

DOI: <https://doi.org/10.31933/dijms.v2i1>

Received: 10 July 2020, Revised: 15 August 2020, Publish: 23 September 2020



ANALYSIS OF THE EFFECTS OF PERCEIVED BENEFIT AND PERCEIVED EASE ON CONSUMER INTEREST IN USING SINGLE TRIP TICKET OF MRT JAKARTA AND THE IMPACT ON BUYING DECISION

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Abstract: The purpose of the present study was determining the result of Analysis of the Effects of Perceived Benefit and Perceived Ease on Consumer Buying Interest in Single Trip Ticket of MRT Jakarta and the Impact on Buying Decision. The present study used descriptive research design with survey method. Sampling used purposive sampling technique. The present study was tested using structural equation modeling – Lisrel to examine the effect of significance of the entire model and preset path. The finding showed that Perceived Benefit and Perceived Ease significantly affected Consumer Buying Interest. The present study also showed that Consumer Buying Interest affected Buying Decision. The company should improve Perceived Benefit and Perceived Ease.

Keywords: Buying Decision, Buying Interest, Perceived Ease, Perceived Benefit

INTRODUCTION

Technological development in Indonesia makes all business fields in Indonesia, i.e. clothing, food and beverage, education, and transportation, grow and compete. People use transportation to move human or goods using tool or vehicle from one place to another place which are geographically separated. Transportation plays an important role in driving the economy, growing industry, and affecting people's lives. The government has an important role in developing domestic transportation infrastructures to reduce traffic in major cities such as Jakarta.

Jakarta as the state capital is the center of Indonesia's economic activities. Many stakeholders in Indonesia have headquarters and representative offices in Jakarta, starting from executive, legislative, judiciary government agencies, state-owned enterprises and private enterprises, to representatives of other countries. The strategic position of Jakarta and today's positive economic growth create growth in residential accommodations, commercial areas, consumption of goods and

services, and other needs. There's also increased demand for transportation to connect locations of economic activities and social activities. The demand covers the entire DKI Jakarta and surrounding regions, i.e. South Tangerang, Tangerang, Depok, Bekasi and Bogor.

To anticipate the demands for mass transportation, the government planned the construction of MRT in Jakarta in 1985. In 2005, the President of the Republic of Indonesia stated that MRT Jakarta project was a national project in which the central government and the provincial government of DKI Jakarta worked and shared responsibilities.

As a new mass transportation in Jakarta, MRT is designed to be a reliable and high quality transportation system which covers around 16 KM with 13 stations 1 Depo. South – North Corridor of MRT Jakarta starts from Lebak Bulus Station to Bundaran Hotel Indonesia Station, with around 30 minutes of travel time. MRT Jakarta aimed to meet the demands for human mobility, including reducing private vehicles on the road by making people who use private vehicles turn to mass transportation.

To enjoy the services of MRT Jakarta, every passenger must pay a tariff. The tariff is based on the distance covered per kilometer. There are 2 methods to pay the tariff in MRT Jakarta, i.e. Single Trip Ticket issued by MRT Jakarta and electronic money issued by Bank. Data of Bank Indonesia records increased number of electronic money. In 2014, there were only 35,738,233 electronic money instruments. It then became 167,205,578 instruments at the end of 2019 while the transaction volume and value also keep increasing.

Table 1. Amount of Electronic Money Transaction in Indonesia

Year	Amount of Electronic Money Transaction
2014	203.369.990
2015	535.579.528
2016	683.133.352
2017	943.319.933
2018	2.922.698.905

Based on Table 1. Single Trip Ticket is a prepaid card issued by PT. MRT Jakarta to pay travel tariff. People can buy Single Trip Ticket at Ticket Sales Office in every MRT Jakarta station. Passenger must pay a deposit of Rp. 15,000,- which they can get back by Single Trip Ticket after using MRT Jakarta services. Bank electronic money can be bought for Rp. 20,000 at merchants who partner with Bank.

