

Effect of Service Quality and Relationship Development on Customer Satisfaction in Islamic Bank of Afghanistan

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Abstract

This study examined the impact of relationship development and service quality on customer satisfaction at the Islamic Bank of Afghanistan. Fostering positive customer interactions is essential for guaranteeing client delight. A quantitative research design employing a deductive approach was implemented, utilizing a questionnaire featuring closed-ended questions and a five-point Likert scale to gather data from clients of the Islamic Bank of Afghanistan in Kabul. The internal consistency of the questionnaire items was confirmed and validated. A convenience sampling method was employed, encompassing 390 customers of the Islamic Bank of Afghanistan located in Kabul. The findings indicated that customer satisfaction at the Islamic Bank of Afghanistan was positively and significantly influenced by relationship development and service quality. The significance level of 0.000, being below the threshold of 0.05, indicated statistical adequacy, so the entire model exhibited a satisfactory fit. The Islamic Bank of Afghanistan confirmed, at a 5% significance level, that service quality influences customer satisfaction and that relationship development enhances customer contentment. Furthermore, at the Islamic Bank of Afghanistan, service quality enhanced relationship development by 3.401% and customer satisfaction (the dependent variable) by 3.161%.

Keywords: Customer Satisfaction, Service Quality, Relationship Development.

Introduction

Customer relationship management, or CRM, is very important for the bank to be able to meet the needs of its customers (Rahmasari et al., 2024). Customer data protection is a novel approach in CRM that has been recommended as a smart solution to handle problems in the digital age. This will improve CRM by merging the numerous things a firm does to keep its value, make sure customers are happy, and develop strong relationships with both internal and external stakeholders (Furwanti et al., 2024). Users are more likely to trust the e-banking system because it has better features. The e-banking system meets the needs of its customers, making them feel safe and happy. Customers may trust it because its service is so much better than the e-banking system's changing options. The e-banking system can meet the needs of clients (Sudirjo et al., 2024). Sugiato et al. (2023) assert that both CRM and service quality substantially enhance customer satisfaction, demonstrating that both factors influence customer satisfaction.

In the very competitive banking industry, banks need to focus on being responsive, reliable, available, and efficient in order to keep customers happy and loyal. The quality of electronic banking services has a direct effect on how happy customers are. Electronic banking systems enhance client satisfaction and cultivate steadfast loyalty by offering substantial assurance, promptly addressing concerns, fulfilling service agreements, ensuring constant

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availability, and facilitating rapid delivery (Ayinaddis et al., 2023). Islamic banking is governed by Shari'a law, which is based on the holy Qur'an (Allah's revelation) and the Sunnah of the Prophet Muhammad (Peace be upon him). Islamic banking is better than Western banking because it works better, helps the economy, doesn't have moral hazard, and is better at reducing poverty. Islamic banking encourages entrepreneurship by putting risk sharing first and giving loans for specific items without needing collateral. This makes it a better choice for people who don't have a lot of money or who run small businesses. Using Islamic finance properly for the poor could help them grow. Islamic banking offers financial options based on things that can't be seen, such as the entrepreneur's character and experience. The sukuk market is the part of the Islamic financial industry that is growing the fastest.

As an increasing number of individuals pursue its services, Islamic banking, similar to conventional banks, plays a substantial role in economic and commercial development (Abasimel, 2023). The financial industry has significantly impacted the achievement of sustainable economic objectives, either directly as an institution or indirectly through its environmental responsibilities. It is now apparent that a number of institutions have prioritized social and environmental concerns in their strategies. In order to operate efficiently, financial institutions must generate revenue. At present, their primary focus is on obligations concerning environmental and social issues in order to safeguard the reputation of the business and reduce financial risk. The Islamic financial sector has experienced significant growth over the past decade, resulting in a rise in the number of publications on Islamic finance and CRM. The literature has only examined a limited number of aspects of the sector, such as the risk, performance, efficiency, and stability of Islamic banking in comparison to traditional banking, thus far. There are still a number of ambiguities regarding the characteristics that distinguish Islamic banks from traditional banks, despite the abundance of available information. This investigation investigates the influence of service quality and relationship development on consumer satisfaction at the Islamic Bank of Afghanistan.

