E-Toll Usage System Reviewed from Community Income, Benefit, Promotion Appeal, and Community Trust (Empirical Study at Tangerang City E-Toll User 2017)

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Abstract
This study aims to examine the factors that affect e-toll use system services by using multiple linear regression. This research was conducted in Tangerang area using survey method. This study obtained respondents as many as 150 people who have used e-toll. This study used SPSS.20 software to test the research data. The results of the analysis for this model indicate that Community Income, Benefit, Promotion Appeal and public trust have a positive and significant impact on e-toll use System. The implications of this research are expected to help the banking business sector to pay attention to the factors that influence the interest of using e-toll system.
Keywords: Community Income, Benefits, Promotion Appeal, Community Trust, E-Toll

INTRODUCTION

Tirto.co.id (2017) PT Jasa Marga (Persero) Tbk is committed to boost the implementation of non-cash toll road payment system (e-toll). Unmitigated, they are targeting its implementation to reach 100 percent by the end of 2017. Jasa Marga President Director Desi Arryani said e-Toll users are currently only 24.33 percent. But, he is optimistic that the target can be achieved at the end of this year.

The advantages of using e-toll cards through the development of automatic toll gate (GTO) services provide speed and convenience in e-toll card transactions (Rusdi Jaelani, 2011). Transaction time in toll gate will be faster or efficient without having to interact with toll officers. Even the driver does not need to stop the car at payment time of toll payment with e-Toll Card, only the driver can slow the speed of his car. If the transaction in toll gate with an open system of payment with cash takes about seven seconds, then by using this e-Toll Card can be less than four seconds.

With e-Toll Card service is expected to speed up payment and can shorten the time so that the long queue around the toll gate does not happen again as usual. while the weakness of the use of e-toll cards is still a weakness that is published by the bank with a prepaid system, has a minimum nominal value and can only be used on several segments. The service between e-mail users and cash payments is still in the same queue, so the impact has not been felt. In construction law, the relationship between the operator with the e-toll card issuer, in this case the bank is cooperating parties related payments.

Cahaya Agung (2012) suggests that interest in buying E-Toll Card is perceived expediency showed the greatest regression coefficient. Perception of benefit is the most important factor affecting consumer buying interest to buy e-toll card products. Another factor is convenience perception, price, and the promotions appeal that influence consumers to buy.

Arsita Ika (2015) in his research related to E-Money. The result of the analysis shows that income, benefit, ease of use, promotion appeal and trust have positive and significant effect to interest in using e-money.

The results of Sholehuddin (2017) study related to e-money states that the perception of ease and benefit significantly influence the interest of using e-money, while promotion appeal does not significantly influence.

Based on the above description, the researcher is interested to conduct research on the factors that influence E-Toll usage system, such as community income, benefits, provider's promotion appeal, and public trust.
The purpose of this study is to prove empirically about:
1. Effect of public income on e-toll card usage system.
2. Effect of benefits on e-toll card usage system.
3. Effect of promotion appeal to e-toll card usage system.
4. Effect of public trust on e-toll card usage system

This study is intended for consideration by the relevant parties such as the PT. Jasa Marga and Bank as e-toll card providers to improve performance and e-toll system so that they can improve the use of e-toll cards and concern for e-toll card users on their ethical behavior and social impacts.

The importance of this study's assessment in the hope that the Government is able to act as a supervisor and assessor of the implementation of e-toll system, and as a reference to establish regulations and policies in the banking business sector to consider factors affecting people's behavior and interest in using e-toll system.

LITERATURE REVIEW, FRAMEWORK, AND HYPOTHESES
A.   Accounting Information System
Definition of Accounting Information Systems According to Nugroho Widjajanto (2010: 31) "The accounting information system is an arrangement of forms, records, equipment, including computers and equipment, and communications equipment, power implementation and report coordinated closely designed to transform financial data into information required management. "it can also be said that the accounting information system is an integration or coordination of the components that make it up that consists of people, tools, procedures, data / information in the form of documents, records and reports. The information system should be in a structured organization whose aim is to manage accounting data into accounting information.

