Highway to Hell: The Effect of Product Convenience and Usefulness on Interest in Using Mandiri e-Toll in Makassar City Highway.

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ABSTRACT

This study aims to determine the effect of the convenience and usefulness of the product on the interest in using Mandiri e-Toll in the people of Makassar City. The population in this study are Mandiri e-Toll e-Money card users. The number of samples used as many as 100 people using a questionnaire. The data analysis technique used is multiple linear regression analysis using Statistical Product and Service Solution (SPSS) v.23. Multiple linear regression equation produces the equation $Y = 0.301 + 0.792X1 - 0.192X2$. The results of this study found that the convenience and usefulness variables simultaneously had a significant influence on the consumer interest variable. Partially the two independent variables also have a significant influence on the dependent variable. The results of the correlation analysis of determination (R Square) found a value of 0.604 or 60.4%. This means that the percentage of the influence of the independent variables, namely convenience and usefulness, is 60.4%. While the remaining 39.6% is influenced or explained by other variables that are not included in this research model.

Keywords: Product easiness, consumer behavior, functionality.

INTRODUCTION

Business development in the current era of globalization is increasingly rapidly marked by the level of competition between companies that is getting higher and tighter. Basically, the more competitors, the more customers will be able to choose the products they need, so the consequence of these changes is that customers become more careful and smarter in dealing with every product launched in the market. The conditions that must be met by a company in order to achieve success in competition are trying to achieve the goal of creating and retaining customers. The marketing function plays a very important role for companies in carrying out all activities related to the flow of goods and services from producers to final consumers.

Interest is a person's desire to perform a certain behavior. A person will perform a behavior if he has the desire or interest to do so (Hartono, 2007). Purchasing interest according to Chen and Wang (2016) is something related to consumer plans to buy certain products and how many units of product are needed in a certain period. It can be said that buying interest is a mental

statement from consumers that reflects the plan to purchase a number of products with certain brands (Damayanti, 2021). This is very much needed by marketers to find out consumer buying interest in a product and service, both marketers and economists (Rini et al, 2021). Usefulness and ease of use are important factors that influence consumer interest in making purchases (Islam and Daud, 2011; Moslehpour et al., 2018).

PT. Marga Utama Nusantara as a highway/toll road management company in Indonesia -- oversees 2 companies, namely PT. Section Four Toll Road (JTSE) and PT. Bosowa Marga Utama (BMU) as the executor and manager of the highway in the city of Makassar, -- is required to implement non-cash payments for every toll transaction. The policy regarding the use of electronic money on toll roads refers to the Regulation of the Minister of Public Works and Public Housing Number 16/PRT/M/2017 of 2017 concerning Non-cash Toll Transactions on Toll Roads where the use of electronic money is a form of technology in non-cash Toll Transactions. on the motorway. Full implementation of non-cash toll transactions on all highways as of 31 October 2017. In implementing this regulation, the Makassar toll road manager has collaborated with banks and Bank Indonesia as well as other stakeholders to continue to coordinate the readiness to implement toll road electronification in South Sulawesi (Badaruddin, 2019). The following is data on the circulation of electronic money from August 2021 to February 2022

Based on the following table 1, it can be explained that before the implementation of the rules for using electronic cards for toll road transactions (August-October 2021) the increase in the amount of electronic money in circulation was not more than 10%. After the implementation of the regulation, in November there was a very high increase of 50%. This shows that public interest in using electronic money is very high. In December 2021 there was a decrease from the previous month by 21%. At that time, the toll road manager carried out a promotion by distributing toll cards with a balance of zero rupiah (Rp. 0). Card with a balance of Rp. 0 is not counted as electronic money in circulation. Entering the beginning of 2022, there was an increase of 8% and 9%, respectively.

Table 1. Circulation and Growth of Electronic Money Infrastructure

	Amount of Electronic Money in circulation (in rupiah)	(%)	Electronic Money Infrastructure (in units)	(%)
August 2021	68.841.316	-	465.974	-
September 2021	71.783.618	4	486.039	4
October 2021	75.846.689	6	539.546	11
November 2021	113.722.577	50	569.834	6
December 2021	90.003.848	(21)	691.331	21
January 2022	97.163.539	8	697.840	1

Source: Bank Indonesia, 2022

The trial system and non-cash toll booths at several toll gates have gone well. Top up can be done at EDC issuances, ATMs, bank offices, minimarkets, cellphones and including at some toll gates. To provide a sense of comfort and assist the use of toll roads when experiencing difficulties in using electronic money at toll gates, a help center has been established. Electronic money has begun to be promoted and campaigned to the public and electronic money cards are

available in sufficient quantities to meet the needs of toll road users. This is in line with the additions to the electronic money infrastructure. Based on table 1 above, it shows that at the end of 2021 - early 2022 the government will continue to improve electronic money infrastructure to make transactions using electronic money easier.