Problem Statement

The objective of this investigation is to investigate the influence of service quality and relationship development on customer satisfaction at the Islamic Bank of Afghanistan. Customer relationship management has been shown to significantly improve customer satisfaction in previous empirical research (Dalir et al., 2022). Hussain et al. (2025) have observed, customer satisfaction is a critical factor in the success of any enterprise and is essential for the longevity of a business. There is a lack of comprehensive research on the Islamic Bank of Afghanistan. The objective of this investigation is to resolve the knowledge gap regarding the impact of service quality and relationship building on consumer satisfaction at the Islamic Bank of Afghanistan. Additionally, this is the first study in Afghanistan to employ a quantitative methodology to investigate the relationship between customer satisfaction, service quality, and relationship development, to the author's knowledge. This investigation investigates the influence of service quality and relationship development on consumer satisfaction at the Islamic Bank of Afghanistan.

Research Objectives:

1. To find out the impact of service quality on customer satisfaction in Islamic bank of Afghanistan.
2. To find out the impact of relationship development on customer satisfaction in Islamic bank of Afghanistan.

Research Questions:

Considering the purpose and objectives of the study, the research questions are to answer the following questions:

1. What is the impact of service quality on customer satisfaction in Islamic bank of Afghanistan?
2. What is the impact of relationship development on customer satisfaction in Islamic bank of Afghanistan?

Literature Review

Rofiah and Miranti (2024) assert that customer satisfaction with Bank Syariah serves as the analytical instrument to evaluate the influence of relationships and service quality on customer loyalty, with Islamic religion functioning as a moderating variable. The results indicated that relationship quality did not significantly affect client loyalty, although customer satisfaction and service quality did. The quality of relationships and service substantially affected customer happiness. The mediation study demonstrated how customer happiness affects customer loyalty through the intermediary roles of connection and service quality. Subsequent studies, like the moderation analysis of Islamic faith, revealed an inability to reconcile the impacts of relationship quality, service quality, and customer satisfaction on customer loyalty. To examine consumer perceptions of Islamic banks' compliance with Shariah principles and the determinants influencing their preference for Islamic banks over conventional options, Ramadhani and Bilen (2024)

employed a descriptive study methodology utilizing a closed-ended questionnaire. The study assessed customers' understanding of Islamic banking products and services, the criteria they employ to select a bank, the banks' adherence to Shariah principles, and consumer satisfaction with the quality of services provided. The data indicate that most Islamic bank customers perceived these organizations as adhering to Shariah law. This indicates that their foremost incentive for choosing an Islamic bank over a conventional one was Shariah compliance, followed by service excellence as a secondary one. The authors proposed that Islamic banks prioritize the enhancement of Islamic banking education and ensure their products comply with Islamic law. Balcha (2024) assessed customer satisfaction and loyalty among private bank clients, examining the role of customer satisfaction as a mediator in the relationship between service quality and customer loyalty. The SERVPERF model's five dimensions tangibility, reliability, assurance, responsiveness, and empathy—were addressed in 18 survey questions. Furthermore, it comprised five inquiries regarding loyalty and client pleasure. Customer satisfaction, loyalty, and service quality shown significant correlations with the characteristics of service quality. The correlation between customer loyalty and service quality was notably diminished by customer satisfaction. The results demonstrate that by highlighting the qualities of certainty, responsiveness, and reliability, private banks can enhance client happiness and loyalty.

