



ANALYSIS OF MUSLIM SOCIETY'S INTEREST ON THE USE OF E-TOLL CARD

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Abstract

This research is motivated by problems often occurring on toll roads, especially during transactions at the gate. Transactions that occur between officers and drivers take a long time because toll officials have to check the origin of the vehicle to determine the rate, then calculate the change. To anticipate congestion on toll roads, especially during peak days and hours because the queues at the toll booths are too long, a higher speed is required in making toll payments using the electronic toll service (e-Toll) at the Automatic Toll Gate (GTO). This research is a qualitative research, the data is obtained by natural setting. Data collection techniques were carried out by observation, interviews and documentation. The outline in collecting the data is that the author will find out about whether the Muslim community of Gempol knows about the e-Toll card, the community uses e-Toll for what reasons, then the researcher will find out the extent of interest in using e-Toll cards in the region of Gempol. The results showed that; first, the interest of the Gempol Muslim community in using e-Toll cards is still low because it is far from the target number. According to predictions of Jasa Marga employees, it still reached 17 percent as of January 2018, while the target figure is 100 percent. In addition, there are also many pros and cons of the bank's new product in the form of e-Toll. E-Toll card has no significant relationship with reducing congestion, although as of October almost 100% of toll gates in Indonesia use GTO, but for congestion it could be due to vehicle volume, road engineering, accidents, narrowing of lanes, reduction of lanes, number of gates tolls, and the number of toll gates opened. Second, the factors influencing the Muslim community of Gempol on the use of e-Toll cards are government regulations, the influence of advertisements and the public feel the benefits obtained from e-Toll.

Keywords: Interests, Muslim Community, E-Toll Card



INTRODUCTION

One of the modernization sign of the world community, including Indonesia, is the development of increasingly rapid and more advanced payment instruments. Initially the system of bartering between traded goods was a common means of payment used in the pre-modern era. The existence of various difficulties with the barter system led to the emergence of certain units that have a payment value known as money. Until now, money has become one of the main payment instruments in society (Hendro, 2014).

Data from the Central Bureau of Statistics (BPS) show that most of these numbers were motorbikes with a total of 98.88 million units (81.5 percent). Followed by passengers of cars with 13.48 million units (11.11 percent), then goods cars with 6.6 million units (5.45 percent), and buses with 2.4 million units (1.99 percent) of the total vehicles (Statistik, 2018).

With the increase in the number of motorized vehicle users, the number of motorized vehicles passing on the highway will increase and cause congestion. Congestion nowadays often occurs on roads due to the increasing volume of vehicles, causing non-toll roads to become very congested. Various solutions have been offered by the Indonesian government to deal with congestion problems on the road, including construction of toll roads, construction of flyovers.

The function and effectiveness of toll roads as a solution to congestion have begun to be questioned. The current congestion occurring on toll roads arises due to the increasing volume of vehicles, but this is not accompanied by adequate road use, which causes non-toll roads to become very congested. It has an impact on the accumulation of vehicles wishing to use toll roads, so that the



government is looking for the best way out and can simplify the transaction process (Humaerah, 2013). Transactions occurring between toll gate officers and drivers of four-wheeled vehicles take a certain amount of time, often it takes a while because toll officials have to check the origin of the vehicle to determine the rate, then calculate the change. To anticipate congestion on toll roads, especially during peak days and hours because the queues at the toll booths are too long, a higher speed is required in making toll payments using the electronic toll service (e-Toll) at the Automatic Toll Gate (GTO). If toll road payments use a GTO, it will speed up the queue of vehicles entering the toll road.

In addition to speeding up payments, the implementation of GTO can improve service and smooth driving on toll roads. One solution not to cause problems for Jasa Marga is making the e-Toll card application. It reduces queues and toll road users can enjoy a faster and more comfortable trip. Operations Director of PT Jasa Marga Tbk, Adityawarman said, the benefits obtained from using e-Toll cards are in addition to a faster transaction time of 4 seconds, the e-Toll Card does not have an expiration time, and can be used at any toll gate having operated e-Toll cards as the means of payment. In addition, the e-Toll Card can also be used for transactions at Indomaret outlets and several gas stations managed by Pertamina with the Mandiri logo.