The policies implemented by the government regarding the use of toll cards provide benefits and convenience for highways users to make their trips smooth. However, in its application, there are still few users who use toll cards to make toll transactions, causing problems. Based on observations made by researchers, for transactions at toll gates with cash payments there are still several queues, even during rush hour cash payment toll gates, the queue length can reach more than 1 Km (Sa'diyah and Marlena, 2018).

The existence of this policy prompted Bank Mandiri to issue electronic money called Mandiri e-Money. Bank Mandiri is more innovative than other banks by cooperating with other parties to issue e-Money. For example, the Gaz Card, in collaboration with Pertamina, the Indomaret Card as a member card for the Indomaret minimarket, and the e-Toll card as a member of Jasa Marga. Even so, all the variations of e-Money from Mandiri can be used for other purposes, such as transactions at minimarkets, restaurants, supermarkets, or as busway or commuter line tickets. To top up the Mandiri e-Money card, it can be done with any ATM, it doesn't have to be an Mandiri ATM. All ATM cards bearing the ATM Bersama logo can be used to top up Mandiri e-Money. Top up can also be done at merchants, minimarkets, or toll gates. The purpose of this study was to determine the effect of the convenience and usefulness of the product on the interest in using Mandiri e-Toll in the people of Makassar City.

LITERATURE REVIEW

Convenience and Benefits

Robbins and Judge (2009) define ease of use as a degree to which a person believes that the product can be easily understood. Robbins and Judge (2009) also suggest that the usefulness of the product is the degree of consumer confidence that the use of certain products or services will lead to an increase in their work performance. Based on this definition, it can be concluded that ease of use will reduce a person's effort (both time and effort) in learning and using the product. Furthermore, Robbins and Judge (2009) divide the dimensions of ease of use into the following:

- Individual interaction with the system is clear and understandable.
- It does not require a lot of mental effort to interact with the system.
- The system is easy to use.
- Easy to operate the system according to what the individual wants to do.

In their purchasing decisions, consumers need information about product attributes and benefits (Musa, 2017a; 2017b; Sumarwan, 2004). Even according to Sumarwan (2004), consumers often think about the benefits they feel when consuming a product and may not be interested in knowing about product attributes. Kotler et al in Tjiptono (2011, 104) also state that a brand is not just a set of attributes, because what consumers buy are benefits, not attributes. Therefore, attributes must be translated into functional or emotional benefits.

According to Haeruddin & Haeruddin (2020) the existence of consumer knowledge about benefits is a driving force for consumers to buy products or brands. A product will provide benefits to consumers if the product has been consumed by him. Furthermore, Cooper and Kleinshmidt (in Musa, 2017a) state that the unique benefits that can be provided to consumers and greater benefits for end users can be an advantage for the product. According to Robbins and Judge (2009), product usability is the degree of consumer confidence that the use of certain products or services will lead to an increase in job performance. Oliver (2003) states that the usefulness of a product or service refers to the ability of the product or service to meet consumer needs. Harrigan et al (2021) stated that if consumers feel that a product is useful for themselves, the consumer's interest in using the product will be great. Suleman and Zuniarti (2019) divide the dimensions of usefulness into the following:

- The use of the system can improve individual performance.
- The use of the system is able to increase the level of individual productivity.
- The use of the system can increase the effectiveness of individual performance .
- The use of the system is useful for individuals.

Furthermore, Suleman and Zuniarti (2019) argue that in deciding to use a product or service, consumers will consider the benefits obtained with the sacrifices to use the product according to their perceptions. Therefore, companies must explain the features and benefits to consumers in a specific and detailed manner.

Buying interest is something that is obtained from the learning process and thought process that forms a perception. This buying interest creates a motivation that continues to be recorded in his mind and becomes a very strong desire which in the end when a consumer has to fulfill his needs will actualize what is in his mind. According to Harrigan et al (2021), interest is one of the psychological aspects that has a considerable influence on behavior and interest is also a source of motivation that will direct someone to do what they do. Purchase intention is part of the behavioral component in consuming attitudes.

Harrigan et al (2021) also explain that buying interest is part of the component of consumer behavior in consuming attitudes, the tendency of respondents to act before buying decisions are actually implemented. According to Chen and Wang (2016), interest has the following special characteristics and characteristics:

- Interests are personal (individual), there is a difference between the interests of one person and another.
- Interests have a discriminatory effect.
- Closely related to motivation, influencing and being influenced by motivation.
- Interest is something that is learned, not innate and can change depending on needs, experience and fashion.

