers to the ease with which the target group can obtain information and lodge complaints, carry out transactions, and gain equal access (Khanna, 2024; Showkat et al., 2024). Ease of access to information includes clarity regarding objectives, benefits, requirements, implementation mechanisms, as well as obstacles and how to overcome them. This concept establishes that accessibility is not merely a matter of distance or the location of service offices, but also the ease of obtaining information, understanding procedures, using services, and receiving equal treatment. In Islamic banking, such ease must go hand in hand with the values of inclusivity, fairness and transparency.



Customer Relationship Management (CRM)

Customer Relationship Management (CRM) is a strategic approach to building, maintaining and developing long-term relationships with customers (Reinartz, 2026). CRM as a method of understanding customer behaviour through intensive and sustained communication in order to acquire new customers, retain existing ones, enhance loyalty and maximise profitability (Gazi et al., 2024). CRM is also linked to market orientation, as an understanding of customers can be a source of sustainable competitive advantage (Guerola-Navarro et al., 2024).

This study utilises the CRM indicators proposed by Kumar & Reinartz (2012), which comprise four aspects: technology, people, process, and knowledge and insight. Technology relates to the utilisation of information technology and customer information systems; people encompass professionalism, personalised service and relationship orientation; process covers the ease of transaction processes and the handling of complaints through after-sales processes; whilst knowledge and insight relate to the company's ability to understand customer data and characteristics in order to develop an appropriate approach. These four aspects represent the bank's ability to manage interactions and relationships with customers in a systematic and sustainable manner.

Based on this foundation, this study identifies service quality, accessibility and CRM as factors with the potential to shape customer satisfaction. Service quality represents the quality of the interaction experience; accessibility represents the ease with which customers can access and use services; whilst CRM represents the bank's ability to build and maintain relationships with customers. These three concepts subsequently form the basis for analysing strategies to build customer satisfaction at the Aksara Branch of PT Bank Aceh Syariah.

RESEARCH METHOD

This study employs a quantitative associative approach with causal relationships to analyse the influence of service quality, accessibility and Customer Relationship Management (CRM) on customer satisfaction at PT Bank Aceh Syariah KCP Aksara. Data were collected via a survey using a structured Likert-scale questionnaire. Primary data was obtained directly from customers who have used or are currently using the products and services of PT Bank Aceh Syariah KCP Aksara, whilst secondary data was obtained through a literature review and documentation in the form of institutional documents, scientific literature, previous research, and the annual reports of PT Bank Aceh Syariah. Data collection was carried out using a questionnaire designed based on the indicators for each variable.



The study population comprised all customers of PT Bank Aceh Syariah's Aksara Branch; the exact number could not be determined due to corporate confidentiality. The sample was selected using non-probability sampling via convenience sampling, which involves selecting respondents based on ease of access and the availability of those who have used or are currently using the bank's products (Sugiyono, 2023). According to Hair et al. (2019), the sample size should be set at 5–10 times the number of indicators. With 14 indicators, the sample size falls within the range of 70–140 respondents; consequently, the study set the sample size at 140 respondents.

The instrument uses a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. Service quality variables are measured through reliability, responsiveness, assurance, empathy and physical evidence; accessibility through ease of information, ease of transactions and equal access to the programme for various ethnic groups; CRM through technology, people, processes, as well as knowledge and insight; and customer satisfaction through perceived performance and expectation fulfilment.

RESULTS AND DISCUSSION

This study involved 140 customers of PT Bank Aceh Syariah's Aksara Branch. The characteristics of the respondents in terms of age, occupation and length of time as customers are presented in Table 1.

Table 1.
Characteristics of Respondents (n = 140)

Characteristic	Category	n	%
Age	<25 years	28	20,00
	25–35 years	49	35,00
	36–45 years	35	25,00
	>45 years	28	20,00
Occupation	Civil servant	42	30,00
	Private sector employee	49	35,00
	Field worker	28	20,00
	Other	21	15,00
Length of time as a customer	<10 months	21	15,00
	>10–15 months	49	35,00
	>16–20 months	42	30,00



	>20 months	28	20,00
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Source: Primary data processed by the researcher, 2026.

Descriptive Statistics

The results of the descriptive analysis show that all variables fall within the 'agree' category.

Table 2.

Descriptive Statistics for Variables

Variable	Mean	Category
Service Quality	3,60	Agree
Accessibility	3,70	Agree
CRM	3,64	Agree
Customer Satisfaction	3,51	Agree

Source: Primary data processed by the researcher, 2026.