When viewed from here, the Gempol area is the area surrounded by several toll roads connecting directly with major cities. Thus, it has a positive impact on the people living in Gempol. One of the benefits felt by the Gempol community is that when they wish to leave the city, they no longer need to cross non-toll roads, which have been crowded with two-wheeled vehicles, four-



wheeled vehicles and more. The Gempol community can directly cross the toll road providing time effectiveness for all users.

The opinion of the Gempol Muslim community that the Automatic Toll Gate (GTO) service using an e-Toll card as a means of transaction has many positive benefits. As stated by Mr Dawam Aly, in my opinion e-Toll is very important, with e-Toll when transactions at toll gates the process can be faster and can reduce long queues at toll exits, the card is also easy to use so it makes me comfortable with e-Toll.

Indirectly, PT. Jasa Marga forces toll users to use an e-Toll card, gradually the community begins to experience the benefits obtained from the e-Toll card, including no need to prepare cash for payment at the gate, no need to queue long, the process becomes faster simply by sticking the card. So far, part of the Muslim community of Gempol agrees with the GTO service, and some of them even ask for service improvements. However, some of them also felt the inconvenience of the new e-Toll service program. In fact, the Gempol Muslim community felt more comfortable with cash payments as before. PT. Jasa Marga will continue to add more GTOs until the number matches normal substations. PT. Jasa Marga hopes that by improving services and increasing the number of GTOs will continue to be carried out, it will also stimulate the level of interest in using e-Toll cards by toll road users. An actor in the marketing world will try hard to measure the interest of consumers and wants to know what factors influence the interest.



LITERATURE REVIEW

Consumer behavior

Consumer behavior according to Kotler and Keller is a study of how individuals, groups and organizations choose, buy, use and place goods, services, ideas or experiences to satisfy their wants and needs (Kotler & Keller, Manajemen Pemasaran, jil. 1, 2014). Meanwhile, according to Schiffman and Kanuk, consumer behavior describes how individuals make decisions to use their available resources (time, money, effort) to buy goods related to consumption (Kanuk, 2009). According to Mangkunegara, consumer behavior is an action taken by individuals, groups or organizations that are related to the decision-making process in obtaining and using economic goods or services that can be influenced by the environment (Mangkunegara, 2009). From the above understanding, two important things can be obtained, namely: (1) as a physical activity and (2) as a decision-making process.

There are several stages that must be considered in making a decision-making process to consume or buy a good/ service (Irawan, 2020). This stage begins with the introduction of needs, information search, evaluation of alternatives, purchasing decisions and consumer purchase results for products that have been purchased.

Factors Affecting Consumer Behavior

The behavior of consumer demand for goods and services will be influenced by several factors including: income, consumer tastes and the price of goods, when other conditions do not change (*ceteris paribus*) this consumer behavior is based on consumer behavior theory which explains how someone



with the income he earns can buy various goods and services so that certain satisfaction is achieved in accordance with what is expected (Setiadi, 2000).

Meanwhile, according to Philip Kotler, consumer behavior is influenced by several factors including (Kotler, 2000):

Cultural factors are very important in purchasing behavior, where these cultural factors consist of culture and social class. Culture is the determinant of the most basic desires and behaviors. Social class is a division in a society that is relatively homogeneous and permanent, which is arranged hierarchically and whose members share similar values, interests and behaviors.

Social factors are influenced by: reference group, family, and social status.

Personal characteristics factors include: a) Age and stage of the life cycle: people buy different goods and services throughout their lives; b) Employment and economic environment; c) Lifestyle: a person's lifestyle in the world revealed in their activities, interests and opinions; d) Personality and self-concept. Personality is a distinguished psychological trait of human beings producing relatively consistent and long-lasting responses to the stimuli of their environment. There are 3 self-concepts, namely the actual self-concept (seeing himself as what he is), the ideal self-concept (seeing himself as what he wants to be), the self-concept of others (assuming what other people see himself as).