Using the SERVQUAL model and the Service Performance Control Matrix, Amar et al. (2024) evaluated the service quality of the Indonesian Islamic Bank and recommended enhancements. The authors considered seven variables: assurance, effectiveness, accessibility, affordability, tangibles, service portfolio, reliability, and compliance. The results indicated that bank customers perceived the service they received as superior to their expectations, despite the fact that it did not meet their expectations. It was determined that three services were classified as "problematic," while the remaining services were classified as "improvement." A particular service was not deemed to be "good." The most troubled area was the focus of attention, as it had a scarcity of bank tellers, lengthy lines, and limited parking options. Islamic conformity was not a concern in the territory under investigation. The authors provided bank management with a variety of suggestions regarding how to resolve service issues. These initiatives encompassed the expansion of drive-thru ATMs, the promotion of digital banking services, and the assurance that bank personnel are delivering exceptional customer service, particularly during prime monthly periods. Chernet (2023) investigated the influence of customer relationship management strategies on customer satisfaction. The results indicated that customer satisfaction was significantly positively correlated with all five CRM activities at the United Bank branch in Bomb-Tera, with a range of poor to robust. Ultimately, the author recommended that the bank implement CRM strategies to attract and retain valuable customers. Sewaka et al. (2023) employed judgment sampling, a non-probability sampling technique that is a variation of convenience sampling, to examine the correlation between customer satisfaction, banking service quality, and loyalty. The poll was attended by 175 consumers of online banking as a consequence. The results indicated a robust positive correlation between customer satisfaction and service quality. The 2023 study conducted by Sugiato, Riyadi, and Budiarti investigated the quality of interactions, relationship growth, and customer satisfaction in the context of customer relationship management. A Likert scale questionnaire was employed to collect data from the research population, which consisted of all branch office consumers of the state-owned bank in the Madura area. The results indicated that CRM has an impact on customer satisfaction, despite the fact that customers of regional offices of state-owned institutions benefit significantly from improved interactions and service. In the finance sector, particularly, customer satisfaction is a critical strategy for establishing a competitive advantage in the globalization sphere, as per Bayu and Mala (2024). The authors employed a qualitative descriptive study approach and secondary data to conduct a SWOT analysis to examine the impact of mobile banking applications on the quality of banking services. The results indicated that mobile banking has the potential to significantly enhance the quality of Islamic financial services by providing round-the-clock service availability, accessibility, reduced operating costs, and efficiency. Nevertheless, there were certain challenges, such as the necessity of a dependable internet connection, the potential for cybercrime, and supplementary expenses. In order to enhance mobile banking, the bank should employ new technology, exercise caution when taking risks, and seek methods to reduce costs, as indicated by the findings. In the increasingly digitalized banking industry, the authors' critical insights into the impact of mobile banking on bank service quality served as the foundation for strategic development.

Anggoro et al. (2024) investigated the impact of trust, corporate image, and service quality on consumer satisfaction at a financial institution. The questionnaire was disseminated and the primary data was collected using multiple linear regression, with a sample of one hundred clients. The findings suggested that customer satisfaction is significantly and positively influenced by service quality. Customer contentment was significantly and positively impacted by the organization's image. The level of consumer satisfaction was significantly and positively influenced by trust. Novitasari et al. (2024) emphasized the importance of trust and satisfaction in Sharia banking, suggesting a