Table 2. Data of MRT Jakarta Card Transaction

Month	Bank Electronic Money Cards	Jakarta STT MRT Card
April	1.722.058	651.357
May	1.772.641	480.918
June	1.691.108	757.748
July	2.194.683	693.443

August	2.045.039	511.566
September	2.191.525	538.255
October	2.251.651	509.082

Based on Table 2. the data of usage of payment method issued by MRT Jakarta, currently most MRT Jakarta passengers pay the tariff using electronic money from the Bank.

MRT Jakarta also promotes it by working with businesspeople around MRT Jakarta stations, e.g. Mall FX Sudirman, Klinikoo Dental Care, Pizza Hut, Twin House Cipete, and Kafe Sunyi, by showing Single Trip Ticket and top up receipt when making transaction at the merchants.

The data shows that transaction using MRT Jakarta card tends to decline, so the researcher would like to determine factors causing it. Preliminary research was performed on the research variables, as shown in Table 3. below.

Table 3. Preliminary Research of Factors Affecting *E-money* Usage

Name	Ease	Benefit	Risk	Price	Sales Service	Promotion	Environmental Influences
A1	-	√	-	-	√	-	√
A2	√	√	-	-	-	√	-
A3	√	√	-	-	√	-	-
A4	√	√	-	-	√	-	-
A5	√	√	-	-	√	-	-
A6	-	√	-	-	√	√	-
A7	√	√	-	-	-	√	-
A8	√	√	-	√	-	-	-
A9	√	√	-	-	-	-	√
A10	√	-	-	-	√	-	√
A11	√	-	-	-	√	√	-
A12	√	√	-	-	-	√	-
A13	√	√	-	-	√	-	-
A14	√	√	-	-	√	-	-
A15	√	√	-	-	√	-	-
A16	√	√	-	-	√	-	-
A17	√	√	-	-	-	-	√
A18	√	√	-	-	√	-	-
A19	√	√	-	-	√	-	-
A20	√	√	-	-	-	-	√
Total	18	18	0	1	13	5	5

Based on Table 3, ease, benefit and sales service were chosen by most respondents in the preliminary survey as the three most dominant variables. Many studies discuss factors affecting consumer interest in transaction using card or electronic money to pay. There are some gaps in prior studies on factors affecting people's interest in using card or electronic money to pay.

Based on the result of the preliminary survey and research gap described above, the research title is "Analysis of the Effects of Perceived Benefit and Perceived Ease on Consumer Interest in Using Single Trip Ticket of MRT Jakarta and the Impact on Buying Decision".

LITERATURE REVIEW

Perceived Benefit according to Venkatesh and Davis (2000) is how far one believes that using a system will improve their performance. Perceived benefit consisted of system usage could improve individual performance, system usage could improve effectiveness of individual performance, system usage benefited individual.

Perceived Ease according to Venkatesh and Davis (2000) is how much using an innovation is considered difficult to use and the level of user's belief that technology can be used easily and free from problem. Perceived benefit consisted of clear and understandable individual interaction with system, not requiring much efforts to interact with system, easy to use system, easy to use system to operate as the individual wants.

Buying Interest according to Hsiaoping Yeh (2015) is a form of consumer's willingness to buy certain product. Research results show that consumer buying intention is affected by their motivation and preference to buy certain brand.

Buying Decision according to (Kotler & Keller 2016) is a part of consumer behavior. Consumer behavior is a study on how individual, group, and organization select, buy, use how goods, service, idea or experience satisfy their needs. Buying decision is inseparable from the character of a consumer, so every consumer has different habit in making purchase.

Framework is narration (description) or statement (proposition) on conceptual frame to solve identified or formulated problem. The framework of the present study is below:

