EFFECT OF PROMOTION ON PURCHASE DECISION FOR E-TOLL CARD

p-ISSN: 2775-538X

e-ISSN: 2829-1344

Roinah*

STAIN Bengkalis, Indonesia roirsanlbs@gmail.com

M. Rafid Marwal

IAI Al-Amanah Jeneponto Sul-Sel, Indonesia munnirfm63@gmail.com

Idarianty

UIN STS Jambi, Indonesia idarianty68@gmail.com

Dicky Jhon Anderson Butar Butar

Sekolah Tinggi Ilmu Ekonomi Ciputra Makassar, Indonesia <u>anderson.butarbutar@ciputra.ac.id</u>

Miftahorrozi Miftahorrozi

lstanbul Sabahattin Zaim University, Turkey miftahorrozi.m@std.izu.edu.tr

ABSTRACT

The research objective is to analyze effect of promotion on purchase decision for e-toll card. The type of research conducted is causal (cause and effect). The population in this study are the users of the Jakarta-Cikampek Toll Road vehicles during 2020, which amounted to 138,365,987. This study also uses a snowball sampling technique. Hypothesis testing using simple regression analysis. The results show that promotion has a significant effect on purchase decision for e-toll card at the Jakarta-Cikampek Toll Road.

Keywords: Promotion, Purchase Decision, E-Toll Card

INTRODUCTION

The current government system must keep up with the times, both in the form of payment processes and the process of inputting community data. The implementation system is a matter of management to find out the inputs and outputs of every government activity that has been carried out by regional elements. The development of transportation at this time is growing so rapidly that it even exceeds the existing road quota. In an effort to prevent congestion in the city, the government builds toll roads to provide convenience to the community and streamline time to their destinations (Humairah, 2013).

A toll road in Indonesia, also known as a freeway, is a road that is devoted to two or more axle vehicles (cars, buses, and trucks) and aims to shorten the distance and travel time from one place to another. To use this facility, toll road users must pay according to the applicable tariff. Tariff determination is based on vehicle class. The building or facility where tolls are collected is referred to as a toll gate, toll house, toll plaza or in Indonesia better known as a toll gate. These buildings are usually found near exits, at the beginning or end, and when you enter an overpass. In Indonesia, toll roads are often considered a synonym for expressways, although this is actually wrong. In the world as a whole, not all freeways require a fee. Freeways like this are called freeways or express ways, distinguished from freeways that require a fee, which are called toll ways or toll roads (the word toll means cost) (Turban, 2012).

The use of tolls has a positive impact and payments are also made electronically with the use of electronic money. Electronic money is a means of payment issued by a state authority through a provider institution whose rupiah currency is stored in electronic form on a storage such as a server or chip. Electronic money is a legal means of payment and is recognized by the state, so that in making payment transactions in Indonesia, it is known as e-toll (Amalia, 2017).

Technological developments have brought about a change in people's needs for a payment instrument that can meet speed, accuracy, and security in every electronic transaction. History proves that the development of payment instruments continues to change its form, starting from the form of metal, conventional paper money, until now payment instruments have

evolved in the form of data that can be placed in a container or called electronic payment instruments (Adiyanti, 2015).

One form of money as a payment instrument that is currently developing is electronic money (e-money). The definition of e-money according to Bank Indonesia Regulation Number 11/12/PBI/2009 is a payment instrument issued on the basis of the value of money that was deposited in advance to the issuer. The value of money is stored electronically in a media server or chip, and can be transferred for the purposes of payment transactions and/or fund transfers. The value of this money is not a deposit as referred to in the law governing banking, so it is not given interest and is not guaranteed by the Deposit Insurance Corporation.

The benefits of electronic money are:

- 1. Provide convenience and speed in conducting payment transactions without the need to carry cash.
- 2. No longer receiving change in the form of goods (such as candy) because the merchant does not have change of small value (cash).
- 3. Very applicable for mass transactions with small value but high frequency, such as: transportation, parking, toll roads, fast food, and others.