Interest is described as a person's situation before taking an action that can be used as a basis for predicting the behavior or action, buying interest is something related to consumer plans to buy certain products and how many units of products are needed in a certain period, it can be said that buying interest is a statement mental attitude of the consumer that reflects the plan to purchase a number of products with a certain brand (Venkatesh and Penaloza, 2011).

According to Ferdinand (2006, p. 129), buying interest can be identified through the following indicators:

- Transactional interest, namely the tendency of a person to buy a product.
- Referential interest, namely the tendency of a person to refer products to others.
- Preferential interest, which is an interest that describes the behavior of someone who has a primary preference for the product. This preference can only be overridden if something happens to the product of its preference.
- Explorative interest, this interest describes the behavior of someone who is always looking for information about the product he is interested in and looking for information to support the positive characteristics of the product. An understanding of consumer behavior cannot be separated from buying interest, because buying interest is one of the stages in the subject before making a decision to buy.

An understanding of consumer behavior cannot be separated from buying interest, because buying interest is one of the stages in the subject before making a decision to buy. The starting point for understanding the buyer is the stimulus-response model, what is heard by the ear, what is seen by the eye, what is smelled by the nose, which is called the stimulus. Marketing and environmental stimuli enter the buyer's consciousness. Buyer's characteristics and decision-making processes result in certain buying decisions. Advertisements of various kinds of products that are displayed are stimuli specially designed by producers to attract consumers' attention. Manufacturers expect consumers to like their product advertisements, then like their products and buy them.

Based on the description that has been stated above, the following framework can be put forward:
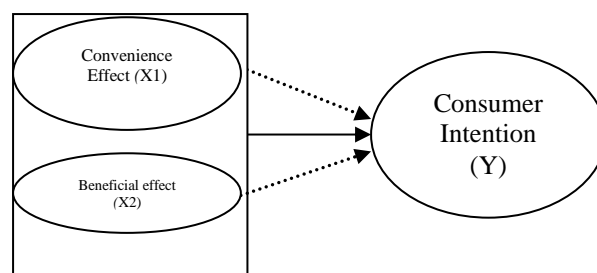

Figure 1. Research Framework

METHOD

The definition of population according to Sekaran (2006:72), that "Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions". In this study, the population used is the community of toll road users in the city of Makassar with an unknown number because it is very wide. With an unknown population, the determination of the number of samples in this study using the reference sample determination proposed by Sekaran (2006) provides a general

reference for determining the sample size as follows: that a sample size of more than 30 and less than 500 is appropriate for most study. If the sample is broken down into sub samples (male/female, junior/senior, and so on), a minimum sample size of 30 for each category is appropriate. In multivariate research (including multiple regression analysis), the sample size should be 10x larger than the number of variables in the study. For simple experimental studies with tight experimental controls, successful studies are possible with small sample sizes between 10 and 20.

Based on this theory, this study uses a sample 10x larger than the number of variables in the study. However, to avoid bias in the results of this study, the number of samples used was 100 Mandiri e-toll card users with random sampling technique using questionnaires distributed at each toll gate. Each questionnaire is equipped with an envelope and 1 stamp worth Rp. 1000. It is expected that each sheet of questionnaire distributed can be responded well by the sample by filling in, and sending back the completed questionnaire to the address specified by the researcher. From about 350 questionnaires distributed, there were 126 questionnaires that were returned/responded by the sample. The data that has been collected through the distribution of questionnaires is then processed through the SPSS application. Multiple linear regression analysis was used as a data analysis technique to test the magnitude of the influence between two or more variables and to determine the direction of the relationship between the independent variable (X) and the dependent variable (Y). Multiple linear regression analysis was conducted to determine between variables. Multiple linear regression analysis can be formulated through the following equation:

$$Y = a+b1X1+b2X2…. +n$$

Where:
Y = Consumer's Interest
X1 = Perception of Ease
X2 = Perception of Benefit
a.= Intercept value (constant)
b = Coefficient of regression direction

RESULTS AND DISCUSSION

Respondents in this study are people who use Mandiri e-toll cards totaling 100 people. There are 3 characteristics included in this assessment, namely based on age, gender and occupation. To find out the characteristics of the respondents in question, a table regarding the respondents is presented as follows:

Table 2. Percentage of Respondents by Age

Age (years old)	Frequency (person)	Percentage (%)
18 – 25	26	26
26– 35	35	35
36 – 45	29	29
over 46	10	20
Total	**100**	**100**

Source: Primary Data processed in 2022

Based on table 2 above, it can be explained that the most dominant number of consumers are those aged twenty-six to thirty-five years and followed by those aged thirty-six to forty-five years. The next order is those aged eighteen six to twenty five years. This is because the rules for motorized vehicle drivers are at least 18 years old to get a driving license.