From the definition of accounting information system described above, it can be concluded thatthe accounting information system there are some basic elements. The main elements of accounting information systems include: 1. People 2. Equipment 3. Forms 4. Notes 5. Reports 6. Procedures

Objectives Accounting information systems should maintain the security of corporate property. With good controls and checks in accounting information, misappropriation, embezzlement of company property and mistakes can be minimized. The purpose of preparation of accounting information system according Susanto (2011:37) are as follows: 1. To improve the quality of information; 2. To improve internal check quality or internal control system; 3. To be able to reduce the cost-baiya administration. The function of accounting information system is the development of accounting system functions, for example one of the accounting system functions is to provide information to internal and external parties. This can be fulfilled by the accounting information system in detail, thoroughly and accurately. Therefore, accounting information system is actually a basic concept of accounting information system planning.

According Susanto (2011:41) accounting information system functions are as follows: 1. Provide timely accounting information system; 2. Provide relevant accounting information system; 3. Provide accounting information system that can be trusted. In general, the function of accounting information to push optimally so that accounting can produce a variety of structured accounting information that is timely, relevant, reliable, and overall accounting information contains meaning useful. The system not only serves to provide information, but also improve the quality of information structures and timeliness of information. Accounting information system should also improve an internal control so that accounting data can be accounted for and not misleading for decision making especially for control.

B.   E-Commerce System Definition
David Baum states that e-commerce is a dynamic set of technologies, applications and business processes that connect specific companies, consumers, and communities through electronic transactions and trade in goods, services and information electronically. John and Dany (2006: 129) Meanwhile, according to Eric Albarda, e-commerce is a way to conduct business transactions through computers and telecommunications networks. John and Dany (2006: 129) Simply put, the Association for Electronic Commerce defines e-commerce as an electronic business mechanism. Basically e-commerce transactions are different from ordinary trading transactions. E-commerce transactions have several characteristics, including:
  a.   Unlimited Transaction
       With the internet, small and medium-sized entrepreneurs can make their products internationally enough by creating a website or by advertising on internet sites without a 24-hour time limit, and of course customers from all over access the site and make transactions online.
  b.   Anonymous Transaction
       The sellers and buyers in transactions via Internet do not meet face to face with each other. The seller does not require the name of the buyer as long as the payment has been authorized by a predetermined payment system provider that usually uses a credit card.
  c.   Digital and nondigital Product
       Products such as computer software, music and other digital products can be marketed electronically by downloading electronically.
  d.   Intangible Goods Product
       Many companies are engaged in the field of e-commerce by offering intangible goods such as software data and ideas sold through the internet.

C.   E-Toll Usage System
Solomon (2011) argues that consumer behavior encompasses many areas: lessons of process involvement when individuals or groups choose, buy, use, or sell, products, services, ideas, or experiences to satisfy needs and wants. Meanwhile, according to John C Mowen and Michael Minor (2003) define consumer behavior as a study of purchasing and process purchasing units involving the acquisition of consumption and disposal of goods, services, experiences, and ideas.

Based on some of these statements it can be concluded that consumer behavior is a concrete actions of individuals or groups of individuals such as an organization that influenced external and internal aspects to direct

them to choose and consume goods or services desired. Consumer behavior learns where under what conditions and how a person's habits buy certain products with a particular brand.

According to Kotler and Keller (2006) consumer behavior itself is influenced by several factors as follows:
1. Social Factor
   a. Group (Kelompok Acuan)
   b. *Family Influence*
   c. *Roles and Status*
2. Personal Factor
   a. *Economic Situation*
   b. *Lifestyle*
   c. *Personality and self concept Personality*
   d. *Age and Life Cycle*
   e. *Occupation*
3. Psyhological Factor
   a. *Motivation*
   b. *Perception*
   c. *Learning*
   d. *Beliefs and Attitude*
4. Cultural Factor
   a. Subculture
   b. *Social Clas*.

Consumer behavior are individual activities that are directly involved in services, including the decision-making process. There are two important elements of the meaning of consumer behavior, namely:
   1) Decision-making process
   2) Physical activity involving individuals in assessing, obtaining and using goods and services economically

D. Factors Affecting the E-Toll Use System
Many things that may affect e-toll usage system include the following:

1. Income
Definision of a person's income is all revenues as a reply to his services in the production process. Such remuneration may be wages, interest, rent, or profit depending on the factors of production involved in the production process.