Instrument Testing and Classical Assumptions

All items were found to be valid as the calculated r-value was > 0.1660 . The instrument was also found to be reliable, with a Cronbach's Alpha value of > 0.60 .

Table 3.

Validity and Reliability Test Results

Variable	Item	r-count	Cronbach's Alpha	Notes
Service Quality	10	0,715–0,873	0,939	Valid and reliable
Accessibility	6	0,784–0,868	0,909	Valid and reliable
CRM	15	0,707–0,797	0,946	Valid and reliable
Customer Satisfaction	4	0,803–0,897	0,881	Valid and reliable

Source: Primary data processed by the researcher, 2026.

Tests of classical assumptions showed that the residuals were normally distributed ($KS = 0.200$), there was no multicollinearity ($VIF\ 1.348\text{--}2.008$), and no evidence of heteroscedasticity was found.

Regression Analysis and Hypothesis Testing

Table 4.

Results of Multiple Linear Regression

Variable	B	Beta	t	Sig.	Decision
Constant	-0,532	–	-0,417	0,677	–
Service Quality	0,148	0,318	4,113	0,000	H1 accepted
Accessibility	0,125	0,171	2,636	0,009	H2 accepted
CRM	0,146	0,399	5,036	0,000	H3 accepted

Source: Primary data processed by the researcher, 2026.



The regression equation is $KN = -0.532 + 0.148KP + 0.125\text{Accessibility} + 0.146\text{CRM} + e$. Service quality, accessibility and CRM each have a positive and significant effect on customer satisfaction; therefore, H1, H2 and H3 are accepted. Taken together, the three variables have a significant effect ($F = 61.319$; $p < 0.001$). The model has an R^2 of 0.575, indicating that 57.5 per cent of the variation in customer satisfaction can be explained by these three variables, whilst 42.5 per cent is explained by other factors. CRM has the greatest relative influence ($\beta = 0.399$).

The Effect of Service Quality on Customer Satisfaction

Service quality has a positive and significant effect on customer satisfaction at PT Bank Aceh Syariah KCP Aksara ($t = 4.113$; $p < 0.001$), and so H1 is accepted. This finding indicates that the better the quality of service received by customers, the higher their level of satisfaction. Based on the assessments of 140 respondents, service quality remains at a moderate level, with several aspects of personalised service receiving relatively good ratings. The alignment of services with the bank's promises scored 3.53, whilst staff competence and knowledge, as well as attention to customer needs, each scored 3.50. These findings suggest that staff competence and attentiveness have become strengths of the service, but improvements to physical facilities and the ease of service processes are still required.

These findings are consistent with those of Anjelisa et al. (2023) and Krisnanda et al. (2023) who found that service quality has a significant impact on customer satisfaction. Kadir et al. (2023) also demonstrated that service quality capable of generating customer satisfaction can contribute to increased customer loyalty, as satisfaction acts as a mechanism linking service quality to loyalty. Thus, the results of this study reinforce the view that service quality is a key component in shaping satisfaction within the banking sector.

However, the research findings must also be understood within the context of the characteristics of the services provided. Afifah & Kurniawati (2021) demonstrated that not all aspects related to service have the same influence on consumer satisfaction. These differences indicate that the needs and expectations of service users can shape differing perceptions of service quality. For KCP Aksara, the implication is that improving service quality requires more than just the competence and attitude of staff; it must be accompanied by improvements to physical facilities, process efficiency and transparency of information. Such a strategy is essential to ensure that a positive personal service experience is also supported by consistent quality in facilities and processes.



The Effect of Accessibility on Customer Satisfaction

Accessibility has a positive and significant effect on customer satisfaction ($t = 2.636$; $p = 0.009$), and so H2 is accepted. This finding indicates that the ease with which customers can access and use banking services is one of the factors determining satisfaction. Based on the respondents' assessments, information regarding the bank's products and services received the highest score of 3.62, followed by the ease of obtaining information via digital media at 3.51 and the accessibility of branch locations and ATMs at 3.42. Nevertheless, the overall assessment indicates that there is still room for improvement in service access.

These findings are consistent with those of Rahmanto et al. (2023) who demonstrated that accessibility has a positive influence on the public's interest in choosing Islamic banks. Wardiyati et al. (2026) also emphasised the importance of ease of access in enhancing user satisfaction with digital banking services. These findings demonstrate that accessibility in banking is not only related to the presence of branch offices, but also to the ease of obtaining information and utilising various service channels.