correlation between service excellence and client loyalty. The findings suggested that consumer satisfaction, loyalty, and trust are substantially influenced by service quality. Moreover, consumer loyalty is maintained by fostering trust and fulfillment. Additionally, the relationship between customer loyalty and service quality was influenced by satisfaction, with trust serving as an additional mediator. The results suggest that the relationship between customer loyalty and service quality is partially mediated by trust and satisfaction. The impact of Islamic service quality on customer satisfaction and loyalty was investigated by Anjelisa, Fatmawati, and Nuryakin (2023) through structural equation modeling. The findings suggested that the quality of Islamic services had a substantial impact on both customer satisfaction and loyalty, while consumer loyalty was substantially positively influenced by customer satisfaction. The authors contend that the effective execution of the compliance component of Islamic banking operations could provide a competitive advantage over traditional banking. Zaerofi (2023) implemented confirmatory factor analysis and structural equation modeling to evaluate the Service Performance and Customer Satisfaction Model in Islamic banking. Five characteristics were identified during the investigations: compliance with sharia, tangible components, interactions, and technology quality. Sharia conformity, procedural elements, and physical attributes were the three factors that had the most significant impact on consumer satisfaction. However, consumer satisfaction has not been significantly impacted by either technology or contact. In order to examine the factors that influence internal and external customer satisfaction in Pakistani Islamic banks, Jawaid, Siddiqui, Kanwal, and Fatima (2023) implemented a structured five-point Likert scale questionnaire, a structural equation modeling approach, and service quality indicators—assurance, reliability, empathy, tangibility, and responsiveness. The results of both client models indicated a strong and positive correlation between customer satisfaction and service quality indicators. Asmuni and Nasrullah (2022) conducted a study on the selection of Islamic bank consumers, specifically the impact of service quality components such as tangibles, reliability, responsiveness, assurance, and empathy on customer satisfaction. The findings suggested that firsthand evidence is the most critical factor in improving services. Gupta (2023) investigated the relationship between the establishment of links and consumer satisfaction with institutions. In order to accomplish the study's objective, questionnaires were implemented to gather data from 203 banking customers. According to research, banks that are committed to fostering exceptional client relationships must ensure that "managers and employees exhibit integrity, proficiency, and a robust commitment to providing exceptional customer service." The author posits that banks should prioritize client relations, engage in transparent and honest communication, and adhere to common principles. Chernet (2023) says that to make customers happier, banks need to focus on three key parts of CRM: building relationships, managing interactions, and providing great customer service. Banks and other financial institutions need to put their customers' happiness first and make changes to make that happen. Happy customers can help a business get new clients by recommending its goods and services for free. Customers should feel that a business is paying attention to their needs and working hard to meet them with goods and services. Cavaliere et al. (2021) investigated the influence of customer relationship management on customer satisfaction and retention, emphasizing the intermediary function of service quality. The findings demonstrated a correlation between customer satisfaction and the use of CRM technology, indicating that enhanced customer satisfaction was associated with greater utilization of CRM technology. Nur (2021) examined the influence of CRM on customer satisfaction through partnership programs, continuity marketing, and one-to-one marketing using multiple regression analysis. The findings demonstrated that Customer Relationship Management through Continuity Marketing, One-to-One Marketing, and Partnering Programs significantly impacted customer satisfaction simultaneously. The authors advised management to prioritize sustainable marketing to boost customer satisfaction and loyalty through service enhancements that provide enduring benefits. Haron, Abdul Subar, and Ibrahim conducted a study in 2020 utilizing structural equation modeling and confirmatory factor analysis to examine the service quality of Islamic banks, concentrating on satisfaction, loyalty, and the mediating role of trust. The results showed that customer happiness, customer loyalty, service quality, and trust all had a positive effect on consumer loyalty. Gumelar, Nasution, Oesman, Ramadini, and Irfan (2020) utilized partial least squares structural equation modeling to investigate the influence of mobile banking technologies on customer satisfaction. The results showed that satisfaction, trust, and contentment were all strongly linked to mobile banking services. Trust acted as a link between these qualities and the effect of mobile banking on consumer satisfaction.