Table 3. Percentage of Respondents by Gender

Gender	Frequency (person)	Percentage (%)
Male	62	62
Female	48	48
Total	100	100

Source: Primary Data processed in 2022

Based on table 3 above, it can be explained that e-toll card users are dominated by men. This is because the respondents met by the researcher are dominated by taxi/online drivers who are indeed dominated by the male gender.

Table 4. Percentage of Respondents by profession

Profession	Frequency (person)	Percentage (%)
Civil servant	21	21
Self-Employed	19	19
Taxi driver	42	42
Students	18	18
Total	**100**	**100**

Source: Primary Data processed in 2022

Based on Table 4 above, it is explained that the most dominant number of respondents are taxi/online drivers followed by civil servants, entrepreneurs and students. According to several drivers that the researchers met, they use e-toll cards because they can speed up transactions on toll roads to save time. The shorter the passenger delivery time, the faster they will reach the daily passenger target.

Multiple Linear Regression Analysis

Multiple linear regression is a statistical method used to establish the relationship between the dependent variable and the independent variable. If the number of independent variables is more than one, then the regression analysis uses multiple linear regression equations. Based on data analysis using multiple regression calculations with the Statistical for Product and Service Solution (SPSS) program, the following results were obtained:

Table 8. Multiple Linear Regression Estimation Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	,301	2,277		,132	,895		
1 Easiness	,792	,086	,666	9,175	,000	,775	1,290
Beneficial	,192	,072	,194	2,673	,009	,775	1,290

a. Dependent Variable: Interest

Source: Primary Data processed in 2022

The multiple linear regression equation is:

$$Y = 0.301 + 0.792X1 - 0.192X2$$

1. The constant value of 0.301 indicates that if the independent variables of convenience and usefulness do not affect, then consumer interest in using e-toll cards still produces a value of 0.301
2. The value of the X1 regression coefficient of 0.792 states that every 1 level increase in the value of X1 convenience will increase consumer interest by 0.792 with the assumption that other variables do not affect or = 0.
3. The value of the X2 regression coefficient of 0.192 states that every 1 level increase in the value of X2 (benefits) will increase consumer interest by 0.192 with the assumption that other independent variables do not affect or = 0.

Correlation Analysis

Table 9. Correlation Analysis
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,777[a]	,604	,595	1,570 99	2,098

a. Predictors: (Constant), Beneficial, Easiness
b. Dependent Variable: Interest

Source: Primary Data processed in 2022

In the Correlation Coefficient (R) column, the result is 0.777, in the interval between 0.600 – 0.799. From these results, it can be interpreted that the relationship between the variables,

namely convenience and usefulness, has a strong relationship with consumers' interest in using e-toll cards.

Coefficient of Determination (R2)

The previous table also shows that the coefficient of determination (R square) used to calculate the independent effect (X on the dependent variable Y is) 0.604 or 60.4%. This shows that the percentage of the influence of the independent variables, namely convenience and usefulness, is 60.4%. While the remaining 39.6% is influenced or explained by other variables that are not included in this research model.

Simultaneous Test (F-Test)

The F test is used to test whether all independent variables together have a significant effect on the dependent variable. The conditions for the acceptance of the simultaneous significance hypothesis are if F count > F table then the accepted hypothesis is the alternative hypothesis (Ha) and vice versa if F count < F table then the accepted hypothesis is the null hypothesis (H0). F table for the sample is 100 (df1 = k-1 = 2 – 1 =1) (df2= n-k-1= 100 -2 -1 = 98). The value of f table for n = 100 is 3.09.

Hypothesis test 1 (H1)

- H0 = Simultaneous convenience and usefulness have no significant effect on consumer interest.
- H1 = Simultaneous Ease and Benefit have a significant effect on Consumer Interest.

From the description above, it shows that F count (73.865)> F table (3.09) with a significance level of 0.000 <0.05. So the accepted hypothesis is H1 which means that the X variable (convenience and usefulness) simultaneously has a significant influence on the Y variable (consumer interest).