Conversely, Sundari et al. (2025) found that accessibility did not have a significant effect on consumer satisfaction in the retail sector. This discrepancy suggests that the impact of accessibility is contextual and can be influenced by service characteristics and user needs. In the context of KCP Aksara, efforts to enhance accessibility should focus on aspects directly experienced by customers, such as the ease of obtaining information, parking facilities, transport, the quality of infrastructure surrounding the branch, and the optimisation of digital channels. Thus, a strategic location can be further strengthened through a more comprehensive service access ecosystem.

The Effect of Customer Relationship Management on Customer Satisfaction

Customer Relationship Management (CRM) has a positive and significant effect on customer satisfaction ($t = 5.036$; $p < 0.001$), and so H3 is accepted. These results indicate that the more effectively a bank manages its relationships with customers, the higher the level of satisfaction achieved. Respondents' assessment of CRM fell into the 'agree' category. The use of technology to facilitate services received the highest score of 3.92, whilst the bank's ability to store and utilise customer data received a score of 3.91. Conversely, post-account-opening services received a relatively lower score of 3.79. These findings suggest that the use of technology and information management have supported customer relationships, but post-transaction interactions could still be strengthened.



These findings are consistent with those of Kargeti et al. (2023) who emphasise that CRM plays a role in building long-term relationships through an understanding of customers' needs and preferences. Saputra (2024) also found that CRM has a significant impact on the satisfaction of Islamic banking customers, particularly through effective communication and responsive service. Gazi et al. (2024) further demonstrate that CRM can enhance satisfaction and loyalty through a more personalised and human-centred service experience.

Nevertheless, the impact of CRM is not an isolated factor. Zalzabilah & Nurhadi (2025) also emphasise that the effect of CRM on satisfaction is highly dependent on the integration of information technology in its implementation. Consequently, the findings of this study indicate that CRM at the Aksara Branch Office should be directed not only towards the use of technology and data storage, but also towards post-transaction follow-up, the speed of complaint handling, and personalised communication. The integration of technological, human and process aspects will make CRM a strategic instrument in building sustainable customer satisfaction.

The Effect of Service Quality, Accessibility and Customer Relationship Management on Customer Satisfaction

Service quality, accessibility and CRM simultaneously have a positive and significant effect on customer satisfaction ($F = 61.319$; $p < 0.001$), and so the simultaneous hypothesis is accepted. The R^2 value of 0.575 indicates that these three variables collectively explain 57.5 per cent of the variation in customer satisfaction, whilst 42.5 per cent is influenced by other factors outside the model. Among the three variables, CRM has the greatest relative influence ($\beta = 0.399$), followed by service quality ($\beta = 0.318$) and accessibility ($\beta = 0.171$). These results indicate that customer satisfaction at KCP Aksara is shaped by a combination of the quality of service interactions, the ease of accessing services, and the bank's ability to build and maintain relationships with customers.

These findings are consistent with those of Yuwono et al. (2024) who view satisfaction as the result of a customer's comprehensive evaluation of their experience. However, Wijaya (2024) demonstrates that satisfaction does not always guarantee loyalty when alternative services with higher added value are available; CRM requires the support of consistent product quality and service.

In practical terms, the research findings indicate that strategies to improve customer satisfaction at KCP Aksara need to be implemented in an integrated manner. Strengthening service competence and consistency must go hand in hand with improved access to information and facilities, as well as the development of CRM through personalised communication, post-transaction services, and responsive



complaint handling. This integrated approach is more relevant than improving a single aspect in isolation, as customer satisfaction is the result of the overall experience of using banking services.

CONCLUSION

This study shows that service quality, accessibility and Customer Relationship Management (CRM) have a positive and significant effect on customer satisfaction at PT Bank Aceh Syariah's Aksara Branch, both individually and collectively, with the three variables accounting for 57.5 per cent of the variation in customer satisfaction and CRM being the factor with the strongest relative influence. Thus, the research objectives have been achieved, although customer satisfaction is not yet fully optimal as there are still aspects of service, accessibility and post-transaction services that need improvement. The policy implications for PT Bank Aceh Syariah KCP Aksara are to implement an integrated strategy to enhance satisfaction through the strengthening of CRM, comprising personalised communication, post-transaction follow-up, complaint management, and the utilisation of customer data. This should be supported by improvements in staff competence and responsiveness, service efficiency, facility upgrades, and the expansion of access to information and digital services. The implementation of this policy must be underpinned by consistent service standards, regular evaluations based on customer feedback, and adequate human and technological resources to ensure that the improvement in satisfaction is sustainable and strengthens the relationship between customers and the bank.

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