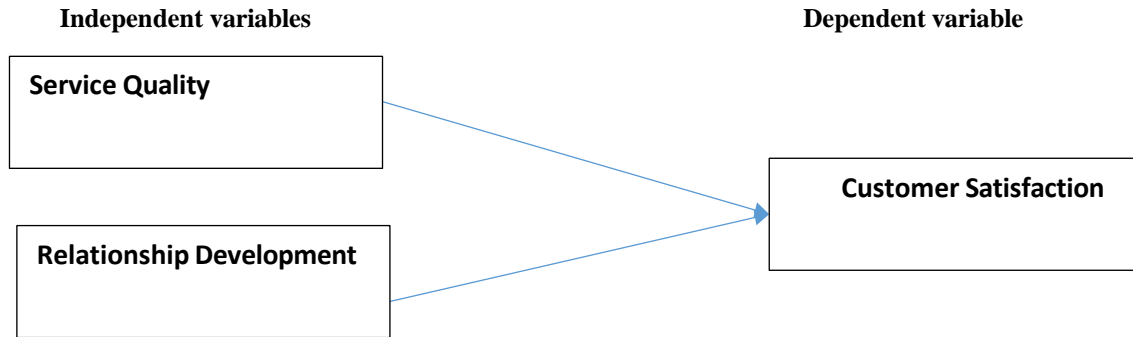
Data collection and Sampling procedure

The present study implemented a methodology similar to that of Buttle and Maklan (2022) to collect data on the influence of service quality and relationship building on customer satisfaction in Afghan Islamic banks. Convenience sampling was implemented as a nonprobability sampling technique. The fundamental data for this study was provided by 390 clients of the Islamic Bank of Afghanistan, who completed a standardized questionnaire. These customers were of both genders. Customers who utilize the services of the Islamic Bank of Afghanistan

compose the sample frame of the study. The primary data for this research was collected by soliciting clients of the Islamic Bank of Afghanistan to complete a standardized questionnaire. The questionnaire was devised to evaluate all aspects of the study and achieve its objectives by incorporating both independent and dependent variables. The closed-ended questions were evaluated using a five-point Likert scale, with 1 representing "strongly disagree" and 5 representing "strongly agree." The secondary data for this study was sourced from a variety of historical studies and publications using Google Scholar. These studies investigated the influence of service quality and relationship development on customer satisfaction.

Research Models

The research model and conceptual structure facilitates us the effect of service quality and relationship development on customer satisfaction. Conceptual situation on these variables reviewed.



Equation

For empirical analysis through multiple regressions the following equation will estimate. $(CS) = \beta_0 + \beta_1 (SQ_1) + \beta_2 (RD_2) + U$

β_0 = Intercept

β_n = Effect of independent variable

CS = Dependent variable (Customer Satisfaction) SQ = Independent variable (Service Quality)

RD = Independent variable (Relationship Development) U = Disturbance term

Results and Discussion

Validity of Instrument

In order to evaluate the validity of the research survey instrument questionnaire, a pretest was implemented. For this objective, primary data was collected and submitted to the thesis supervisor. The autonomy and reliability of the instrument were demonstrated by the pretest results. The essential main data for the present investigation was collected using identical tools in the specified sampling areas.

Reliability of Instrument

All research variables displayed Cronbach's alpha values that considerably beyond the suggested literature norms of 0.6 and 0.7, according to a reliability analysis of the survey instrument. The precise alpha values for all research variables utilized in this study are displayed in Table 4.1.

Table 4.1: Reliability Statistics

Cronbach's Alpha	N of Items
0.805	12

The overall Cronbach's Alpha is 0.805 which shows that questionnaire items internal consistency strong and acceptable that is reliable.

Table 4.2: Details of the Measurement Scales with Corresponding Reliability values

S.No.	Variables	No of Items	Cronbach Alpha
1	Customer Satisfaction	3	0.801
2	Service Quality	5	0.703
3	Relationship Development	4	0.718

The Cronbach's Alpha of each variable is 0.801, 0.703, 0.718, respectively mentioned in the above which shows that each variable items internal consistency strong and acceptable that is reliable.