Another definition of income is the amount of funds obtained from the utilization of production factors owned. The sources of income include:
   1) Rent property used by others, for example rent a house, land.
   2) Wages or salaries for working for others or becoming a civil servant.
   3) Interest for investing in banks or companies, such as depositing money in banks and buying shares.
   4) Results of entrepreneurial ventures, such as trading, holding, establishing a company, or farming.

Income is money earned by someone from the company in the form of salary, wages, rent, interest and profits including various benefits such as health and pensions. People who have a small income, the result of his work just to meet daily needs. For middle-income families they are more focused on meeting basic needs such as food, clothing, housing, education and others. While high-income families and affluent they would fulfill all the desires that they want, including the desire to buy vehicles such as cars and motorcycles.

Based on the above definition can be concluded that the public income is all income received by someone either from direct involvement in the production process or not, which can be measured with money and used to meet together or individually on a family in a month.

2. Benefit
Davis et al. (1989) defines perceived usefulness as a belief in usefulness, the level at which users believe that the use of technology / systems will improve their performance in work. Thompson et al. (1991) also mentions that individuals will use information technology if they know the positive benefits of using it.

Perceived usefulness is defined as the extent to which a person believes that the use of a particular information system will improve his performance. From the definition is known that the perception of usefulness is a belief about the decision-making process.

If one feels confident that the system is useful then he will use it. Conversely, if a person feel confident that the system is less useful information then he will not use. This concept also describes the benefits of the system for the wearer related to productivity, job performance or effectiveness, importance to job, and overall usefulness (Davis, 1989). Chin and Todd (1995) provide several dimensions of IT utilization. According to Chin and Todd (1995) usefulness can be divided into two categories, namely (1) benefit with one factor, and (2) benefit with two factor estimation (benefit and effectiveness).

3. Promotion Appeal

Promotion is the process of communicating marketing mix variables that are very important to be implemented by the company in marketing the product. Promotional activities start from planning, implementation and communication control to reach target audience (customer-prospect). Likewise Craven (1991) defines the promotion of "... the planning, implementing, and controlling of the communications with its customers and other target audience." The core of the promotional activities are a form of marketing communications activities that seek to disseminate information, influence, reminded the target market to be willing to accept, purchase, and loyal to the products offered by the company concerned.

Promotion is a marketing function that focuses on communicating marketing programs in a persuasive way to target audiences to encourage the creation of transactions between the company and the audience.

A product if it wants to be known by the public, it must be promoted. There are many ways you can do to promote. According to Kotler (2001), the variables contained in the promotional mix, there are five, namely advertising, personal selling, sales promotion, public relations, and direct marketing. The more often a product is promoted, the consumer's decision to make a purchase is higher.

4. Community Trust

Trust is the willingness of a person to rely on others where we have confidence in him. Belief is a mental condition that was based on one's situation and its social context. When a person makes a decision, he chooses a decision based on the choice of those whom he can trust more than the less-trustworthy (Moorman, 1993). According to Rousseau et al (1998), trust is a psychological area of concern to accept what is based on expectations of good behavior from others.

Consumer confidence is defined as the willingness of one party to accept the risk of the other's actions based on the expectation that the other party will take important actions for those who trust it, irrespective of the ability to supervise and control the actions of the credible (Mayer et al, 1995). According to Ba and Pavlou (2002) define trust as an assessment of one's relationship with others who will perform certain transactions in accordance with expectations in an environment full of uncertainty. Similarly, McKnight, Kacmar and Choudry (in Bachmann & Zaheer, 2006) argue that beliefs are built before certain parties get to know each other through interactions or transactions. So it can be concluded that consumer trust is the willingness of one party to accept the risk of the other party based on the beliefs and expectations that the other party will perform the action as expected, although the two sides do not know each other..

