ABSTRAK

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Penelitian ini bertujuan untuk mengetahui dan mendeskripsikan pengaruh kualitas layanan digital, *shariah compliance*, dan persepsi nasabah terhadap kepuasan nasabah pada Bank Aceh Syariah Cabang Lhokseumawe. Sampel penelitian ini berjumlah 99 responden yang merupakan nasabah aktif pengguna layanan *mobile banking Action Mobile* pada Bank Aceh Syariah Kantor Cabang Lhokseumawe. Data primer diperoleh melalui penyebaran kuesioner dan dianalisis menggunakan regresi linier berganda melalui program SPSS 27. Hasil penelitian secara parsial menunjukkan bahwa kualitas layanan digital berpengaruh signifikan dan berarah positif terhadap kepuasan nasabah. *Shariah compliance* berpengaruh positif dan signifikan terhadap kepuasan nasabah. Demikian pula, persepsi nasabah terbukti berpengaruh positif dan signifikan terhadap kepuasan nasabah. Secara simultan, kualitas layanan digital, *shariah compliance*, dan persepsi nasabah berpengaruh positif dan signifikan terhadap kepuasan nasabah. Hasil uji F dengan nilai signifikansi 0,000 membuktikan pengaruh simultan tersebut. Keberhasilan pengujian ini memperkokoh legitimasi Teori Kepuasan Pelanggan dari Philip Kotler sebagai *Grand Theory*, yang menegaskan bahwa kepuasan konsumen merupakan hasil dari evaluasi holistik terhadap berbagai dimensi kinerja yang dirasakan. Dalam ekosistem perbankan digital di Lhokseumawe, integrasi antara nilai fungsional (keandalan teknis layanan digital), nilai spiritual (*shariah compliance*), dan nilai emosional (persepsi positif) secara kolektif menjadi motor penggerak utama dalam memenuhi ekspektasi total dan menentukan indeks kepuasan nasabah. Berdasarkan hasil temuan tersebut, disarankan bagi manajemen Bank Aceh Syariah Cabang Lhokseumawe untuk terus meningkatkan stabilitas sistem dan keamanan aplikasi *Action Mobile*, serta mempertahankan transparansi penerapan prinsip syariah guna menjaga persepsi positif dan loyalitas nasabah secara berkelanjutan.

Kata kunci : Kualitas Layanan Digital, Syariah Compliance, Persepsi Nasabah, Kepuasan Nasabah, Action Mobile, Bank Aceh Syariah.

ABSTRACT

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Title : *The Influence of Digital Service Quality, Sharia Compliance, and Customer Perception on Customer Satisfaction at Bank Aceh Syariah Lhokseumawe Branch.*

This study aims to determine and describe the effect of digital service quality, Sharia compliance, and customer perception on customer satisfaction at Bank Aceh Syariah Lhokseumawe Branch. The sample consisted of 99 respondents who are active users of the Action Mobile mobile banking service at Bank Aceh Syariah Lhokseumawe Branch. Primary data were obtained through questionnaire distribution and analyzed using multiple linear regression via SPSS 27. Partially, the results indicate that digital service quality has a significant and positive effect on customer satisfaction. Sharia compliance also has a positive and significant effect on customer satisfaction. Likewise, customer perception is proven to have a positive and significant effect on customer satisfaction. Simultaneously, digital service quality, Sharia compliance, and customer perception have a positive and significant effect on customer satisfaction. The F-test results, with a significance value of 0.000, confirm this simultaneous effect. The success of simultaneous testing reinforces the legitimacy of Philip Kotler's Customer Satisfaction Theory as the Grand Theory, which emphasizes that customer satisfaction is the result of a holistic evaluation of various perceived performance dimensions. In the digital banking ecosystem in Lhokseumawe, the integration of functional value (technical reliability of digital services), spiritual value (Sharia compliance), and emotional value (positive perception) collectively acts as the primary driving force in meeting total expectations and determining the customer satisfaction index. Based on these findings, it is recommended that the management of Bank Aceh Syariah Lhokseumawe Branch continuously enhance system stability and security of the Action Mobile application, as well as maintain transparency in the implementation of Sharia principles to sustain positive perception and customer loyalty over the long term.

Keywords: *Digital Service Quality, Sharia Compliance, Customer Perception, Customer Satisfaction, Action Mobile, Bank Aceh Syariah.*