Table 4.3: Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
CS1	71.70	8.418	-.009	.838
CS2	72.36	7.337	.296	.815
CS3	72.36	7.337	.296	.815
SQ1	71.38	7.710	.678	.785
SQ2	71.42	7.840	.435	.794
SQ3	71.38	7.710	.678	.785
SQ4	71.50	7.643	.409	.796
SQ5	71.42	7.677	.537	.789
RD1	71.38	7.710	.678	.785
RD2	71.42	7.840	.435	.794
RD3	71.38	7.710	.678	.785
RD4	71.50	7.643	.409	.796
IQ1	71.42	7.677	.537	.789
IQ2	71.38	7.710	.678	.785
IQ3	71.42	7.840	.435	.794
IQ4	71.38	7.710	.678	.785

Cronbach's Alpha values for each item are shown in Table 4.3, indicating that dependability levels might vary. The previously established reliability index indicates that the questionnaire and its components have met an acceptable quality. Because of this, they may be identified without the need for any further reliability ratings.

Regression Analysis

Numerous statistical techniques are used in regression analysis to determine the relationship between the two variables and show how the independent variable affects the dependent variable. According to the study, customer happiness, the dependent variable, is impacted by the independent components of relationship building and service quality.

Table 4.4

	Gender	Status	Age	Experi ence	CS1	CS2	CS3	SQ1	SQ2	SQ3	SQ4	SQ5	RD1	RD2	RD3	RD4
Valid	390	390	390	390	390	390	390	390	390	390	390	390	390	390	390	390
Missing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Table 4.5: Descriptive Statistics

	N	Minimum	Maximu m	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
	CS1	390	3	5	3.98	.591	.012	.124	.278
CS2	390	3	5	3.96	.607	.019	.124	.277	.247
CS3	390	3	5	3.96	.607	.019	.124	.277	.247
SQ1	390	4	5	4.94	.241	3.663	.124	11.478	.247
SQ2	390	4	5	4.90	.304	2.630	.124	4.943	.247
SQ3	390	4	5	4.94	.241	3.663	.124	11.478	.247
SQ4	390	4	5	4.82	.388	1.632	.124	.667	.247
SQ5	390	4	5	4.90	.304	2.630	.124	4.943	.247
RD1	390	4	5	4.94	.241	3.663	.124	11.478	.247
RD2	390	4	5	4.90	.304	2.630	.124	4.943	.247
RD3	390	4	5	4.94	.241	3.663	.124	11.478	.247
RD4	390	4	5	4.82	.388	1.632	.124	.667	.247
Valid N (listwise)	390								

Descriptive Statistics Analysis:

This study employed descriptive statistics to analyze the data. The mean, standard deviation, skewness, and kurtosis of each variable are delineated individually by descriptive statistical analysis. This facilitates the contextualization of the observations. Each variable possesses a distinct average value. The mean customer satisfaction ratings are as follows: Items one, two, and three attained scores of 3.98, 3.96, and 3.96, respectively. The ratings for service quality are as follows: Item 1 received a score of 4.94, item 2 received 4.90, item 3 received 4.94, item 4 received 4.82, and item 5 received 4.90. Item 1 is assigned a score of 4.94, item 2 a score of 4.90, item 3 a score of 4.94, and item 4 a score of 4.82 for relationship development. This study examined two elements that affect customer satisfaction with the Islamic Bank of Afghanistan: service quality and the extent of relationship building. Table 4.5 presents each variable together with its respective mean, standard deviation, skewness, and kurtosis. According to the final descriptive analysis presented in table 4.5, there are no missing values. Kurtosis can also indicate the dispersion of the data. Researchers regard data as normal within the interval of -1.96 to +1.96, which is proximate to zero. The data is properly distributed when the value is 3. All variables' skewness and kurtosis are within acceptable limits, as seen in the previously stated table.

Table 4.6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.643 ^a	.413	.41	.56262

a. Predictors: (Constant), Service Quality, Relationship Development,

Model Summary

A summary of linear regression is shown in Table 4.6. The variables in this model appear to account for 41.3% of the variation, according to the R-squared value of 0.413. According to the R-squared value, customer satisfaction, the dependent variable at the Islamic Bank of Afghanistan, was impacted by service quality and relationship building by 41.3% each. The amount that the dependent variable varies as a result of adding a new variable to the model is shown by the adjusted R-squared. "Std." is the last word. The estimation error represents the difference between the actual and expected results.