Psychological factors of the person's buying choice are influenced by four main psychological factors, namely: a) Motivation arises because of the needs felt by consumers. Their own needs arise because consumers feel



discomfort between what should be felt and what is actually felt. This perceived need encourages a person to take action to meet these needs. That is, motivation is the driving force coming from a consumer that will influence the consumer's decision process in buying and using goods and services (Sumarwan, 2011); b) Consumer Perception is the process by which we select, organize, and translate input information to create a meaningful picture of the world. The main point is that perception depends not only on physical stimuli, but also on the stimulation's relationship to the fields that surround it (Kotler & Keller, Manajemen Pemasaran, jil. 1, 2014); 3) Consumer attitude is an important factor that will influence consumer decisions. The concept of attitude is closely related to the concepts of belief and behavior. Attitude is an expression of consumer feelings about an object whether liked or not, and attitudes also describe consumer confidence in the various attributes and benefits of the object.

Interest

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 a person to do what they do. Meanwhile, buying interest is part of the behavioral component of consuming attitudes. According to Kinnear and Taylor, buying interest is part of a component of consumer behavior in consuming attitudes, the tendency of respondents to act before the buying decision is actually implemented (Husein, t.t).

Purchase interest is the desire arising in consumers for a product as a result of a process of observing and learning the consumer or individual about a product. Setiadi stated that buying interest is formed from consumer attitudes



towards products which consist of consumer trust in the brand and brand evaluation, so that from these two stages there is an interest in buying. The lower the level of consumer confidence in a product will cause a decrease in consumer buying interest (Setiadi J. N., 2011).

Durianto revealed that buying interest is the desire to own a product, buying interest will arise if a consumer has been affected by the quality of a product, or information about the product (Durianto, 2004).

Based on the above opinion, it can be concluded that buying interest arises because of the individual's interest in the product being observed and is accompanied by the ability to buy the product. Interests have the following special characteristics and characters: a. Interest is personal (individual), there is a difference between the interests of a person and another. b. Interest has a discriminatory effect. c. Closely related to motivation, influences and is influenced by motivation. d. Interest is something learned, not innate and can change depending on needs, experiences, and modes.

Islamic Consumption

Consumption is the form of basic economic behavior in human life. Every living thing must carry out consumption activities, including humans. The definition of consumption in economics is not the same as the term consumption in everyday life which is defined as eating and drinking behavior. In economics, consumption is every person's behavior to use and utilize goods and services to meet their daily needs (Yuliadi, 2001).

Consumption is one of the three main economies besides production and distribution. Consumption is generally interpreted as an action to reduce or spend the economic use of an object, such as eating food, wearing clothes, riding



a motorbike and others. In consuming, someone tends to maximize its utility or utility. There are no limits to achieve it. As emphasized by Mundell, every individual or group has a desire to maximize his desire. The desire here is happiness. The basis of fulfilling happiness is desire (Nurohman, 2011).

According to the Islamic economic approach, consumption is demand while production is supply. The difference between conventional economics and Islamic economics in terms of consumption lies in the way in which they approach meeting one's needs. Islam does not recognize the purely materialistic indulgences of conventional consumption patterns. Islam is a religion whose teachings govern all human behavior in fulfilling their daily needs. Likewise in the issue of consumption, Islam regulates how humans can carry out consumption activities that bring humans useful for the benefit of their lives. All Islamic rules regarding consumption activities are contained in the Qur'an and As-Sunnah.

Consumption behavior in accordance with the provisions of the Qur'an and Sunnah will bring the perpetrator to achieve a blessing and prosperity in life. Consumption theory assumes that consumers choose goods and services that provide maslahah. It is in accordance with the Islamic rationality that every economic actor always wants to increase the maslahah he gets. The belief that there is a just life and retribution in the hereafter and that information that comes from Allah is perfect will have a significant effect on consumption activities. Likewise, in terms of consumption behavior, the consumer will consider the benefits and blessings of an activity resulting from his consumption activities. They feel the benefits of the consumption activity when they get



physical or psychological or material needs fulfilled. On the other hand, they will get blessings when consuming goods and services legalized by Islamic law.