E. Framework and Previous Research

The framework of this research is to describe the influence between independent variables and the dependent variable as follows:

Image 2.1
Research Framework
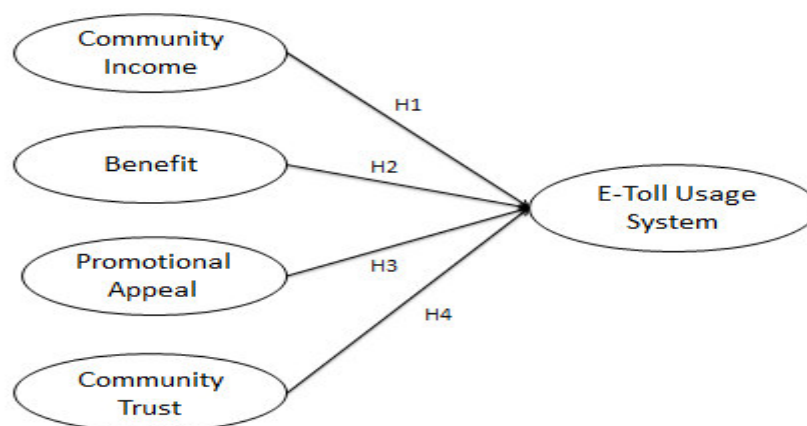
Some previous studies include Cahaya Agung (2012) research results related to the interest in buying E-Toll Card is Perception of expediency shows the greatest regression coefficient. Perception Utilization is the most important factor affecting consumer buying interest to buy e-toll card products. Another important factor affecting Consumer Buying Interest is the Convenience Perception, Price, and Promotional Appeal. Arsita Ika (2015) in his E-Money-related research, The results of his analysis show that Revenue, Benefit, Ease of Use, Promotion and Confidence have a positive and significant influence on interest in using e-money. Furthermore, research by Sholehuddin (2017) related to e-money, the result shows that the perception of easiness and expenditure has an effect on the interest of using e-money while the attractiveness of promotion has no effect.

F. Hypotheses

1.   Influence of Community Income on E-Toll Card Usage System

Arsita Ika (2015) based on his research related to E-Money, the results of the analysis for this model

indicate that Revenue, Benefit, Ease of Use, Pull of Promotion and trust have a positive and significant impact on interest in using e-money. Based on the description, the hypothesis of this study as follows:

H1: Community Income affects E-Toll Card Usage System

2. **Influence of Benefit on E-Toll Card Usage System**
Cahaya Agung (2012) research results related to the interest in buying E-Toll Card is Benefit Perception shows the greatest regression coefficient. Benefit Perception is the most important factor affecting consumer buying interest to buy e-toll card products. The second important factor is the Convenient Perception then Price and Promotion Appeal as the third and fourth factors that affect Buy Consumer Interest. Based on the description, the hypothesis of this study as follows:

H2: Benefit affects E-Toll Card Usage System

3. **Influence Promotional Appeal on E-Toll Card Usage System**
Cahaya Agung (2012) research results related to the interest in buying E-Toll Card is Benefit Perception shows the greatest regression coefficient. Benefit Perception is the most important factor affecting consumer buying interest to buy e-toll card products. The second important factor is the Convenient Perception then Price and Fascination of Promotion as the third and fourth factors that affect Buy Consumer Interest. Based on the description, the hypothesis of this study as follows:

H3: Promotional Appeal affects E-Toll Card Usage System

4. **Influence Community Trust on E-Toll Card Usage System**
Arsita Ika (2015) based on his research related to E-Money, the results of the analysis for this model indicate that Revenue, Benefit, Ease of Use, Pull of Promotion and trust have a positive and significant impact on interest in using e-money. Based on the description, the hypothesis of this study as follows:

H4: Communit Trust affects E-Toll Card Usage System

RESEARCH METHOD
This research uses a causal research method that aims to test about the influence, between a variable (Indenpenden / Xn) with other variables (Dependent Variable / Yn). In this case consists of: X1 = Community Income, X2 = Benefit, X3 = Promotion Appeal, X4 = Community Trust and Y = E-Toll Card Usege System. This research requires hypothesis testing with statistical test.