Table 4.7: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	18.676	2	6.225	19.667	.000 ^b
Residual	122.185	386	.317		
Total	140.861	389			

a. Dependent Variable: Customer Satisfaction

b. Predictors (Constant): Service Quality & Relationship Development

Analysis of Variance

The fluctuations in the means of all variables are analyzed by a collection of statistical models known as variance. This ANOVA model illustrates the interactions between the independent and dependent variables, as well as their significant values. The regression significance score of 0.000 in Table 4.7 suggests that the entire model is statistically significant and exhibits a robust fit. If the significance value exceeds 0.05, the outcome is considered statistically insignificant. The model is statistically significant, as indicated by a F value of 19.667 ($F > 5\%$), and the data is adequately modeled. This is in accordance with the study's significance level of 0.000, which is less than 0.05. As a result, the researcher can confidently state that the dependent variable, customer happiness, is considerably influenced by the independent variables (service quality, connection development).

Table 4.8: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.637	.715		3.690	.000
Service Quality	3.161	.635	1.067	4.979	.000
Relationship Development	3.401	.455	1.246	7.479	.000

a. Dependent Variable: Customer Satisfaction

Coefficients

The regression coefficient table shows how each independent variable affects the dependent variable, which is customer happiness. Researchers say that the coefficient shows how much the dependent variable changes when the independent variable changes by one unit. Table 4.8 also clearly illustrates that relationship development affects

the dependent variable (customer happiness) by 3.401% and service quality affects it by 3.161%.

Discussion

The tables above illustrate the outcomes of SPSS 23's multiple regression analysis. R-square suggests a strong correlation between service quality and relationship-building, accounting for 0.413 percent of the variance in customer satisfaction (Table 4.8). The results suggest that, at an 82% confidence level, the Islamic Bank of Afghanistan's consumer satisfaction is significantly impacted by service excellence and relationship building. The Adjusted R-squared value of 0.41 is more revealing of the model's fit. The ANOVA result in Table 4.7, which is 0.000, or below 5%, indicates that the model generally suits the data well. The service quality coefficient of 3.161 in regression table 4.28 indicates a clear and positive correlation between service quality and customer satisfaction. The Islamic Bank of Afghanistan's relationship development coefficient of 3.401 indicates a significant correlation between service quality and consumer satisfaction. The significance of connection development and service quality within the model is indicated by the t-values.

The correlation between exceptional service quality and increased customer satisfaction is indicated by a service quality coefficient of 3.161 percent. As a result, it is possible to determine that a one percent increase in service quality resulted in an average 3.161 percent increase in customer satisfaction. The connection development coefficient of 3.401 percent suggests that consumer satisfaction decreases as connections become more intense. Confirming that a 1% increase in relationship development was accompanied by a 3.401% decrease in the average customer satisfaction rate at the Islamic Bank of Afghanistan. The research hypotheses were the focus of the initial section, and Table 4.8 displays the p-values that were obtained from the regression analysis. The hypothesis's acceptance or rejection was determined by the use of these data. Given that the P-value for service quality is 0.000%, the null hypothesis—that service quality has a substantial impact on customer satisfaction—is accepted at the 5% significance threshold. The null hypothesis, which asserts that customer satisfaction is substantially influenced by relationship development at a 5% significance level in the Islamic Bank of Afghanistan, is accepted with a p-value of 0.000 percent. The results of this study are consistent with numerous academic studies in the literature review that illustrate the beneficial and germane influence of service quality and relationship development on customer satisfaction.

