

## Analisis hubungan kepercayaan, kenyamanan dan kualitas dengan kepuasan pembeli sukuk rite = Analysis of relation among trust, comfort and quality with the sukuk ritel customers' satisfaction

Taufiqurrahman, author

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### Abstrak

Sukuk rite! adalah salah satu instrumen pembiayaan pemerintah berdasarkan syariah dengan harga Rp 1 juta per unit dan minimal pembelian 5 unit. Penjualan sukuk ritel sejak pertengahan bulan Januari 2009 mengalami kemajuan yang pesat sehingga sukuk rite! terjual sebesar Rp 5,56 triliun dengan jumlah pembeli sebesar 14.295 orang. Pada tanggal 25 Januari 2010, pemerintah kembali menerbitkan sukuk rite! dan berhasil menyerap Rp 8,033 triliun dengan jumlah investor sebanyak 17.231 investor. Kesuksesan penjualan ini dapat diduga bahwa adanya kepuasan pembeli sukuk ritel terdahulu sehingga mereka membeli kembali sukuk rite! dan merekomendasikan pembelian sukuk rite! kepada orang-orang disekitarnya.

Ketertarikan nasabah terhadap sukuk rite! karena adanya atribut yang melekat pada sukuk rite! yang membuat nasabah tertarik untuk membelinya. Salah satu prioritas pemerintah dalam meluncurkan sukuk rite! adalah adanya keunggulan sukuk rite! yang tidak ditemui dalam produk keuangan lainnya. Menurut Khrisrum et.al 1999, Keunggulan kualitas produk keuangan menjadi faktor penting dalam menentukan kepuasan konsumen. Rao (2005) membagi tiga kelompok atribut dalam mengukur kepuasan konsumen yaitu kepercayaan konsumen, kenyamanan konsumen dan manfaat atau kualitas produk.

Penelitian ini dibangun dalam tiga bentuk hubungan yang diujikan terhadap 118 responden dimana responden dalam penelitian ini adalah pembeli sukuk rite! yang melakukan pembelian di salah satu bank syariah sebagai agen penjual sukuk rite!. Metode penentuan sampel yang digunakan adalah random sampling. Analisis data yang digunakan adalah metode Structural Equation Model (SEM) dengan menggunakan software AMOS 7. Data yang dikumpulkan mendukung dua dari tiga hipotesis.

Hasil penelitian ini menunjukkan bahwa variabel kenyamanan pembeli menjadi faktor yang paling signifikan mempengaruhi kepuasan pembeli sukuk ritel. Selain itu variabel kepercayaan pembeli juga turut mempengaruhi kepuasan pembeli sukuk ritel. Implikasi yang dapat diberikan melalui penelitian antara lain bahwa faktor bank syariah

....."Sukuk ritel" is one of the government financial instruments based on Sharia with the price of Rp 1 million per unit and a minimum purchase of 5 units. The sale of "sukuk ritel" has increased sharply since mid-January 2009 with the value sale of Rp 5.56 trillion where the total buyers were 14,295 persons. On 25 January 2010, the Government again released "sukuk ritel" and was able to receive Rp 8.033 trillion with the total investors of 17,231 persons. The success of the sale was predicted that the former buyers were satisfied and they bought again the "sukuk ritel" and also recommended other people to buy it.

The interest of customers of "sukuk ritel" was due to the attribute of "sukuk ritel" that attract the customers to buy it. One of the Government's priorities in launching "sukuk ritel" is the advantage of "sukuk ritel" that cannot be seen in other financial products. According to Khrisnan et al. (1999), the quality of financial product became the important factor in determining the consumers' satisfaction. Rao (2005) divided the attributes into three categories in measuring the consumers' satisfaction, i.e. consumers' trust, comfort, and benefit or product quality.

This research is constructed in three relation forms that are tested to 118 respondents where they are the buyers of "sukuk ritel" at one of Sharia banks as the selling agent of "sukuk ritel". It used the Structural Equation Model (SEM) Method by using the software of AMOS 7. The data collected support two out of three hypotheses.

The result showed that the variable of buyers' comfort became the most significant factor in affecting the "sukuk ritel" customers' satisfaction. In addition, the variable of buyers' trust also influenced the "sukuk ritel" customers' satisfaction. Implication of this research is that the factors of Sharia bank as the selling agent of "sukuk ritel" and "sukuk ritel" as the government financial product determine the success sale of "sukuk ritel". The potency of society as the buyers of "sukuk ritel" is relatively big; however, the government and Sharia financial institutions still need to socialize it broadly because there are many buyers and society who still do not understand the product of "sukuk ritel".