Population and Data Sample
Population refers to the entire group of people, events, or interests to be investigated (Now, 2006). Population used in this research is E-Toll Card User in Tangerang city area. Sampling technique in this research is Convinience Sampling technique, by distributing questioner to E-Toll Card User in Tangerang city area. The reason for selecting this sampling technique is to simplify the sampling process. (Fikriningrum, 2012: 34). Roscoe (1975) in the present (1992) who states that: 1. The number of samples sufficient for the study is in the range of 30 to 500. In studies using multivariate analysis (such as multiple regression analysis), the sample size must be at least 10 times greater than the number of independent variables. Meanwhile, Hair et al. (1998) states that the minimum number of samples to be taken when using multiple regression analysis techniques is 15 to 20 times the number of variables used. The number of samples is determined on terms as determined by the approach of Tabachnick and Fidell (1997) in (Hair, 1998) the required sample size is between 5 - 10 times the number of parameters. With the number of research parameters, in this case is the number of constructors indicator of 20, then the number of respondents ideally is between 100-200 respondents.

Data Analysis Technique
Data analysis techniques used are; 1. Validity and Realibility test, 2. descriptive statistic Test to give description of data seen from mean value, standard deviation, variance, maximum, minimum, sum, range, kurtosis and skewness; 3. The classical assumption test starts from the test of normality, multicolonierity, and heteroskadastistas, all assumptions must pass the test so that the regression equation can be trusted; 4. Conformity test model consisting of coefficient of determination and simultaneous test F; and 5. hypothesis Test, t test which basically shows how far the influence of one explanatory variable or independent individually in explaining the variation of the dependent variable (Ghozali, 2013). In this study using multiple regression analysis for the influence of two or more independent variables with one dependent variable, whether each independent variable is positively or negatively related to the dependent variable.

RESEARCH RESULT
In testing the regression model using the variable of Community Income, Benefit, Promotional Appeal and public trust resulted in a positive and significant impact on e-toll Usage System. The results of hypothesis testing can be summarized in the table as follows:

Hypotheses

code	Hypotheses	Conclution
H_1	Community Income affect e-toll usage system	Be accepted
H_2	Benefit affect e-toll usage system	Be accepted
H_3	Promotional Appeal affect e-toll usage system	Be accepted
H_4	Community trust affect e-toll usage system	Be accepted

From the table above, it can be concluded that Community Income, Benefits, Promotional Appeal and Community trust have a positive and significant impact on e-toll Usage System.

1) Hypotheses I Test Result

This study result shows that Community Income positive affect on e-toll usage System. In the research of Arsita Ika (2015) based on his research related to E-Money analysis result for this model indicate that Income, Benefit, Ease of Use, Promotion and trust attraction have a positive and significant effect on interest in using e-money, this research is in line with previous research stating the results of positive influence of Community Income on e-toll usage System.

2) Hypotheses 2 Test Result

This study result shows that Benefits positively affect on e-toll usage System. In the study of Cahaya Agung (2012) research results related to the interest in buying E-Toll Card is benefit Perception shows the greatest regression coefficient. Benefit Perception is the most important factor affecting consumer buying interest to buy e-toll card products. The second important factor is the Convenient Perception then Price and Fascination of Promotion as the third and fourth factors affecting Buy Consumer Interest, this research is in line with previous research which stated the result of positive effect of the benefits to e-toll Usage System.

3) Hypotheses 3 Test Result

This study result shows that Promotion Appeal has a positive effect on e-toll usage System. In the study of Cahaya Agung (2012) research results related to the interest in buying E-Toll Card is benefit Perception shows the greatest regression coefficient. Benefit Perception is the most important factor affecting consumer buying interest to buy e-toll card products. The second important factor is the Convenient Perception then Price and Promotional as the third and fourth factors that affect Buy Consumer Interest. This study is in line with previous research which states the result of the lack of positive influence of promotion appeal on e-toll System Usage.

4) Hypotheses 4 Test Result

This study result shows that community trust positive affect on e-toll usage System. In the research of Arsita Ika (2015) research related to E-Money The analysis result for this model indicate that Income, Benefit, Ease of Use, Promotion and trust attraction have a positive and significant effect on interest in using e-money. This study is in line with previous research which states the result of the lack of positive influence of promotion appeal on e-toll usage System.