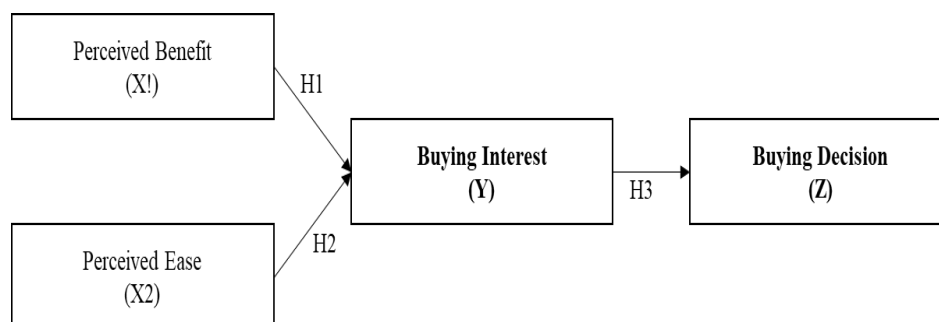


Fig. 1. Framework

RESEARCH METHODS

The present study was a causal relation using descriptive research method with survey type quantitative approach. The research population in the present study was customers of MRT Jakarta. The research sampling used non-probability sampling with purposive sampling technique. The number of samples referred to the criteria proposed by Hair et.al i.e. Maximum Likelihood Estimation (MLE) technique. The good number of samples according to MLE is 100-200 samples. The data collection method in the present study was questionnaire using likert scale with five research scores administered to 200 respondents who met the sample criteria. The questionnaire was distributed online via google form. In the present study, the variables were categorized into: (1)

Independent variables i.e.; (X1) Perceived Benefit and (X2) Perceived Ease (2) and Dependent variables i.e.; (Y) Buying Interest n and (Z) Buying Decision. The data analysis of the present study used LISREL 8.80 for processing primary data.

FINDINGS AND DISCUSSION

Validity test shows how far an instrument can measure a variable to be measured. The basis for deciding whether a statement is valid or not is below: (1) if r is positive and $r \geq 0.50$, then the statement item is valid, while (2) if r is positive and $r < 0.50$, then the statement item isn't valid. Based on Figure 2, all statement items are valid because all r values of the statements are ≥ 0.50 .

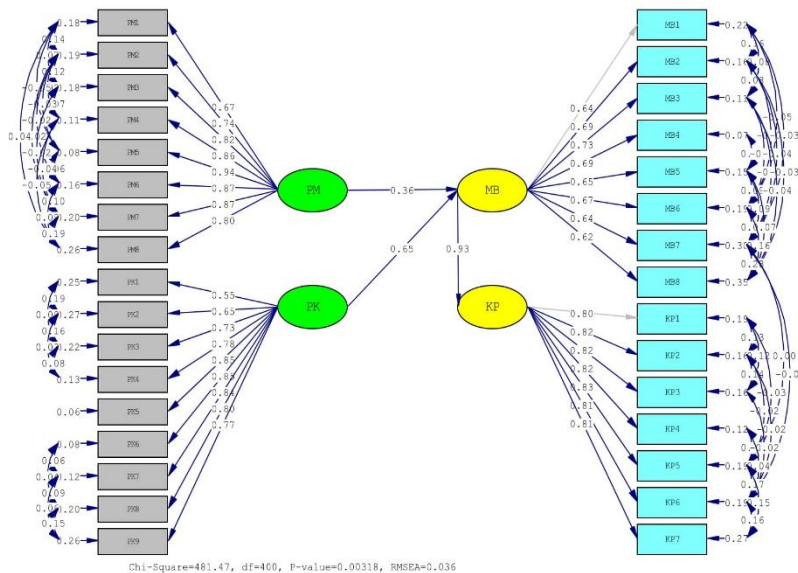


Fig. 2. Standardized Loading Factor (SLF)

Reliability test aims to determine the consistency of an instrument. The basis for deciding whether a research variable is reliable or not is as follows: (1) if Construct Reliability ≥ 0.70 or Variance Extract ≥ 0.50 , then the research variable is reliable, while (2) if Construct Reliability < 0.70 or Variance Extract < 0.50 , then the research variable isn't reliable. In the present study, all variables have construct reliability ≥ 0.70 and Variance Extract ≥ 0.50 , so all research variables are reliable.