According to Anjelisa et al. (2023), customer satisfaction is significantly and positively impacted by the caliber of Islamic services. They contend that Islamic banking may surpass traditional banking if the compliance factor is effectively incorporated into the company's operations. Zaerofi (2023) investigated the substantial impact of sharia-compliant procedures and advanced technology on customer satisfaction, while Sugiato et al. (2023) determined that CRM had an impact on customer satisfaction. Clients of regional branches of state-owned institutions may derive substantial benefits from the correlation between service quality and customer satisfaction. Sewaka et al. (2023) assert a strong and positive correlation between service quality and consumer satisfaction. Andriyani and Sari (2022) contend that service quality had an impact on customer contentment. Gupta (2023) posits that in order to cultivate positive client relationships, banks necessitate "managers and employees to perform competently and reliably, while demonstrating a profound commitment to delivering exceptional customer service." The author posits that banks must ensure that their communications are coherent and unequivocal, engage in discussions about shared values, and prioritize the quality of their client relationships. Kumar et al. (2022) contend that consumer satisfaction in the banking sector is significantly improved by the development of relationships. Faiza (2023) asserted that the quality of interaction had a substantial impact on the decision to transfer, whereas Sugiato et al. (2023) demonstrated that consumer satisfaction was influenced by interaction quality. Customer satisfaction and confidence had a favorable impact on the decision. Buttle and Maklan (2022) posited that in order to foster enduring connections, growth, and profitability, a company must strategically and supervise its pre-sales and post-sales operations, which encompass all aspects of customer engagement. This is achieved by understanding and complying with the consumer's requirements and preferences, thereby affecting customer satisfaction. Additionally, they examined the relationship between customer satisfaction and the quality of interactions. Zaerofi (2023) determined that the interaction did not have a substantial impact on customer satisfaction. Consumer satisfaction is minimally affected by contacts, according to the most recent research. The literature research and regression analysis at the Islamic Bank of Afghanistan demonstrate that customer satisfaction is substantially improved through the cultivation of relationships and the provision of superior service quality.

Recommendations

Ensure that the study's findings are communicated in a clear and concise manner to ensure that they are immediately comprehensible and applicable to the audience and readers. Emphasize the critical nature of maintaining consumer satisfaction, as it may provide the Islamic Bank of Afghanistan and its decision-makers with benefits. In order to improve consumer accessibility to the bank, it is necessary to establish additional branches. This will help them retain their current clientele and attract new ones. Banks must improve their efforts to cultivate consumer loyalty, maintain current clients, and recruit new clientele. Banks must fulfill their obligations and respond promptly in order to retain their existing clientele and attract new ones. In order to ensure the protection of both the institution and its consumers, as well as the satisfaction of its customers, the bank must improve its technology and security. By informing consumers about their Sharia-compliant offerings in addition to conventional and Islamic banking options, banks can broaden their clientele. The Islamic Bank of Afghanistan must refrain from engaging in interest-based activities in order to maintain the trust of its consumers. The bank's customer-centric approach requires the provision of high-quality service and the prompt resolution of issues in order to meet the requirements of its clients. In order to foster goodwill and improve client contentment, bank staff must adhere to regulations and treat clients with respect. In response to the increasing popularity of Islamic banks and interest-free financial services, the Islamic Bank of Afghanistan may expand its branch network and provide student loans in other regions. The unemployment rate is reduced by the establishment of new branches, and clients are better able to comprehend the services provided by Islamic banks. For a nominal fee, Islamic banks may authorize the use of MasterCard services from other financial institutions to withdraw currency from ATMs. Additionally, develop innovative products and services to improve client interactions and provide ongoing online and in-person support.

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Conflict of Interest

The authors affirm that no conflicts of interest are linked with this publication. The research was conducted autonomously without financial or non-financial assistance from external entities.

Author Contribution Statement

The author meticulously crafted the study, devised the methodology, executed the investigation and data analysis, composed the original manuscript, and undertook the review and editing of the document. The author autonomously executed every aspect of the research and the development of the manuscript.

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