The e-toll card is a form of service modernization carried out by PT Jasa Marga Tbk as the manager of toll roads in Indonesia in order to improve services to road users. The modernization of toll payment services will continue to be developed as a form of commitment to improve services to toll road users, and it is hoped that with a system like this it is expected to support smooth payment transactions at toll gates and improve the efficiency of toll payment transaction management.

The Jakarta-Cikampek Toll Road or Japek Toll Road is a toll road from Cawang, East Jakarta, DKI Jakarta to Cikopo, Purwakarta Regency, West Java. This road crosses East Jakarta City, Bekasi City, Bekasi Regency,

Karawang Regency, and Purwakarta Regency. This toll road is located overlapping the Sheikh Mohammed bin Zayed Flyover on the Cikunir-Karawang Barat segment for 36.84 kilometers. The total length of this toll road is 73 kilometers. This toll road has toll gates at Halim, Pondok Gede Barat, Pondok Gede Timur, Cikunir, West Bekasi, East Bekasi, Tambun, Cibitung, West Cikarang, Cibatu, East Cikarang, West Karawang, East Karawang, Dawuan, Kalihurip, Main Cikampek, and Cikopo.

The high number of e-toll card users by toll road users cannot be separated from the incessant promotion and education carried out by the bank as the issuer of the toll card, as well as the socialization that has been carried out by PT Jasa Marga as the user. From 2018 there were 76% of E-Toll Card users on the MKTT toll road, consisting of 49% Bank Mandiri E-Toll Cards, 16% BRI E-Toll Cards, 9% BCA E-Toll Cards, and 2% BNI E-Toll Cards. Meanwhile, in 2019 it increased to 98%, where Bank Mandiri E-Toll Cards was 50%, BRI E-Toll Cards 31%, BCA E-Toll Cards 14%, and E-Toll Cards BNI 3%, and in 2020 E-Toll Card users on the MKTT toll road have succeeded reached 100% where Bank Mandiri E-Toll Cards was 48%, BRI E-Toll Cards 36%, BCA E-Toll Cards 14%, and BNI E-Toll Cards 3%. From the percentage of E-Toll Card users, the most users are Bank Mandiri E-Toll Cards, then BRI E-Toll Cards and followed by BCA E-Toll Cards and the lowest are BNI E-Toll Card users, which are only around 2-3% of users.

The decision-making process is the consumer's stage in deciding a particular product which he thinks is the best. So that purchase decision can be interpreted as the strength of the consumer's will to make a purchase of a product if the consumer has an interest in buying the product. According to Sussanto (2014) purchase decision is a process where consumers go through certain stages to make a purchase of a product.

According to Kotler and Armstrong (2012) promotion is an element used to inform and persuade the market about a new product or service in the company through advertising, personal selling, sales promotion, and publication. Promotional activities not only function as a communication

tool between companies and consumers, but also as a tool to influence consumers in purchasing activities or using services according to their wishes and needs. With this promotional activity, it is hoped that entrepreneurs will influence consumers to be able to form an image and then be able to provide encouragement so that consumers want to buy the products offered.

The research objective is to analyze effect of promotion on purchase decision for e-toll card.

RESEARCH METHODS

The type of research conducted is causal (cause and effect). Meanwhile, the data collection methods used in this study consisted of:

- 1. The qualitative method is data in the form of words, sentences, gestures, facial expressions, charts, pictures, and photos (Sugiyono, 2019).
- 2. Quantitative methods are data in the form of numbers or qualitative data that are scored/scoring (Sugiyono, 2019). The quantitative data in this study were sourced from questionnaires distributed and filled out by research respondents. The data from the questionnaire distributed to the respondents will be presented in tabular form, so that it can be used to analyze problems.

The population is a generalization area consisting of research objects/subjects that have certain quantities and characteristics determined by researchers to be studied and then drawn conclusions (Ghozali, 2005). The population in this study are the users of the Jakarta–Cikampek Toll Road vehicles during 2020, which amounted to 138,365,987. This study also uses a snowball sampling technique. The researcher uses the snowball sampling technique because it pays attention to certain considerations that are likely to be faced during the research (Ghozali, 2005). For example, the data obtained cannot meet the capacity.