Conclution, Implication, and Suggestion

1. Conclution

Based on research result, then can be concluded that:

1. There is a positive affect of Community Income on e-toll usage System. High incomes will increase user interest in using the E-toll System. So when people have more income or income other than, it will be the greater the consumption issued or the necessities of life increases, so that when the income is high then the public interest to use the E-toll system will be higher also, vice versa

2. There is a positive effect of Benefit to e-toll usage System. The Benefits of E-Toll Usege System will increase user interest in transacting using E-Toll, when the new System is very useful in its use, it will be more users who are increasingly interested and interested in using this new product, whether issued by banking or non-bank .

3. There is a positive affect of the Promotion Appeal of the e-toll usage System. A good promotionanl appeal can affect a person's interest in using the E-Toll product system. When promotional advertising is very attractive to consumers, it is likely that users will be interested to use the new product, so that users of E-Toll System will increase.

4. There is a positive affect of Community Trust on e-toll usage System. High confidence will also affect a person's interest in using a new system or product. The higher level of security and convenience of online transactions lead to greater desire and ability of users to do so. Then the user's trust will be higher too.

2. Suggestin

This study has implications for future research, especially those related to the level of understanding and ethical perception. Therefore research in the future, other researchers need to pay attention to the limitations include:

1) Limitation on Research Instruments

   Research data resulted from the use of the instrument based on perceptions of respondents' answers. To collect data one of the methods used by researchers is to apply survey method by using questionnaire which resulted in the possibility of bias control of respondents' answers. Respondents may not be honest in filling out the questionnaire. To overcome the weakness of this survey method, researchers also conducted a direct interview method to some respondents at the time of the distribution of questionnaires.

2) Limitation on Sample

   This study uses the respondents as samples in the study, then the limitations that may arise is the bias due to inappropriate sample selection. To overcome this weakness the researchers increased the number of questionnaires distributed from the minimal sample.

3) Limitation on times and research variable

   Taking into account the time of limited research so that researchers should limit the research variables that should be developed more varied again.

   Due to the above limitations, it is recommended in further research:

1) In future research, it is suggested to use more in interview method or experiment so that internal validity and external data more reliable. It is also recommended that subsequent research use secondary data to support primary data so that research variables are more varied such as environmental factors and business communication.

2) The number of Respondents in this study is still lacking and needs to be expanded to spread the questionnaire in other areas such as Jakarta, Bogor, Depok and Bekasi, in order to achieve the balance of the respondent population.

3) n the research questionnaire, as much as possible using a straightforward language and easily understood and understood by the respondents, of course by using the language in accordance with the theme of research.

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Attachment

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic
Community Income	150	15.00	26.00	22.6830	.48691
Benefits	150	35.00	56.00	48.3890	.73109
Campaign Charm	150	19.00	44.00	32.3456	.87491
Community Trust	150	26.00	57.00	41.4567	1.42922
E-Toll Use System	150	18.00	48.00	35.2341	1.34120
Valid N (listwise)	150				

Regression

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		150
Normal Parameters[a,b]	Mean	0E-9
	Std. Deviation	,78271233
Most Extreme Differences	Absolute	,095
	Positive	,076
	Negative	-,095
Kolmogorov-Smirnov Z		,394
Asymp. Sig. (2-tailed)		,322

a. Test distribution is Normal.

b. Calculated from data.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.307	22.771		1.283	.765
	Community ncome	.475	.661	.286	1.596	.003
	Benefits	.623	.382	.310	1.138	.032
	Campaign Charm	.239	.116	.026	1.181	.021
	Community Trust	.307	.723	.310	1.283	.004

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Pendapatan Masyarakat	,828	1,138
	Manfaat	,956	1,116
	Daya Tarik Promosi	,768	1,738
	Kepercayaan Masyarakat	,781	1,716

a. Dependent Variable: Sistem Pengunaan *E-Toll*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.512[a]	.617	.518	6.72680

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	259.689	4	,379	3,238	,031[b]
	Residual	3144.491	145	,185		
	Total	3404.180	149			

a. Dependent Variable: Sistem Pengunaan *E-Toll*

b. Predictors: (Constant), Pendapatan Masyarakat, Manfaat, Daya Tarik Promosi, Kepercayaan Masyarakat