Partial Test (t-test)

The t-test is used to determine the extent of the partial effect of the independent variable on the dependent variable. Through t-test can also be known about the information about how much influence the independent variables on interest in using. Conditions for acceptance of the hypothesis if the value of –t count < -t table or t count > t table with a significant level < 0.05. By using a sample of 100 people with df = n-k-1 or df = 100-2-1 = 98 then, we get ttable (1.661) with a significance level (α) of 0.05.

Hypothesis test 2 (H2)

- H0= Ease of partiality does not have a significant effect on consumer interest.
- H2 = Ease partially has a significant effect on consumer interest.

The table above shows that t count (9.175) > t table (1.661) with a significance level of 0.000 < 0.05. Then H0 is rejected and the accepted hypothesis is H2, which means that Ease partially has a significant effect on consumer interest.

Hypothesis test 3 (H3)

- H0 = Benefit partially has no significant effect on consumer interest.
- H3 = Benefit partially has a significant effect on consumer interest.

From the description above shows that t count (2.673) > t table (1.661) with a significance level of 0.009 > 0.05. Then H0 is rejected and the accepted hypothesis is H3 which means that the convenience variable partially has a significant influence on consumer interest.

Based on the results of the data analysis above, it can be explained that partially each of the two independent variables, namely convenience (X1) and usefulness (X2), has a significant influence on consumer interest in using Mandiri e-toll cards. The convenience variable has a greater influence on the expediency variable. Simultaneously the two independent variables also have a significant effect on the dependent variable. The percentage of the influence of the independent variables, namely the ease and usefulness of 60.4%. While the remaining 39.6% is influenced or explained by other variables that are not included in this research model.

1.   Effect of Ease (X1)
Based on the explanation above, the convenience variable has a positive and significant influence on consumer interest in using Mandiri e-toll. The more difficult it is for a product to be understood, used, and obtained by consumers, consumers will choose to switch to using other products that are able to provide convenience to them (Harrigan et al, 2021). The Mandiri e-toll product does provide many conveniences for its users, firstly, it is easy to find information (Amin et al, 2015). To get information about Mandiri e-toll can be easily found in online media and print media. Secondly, it is easy to get products, independent e-toll products can also be obtained at minimarkets such as Alfamart and Indomaret. The third is the convenience of refilling which can be done at banks, ATMs, Alfamart/Indomaret outlets as well as charging directly at toll gates. The results of this study are in line with what was stated by Robbins and Judge (2009) which explained that if consumers perceive a product as easy to use, they will feel the use of the product to meet their needs and desires, thus consumer interest will arise to use the product (Chen and Wang, 2016; Tahar et al, 2020; Yanico and Keni, 2021). Otherwise, the product or in this case the e-money card, will become a burden for the customer since many of the conservative customer prefers cash money than the card.

2.   Effect of Benefit (X2)
Based on the explanation above, the benefit variable also has a positive and significant influence on consumer interest in using Mandiri e-toll. The more benefits a product can provide, the higher consumer interest in using the product will be (Anshu et al, 2021). The Mandiri e-toll card provides several benefits that can be felt by its users, such as shortening the transaction process on toll roads. These benefits are very helpful for consumers who have high mobility every day to shorten travel time such as Taxi/Online Drivers. Another benefit that can also be felt by consumers is as a substitute for cash for transactions in shopping centers. The results of this study are in line with what was stated by Robbins and Judge (2009) and Chen and Wang (2016), namely the use/benefit of the product, namely the degree of consumer confidence that the use of certain products or services will lead to an increase in the total use of certain products. Consumers will use a product if it provides benefits and satisfaction for themselves (Haeruddin and Haeruddin, 2020; Laora et al, 2021).

CONCLUSION

Based on the results of the discussion that has been described previously, the researchers can draw conclusions from this study, namely: Simultaneously, the convenience (X1) and usefulness (X2) variables have a positive and significant influence on consumer interest in using Mandiri e-toll cards. Partially, each variable of convenience (X1) and usefulness (X2) also has a positive and significant influence on consumer interest in using Mandiri e-toll cards. The convenience variable (X1) has the greatest influence on consumer interest. This study also has implications for Bank Mandiri as an e-Toll card provider with the results given that it can be seen that the value of the influence of the utility variable on interest in using has the smallest value, therefore the researcher suggests that Bank Mandiri offer more benefits or programs - a program that is relevant to the use of this e-Toll card at different merchants so that it can be a one-stop solution for consumers who want added value. The suggestions that researchers can propose to interested parties from the results of this study are to provide convenience to consumers such as facilitating sources of information about products, adding facilities for refilling e-toll card balances, and socializing about the use of e-money cards to the public. Further research can explore consumer perceptions more deeply by using a qualitative approach, so that they can find out specifically and in detail about consumer wants and needs.

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