Hypothesis testing using simple regression analysis. Simple regression analysis is a linear relationship between one independent variable (X) and the dependent variable (Y) (Gujarati, 2012). One of the functions of simple regression analysis is that it can correct errors. These mistakes can relate to decisions made for the business. Before being actualized, the decision can be calculated first to find out the result. If the result is wrong, it can be corrected.

RESULT

Research Overview

The Jakarta-Cikampek Toll Road or Japek Toll Road is a toll road from Cawang, East Jakarta, DKI Jakarta to Cikopo, Purwakarta Regency, West Java. This road crosses East Jakarta City, Bekasi City, Bekasi Regency, Karawang Regency, and Purwakarta Regency. This toll road is located overlapping the Sheikh Mohammed bin Zayed Flyover on the Cikunir-Karawang Barat segment for 36.84 kilometers. The total length of this toll road is 73 kilometers.

The Jakarta-Cikampek toll road began to be tested on September 21, 1988 and was inaugurated by President Soeharto on November 19, 1988. Some time before the 1997-1998 monetary crisis, PT Cipta Marga Nusapala, Sinarmas Land, and Deltamas would build a megaproject of three routes that will interconnected with the Jakarta-Cikampek Toll Road. First, from Halim to Pondok Gede (JORR Toll plan), Cibubur to Jonggol. Second, the Kota Deltamas-Jonggol-Cianjur toll road to Padalarang (Padaleunyi Toll). Third, Citeureup (Jagorawi Toll Road)-Pabuaran-Jonggol to Cipanas. These three routes are related to the construction of the "Jonggol Independent City" which will be prepared as a candidate for the capital city of Indonesia at that time. However, the mega-project failed due to the 1997-1998 monetary crisis.

This toll road has toll gates at Halim, Pondok Gede Barat, Pondok Gede Timur, Cikunir, West Bekasi, East Bekasi, Tambun, Cibitung, West Cikarang, Cibatu, East Cikarang, West Karawang, East Karawang, Dawuan, Kalihurip, Main Cikampek, and Cikopo.

Simple Regression Analysis Results

Table 1. Simple Regression Analysis Result

| | F g j |
|-----------|-------|
| Variable | Sig. |
| Promotion | 0.001 |

Dependent Variable: Purchase Decision

The results show that promotion has a significant effect on purchase decision for e-toll card at the Jakarta–Cikampek Toll Road.

CONCLUSION AND SUGGESTION

The results show that promotion has a significant effect on purchase decision for e-toll card at the Jakarta–Cikampek Toll Road.

Based on the results of the research above, the suggestions for strategies related to promotions, the company should provide such as vouchers or cashback for e-toll card. There should be more outlets or media that make it easier to top up balances not only manually but electronically and can be done at any time. E-toll card provides other value added to its e-toll card that makes it different from others, for example the e-toll card can be used to do shopping at several merchants.

REFERENCES

- Adiyanti, A. Ika. (2015). Menggunakan Layanan E-Money.
- Amalia, G. P. (2017). EfektivitasElectronic Toll (E-Toll) oleh PT. Jasa Marga Surabaya (Studi pada Gerbang Tol Otomatis Surabaya-Gempol).
- Ghozali, Imam. (2005). *Aplikasi Analisis Multivariate dengan Program SPSS*. Edisi Ketiga. Semarang: Badan Penerbit Universitas Diponegoro.
- Gujarati. (2012). Dasar-Dasar Ekonomitrika. Jakarta: Salemba Empat.
- Humairah, Aprianza. (2013). *Analisis Yuridis Mekanisme Pelaksanaan Produk Perbankan E-Toll Card Bank Mandiri*. Jakarta: Universitas Indonesia.
- Kotler, P., & Amstrong, G. (2012). *Dasar-dasar Pemasaran*. Edisi 9. Jilid 2. Jakarta: PT. Indeks.
- Sugiyono. (2019). *Metode Penelitian dan Pengembangan (Research and Development.* Bandung: Alfabeta.
- Susanto, AB. (2014). Manajemen Strategik Komprehensif. Jakarta: Erlangga.
- Turban, E. (2012). Electronic Commerce 2012: a Managerial and Social Network Perspective. London: Pearson Education.