Table 4. Goodness Of Fit Index

Ukuran Goodnes Of Fit	Ukuran Kecocokan		Hasil Pengukuran	
	Good Fit	Marginal Fit		
Normed Chi-Square (χ^2/df)	< 2.0		1.204	Fit
Root Mean Square Error (RMSEA)	< 0.08		0.036	Fit
Root Mean Square Residual (RMR)	< 0.05		0.035	Fit
Goodness of Fit Index (GFI)	≥ 0.90	0.70 < 0.90	0.84	Marginal Fit
Normal Fit Index (NFI)	≥ 0.90	0.80 - < 0.90	0.99	Fit
Non-Normed Fit Index (NNFI)	≥ 0.90	0.80 - < 0.90	1.00	Fit
Comparative Fit Index (CFI)	≥ 0.90	0.80 - < 0.90	1.00	Fit
Incremental Fit Index (IFI)	≥ 0.90	0.80 - < 0.90	1.00	Fit
Relative Fit Index (RFI)	≥ 0.90	0.80 - < 0.90	0.98	Fit

Table 4. shows that model fitness value is good, i.e. Good fit and marginal fit, meaning overall the fitness value of the research model shows good fit. To test research hypothesis, the significance value (α) is 0.005 or 5% with t value of ≥ 1.96 .

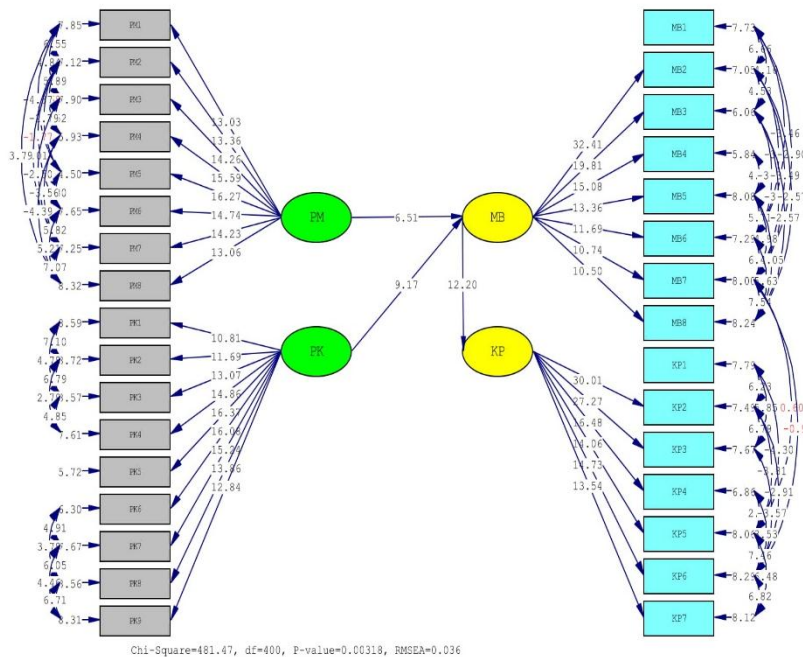


Fig. 3. T-Value

Table 5. Research Hypotesis Result

Hypothesis	Structural Path	T-Values	Conclusion
H1	Perceived Benefit-> Buying Interest	6.51	Positive And Significant Effect
H2	Perceived Ease-> Buying Interest	9.17	Positive And Significant Effect
H3	Buying Interest -> Buying Decision	12.20	Positive And Significant Effect

Research hypothesis (H_1) states that perceived benefit has positive and significant direct effect on buying interest. The result of SEM test showed that product quality positively and significantly affected buying decision, indicated by t-value 6.51 times higher than 1.96. In other words, if the perceived benefit of PT. MRT Jakarta increased, consumer would buy more single trip tickets of PT. MRT Jakarta. The research result was consistent with a previous study by Cahaya and Ibnu (2012:300) “A Study on E-Toll Card Buying Interest in Semarang”. The study shows that perceived benefit positively affects consumers’ interest to use e-toll card. Nisa and Amanita (2018:10) in “The Effect of Understanding and Benefit on Interest to Use *E-Money* (A Study on Electronic Money or

E-money Users in Tanah Abang Area)” concludes that perceived benefit has significant positive effect on interest in using *e-money*.

Research hypothesis (H₂) states that perceived ease has positive and significant direct effect on buying interest. The result of SEM test showed that price positively and significantly affected buying decision, indicated by t-value 9.17 times higher than 1.96. In other words, if the perceived ease of PT. MRT Jakarta increased, consumers would buy more single trip tickets of PT. MRT Jakarta. The present study was in line with the study by Sulisty and Berlianingsih (2017:29) titled “Factors Affecting Interest to Use *E-money* (A Study on Students of STIE Ahmad Dahlan)” which finds that ease significantly affects students’ interest in using *e-money*. According to Indrawan (2017:77) in “The Effects of Financial Ability, Ease, and Consumer Behavior on Interest to Use Electronic Money in Yogyakarta”, ease positively and significantly affects interest.

Research hypothesis (H₃) states that buying interest has positive and significant direct effect on buying decision. The result of SEM test showed that distribution positively and significantly affected buying decision, indicated by t-value 12.20 times higher than 1.96. In other words, if the buying interest of PT. MRT Jakarta increased, consumers would buy more single trip tickets of PT. MRT Jakarta.

The research result was consistent with Eka Dyah (2016:375) in “The Effect of Service Quality and Advertising through Customer Interest to Use Carrefour Mega Credit Card” that customer interest didn’t have significant effect in determining customer decision in using credit card.

CONCLUSION AND RECOMMENDATION

Based on the data analysis and discussion in previous chapters, the following conclusions are drawn:

1. Perceived benefit positively and significantly affects the buying interest of customers of single trip ticket of PT. MRT Jakarta.
2. Perceived ease positively and significantly affects the buying interest of customers of single trip ticket of PT. MRT Jakarta.
3. Buying interest positively and significantly affects buying decision of single trip ticket of PT. MRT Jakarta.

By analyzing the research result, the following suggestions can be used for consideration and input for PT. MRT Jakarta and future researchers:

Suggestion for company

1. Suggestion for Company

- a. PT. MRT Jakarta should develop and improve perceived benefit as the study finds that the product quality of PT. MRT Jakarta is good, so it should be maintained. However, some indicators should be improved to increase consumer buying interest because more customers pay MRT services using *e-money* and other electronic money instead of the single trip ticket issued by PT. MRT Jakarta. This can be done by:
1. Developing innovation for payment for MRT transportation service by enabling upgrade for single trip ticket for one trip to multi trip ticket at the same price for initial purchase. Making custom MRT card by displaying full name and ID card number similar to ATM card for verification and big data for PT. MRT Jakarta.
 2. Making MRT more flexible, not only for trip by MRT but also to be used in multiple platforms by making more promos for single trip or multi trip ticket users. PT. MRT Jakarta may work with the tourism department in DKI Jakarta, Hospitals, Hotels and restaurants so that MRT card user who shows MRT card verified by name and serial number which are consistent with the ID card get discount.
 3. Connecting MRT card with other public transportations, e.g. bus and Jakarta route KRL.
 4. Socializing the usage of MRT card by improving service and making it easier for people to use MTR because some people don't know how to use it.

Respondents who think they'll benefit from using electronic money will be interested to use electronic money. Respondents think using MRT card in daily activities will increase productivity, make performance more efficient, and help payment transaction.

- b. PT. MRT Jakarta should develop and improve perceived ease as the study finds that PT. MRT Jakarta is good, so it should be maintained. However, some indicators should be improved to increase consumer buying interest, including:
1. Adding stall to enter MRT area to reduce queue because MRT card and electronic money users are separated.
 2. Selling top-up MRT card in many places, e.g. Alfamart, Indomart, Lawson etc.
 3. Enabling top-up via NFC smartphone so that customers who have NFC feature in their smartphones don't have to come to top-up location.
 4. Developing MRT mobile application which is accessible from smartphone with various features to help customers perform daily activities related to online purchase or payment.

If respondents believe that information system is easy to use, the customers will use them. The respondents also feel MRT is easy to learn, use, understand, and master.

2. Suggestion for Future Research

- a. Future researchers should add other variable affecting buying interest, perceived risk, confidence, service feature. This can enrich the reseach factors on buying interest as the study requires development in various sectors, so that the research result can give positive and applicative contribution to the education world in general and business development in particular.
- b. Future researchers also should study the same variables by changing the object or research location to see if the research result is consistent in various different objects and places.

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