RESEARCH METHOD

The research is a qualitative research. The qualitative research is a process to find knowledge by prioritizing people or humans as objects. The researcher is the key instrument here to get a broader and deeper understanding of the situation under study so that the data obtained are more accurate and in-depth. For the research location, the author will conduct research in the Gempol area which is located close to the Gempol toll roundabout area, namely Legok Village, Tempel Village, and Kebonsari Village. The researcher will also conduct interviews with local villagers to obtain the validity and accuracy of the data sought. The data collection techniques in the form of documentation in this study: 1) Documentation in the form of transaction receipts issued by Jasa Marga at the Automatic Toll Gate (GTO). 2) Documentation in the form of e-Toll card top up receipt.

The data having been collected are then analyzed qualitatively descriptive, namely analysis that produces descriptive data in the form of written or spoken words from people who can be observed using a predetermined method (Bungin, 2014).

RESULTS AND DISCUSSION

According to findings obtained by the researcher, in implementing government regulations released since October 31, 2017, the Muslim community of Gempol has also begun to recognize the existence of e-Toll cards for toll road user transactions. Currently, e-Toll is a necessity for toll road users. Their own



needs arise because consumers feel discomfort between what should be felt and what is actually felt. It perceived need encourages a person to take action to meet these needs. It means motivation is the driving force that comes from the consumer that will influence the consumer's decision process in buying and using goods and services.

"I don't have my own car, sis, but I do have 2 toll cards, one Flazz and the other Indomaret card. Apart from being a call well drill, my job is usually a driver for local people. Usually contacted by friends, sometimes family to take to several destinations, I often take tolls because the destination is not only in the East Java area, using the toll is fast, sis, I can arrive in 7 hours hour but if via the regular route it will take up to 9 hours."

The above statement shows that people's 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. As of October 2018, toll road users consider that e-Toll is a necessity, this is because all toll roads in Indonesia have started to switch from manual toll gates to automatic toll gates, where transactions are carried out only by attaching an e-Toll card. So that motorists with four or more wheels consider e-Toll to be a necessity to cross toll roads. Public interest in e-Toll cards is not only due to necessity but also due to consumer perceptions. The consumer perception is the process by which we select, organize, and translate input information to create a meaningful picture of the world. The main point is that perception depends not only on physical stimuli, but also on the relationship of stimuli to the fields surrounding it.



If it is concluded, the easier it is to use new technology, the more people's interest in using new products will increase. It is because when new products are easy to use, users do not need to study more deeply which can waste their time and energy, so that ease of use will significantly influence one's interest in using e-Toll cards. Another perception felt by the e-Toll user community is convenience. Convenience of use is a condition of feeling, and the condition of that feeling really depends on the person experiencing the situation. We cannot know the level of comfort that another person feels directly or by making external observations of that person, but to find out we have to ask the person directly how comfortable they are, and usually use continuous terms, such as a little uncomfortable, annoying, so uncomfortable to the point of worrying.

The high trust will also affect the person's interest in using new products. The higher the level of security and convenience in conducting toll payment transactions in electronic form, the greater the desire and ability of users to do so. Then user trust will be even higher and lead to a repurchase decision. The consumer repurchase decision is the consumer decision to buy a product more than once where the decision is also accompanied by factors influencing it, especially about the information of the product they will get.

From the above statement, it can be concluded that repurchase interest occurs due to several factors contained in a product. One of them is the brand image affecting the consumer perceptions in assessing the product. The linkage of consumers to a brand will be stronger if it is marked by a lot of experiences to communicate it. The good brand image will encourage to increase sales volume. Based on the above main thought, for the analysis of the interest of the Muslim community towards the use of e-Toll cards, it can be concluded that interest is



the factor coming from humans' inside and has functions as the driving force in doing something which will be seen in the indicator of "pleasure, paying attention, and participate in activities/ wishes".

Jasa Marga manages the number of toll roads with the total of 1012 toll booths throughout Indonesia. All of them can receive e-Toll card. One of the objectives of this study is to determine the factors influencing the interest of the Gempol Muslim community in using e-Toll cards, including:

There is a Government Regulation. The role of toll roads is very important, especially in facing globalization, which puts speed first. Therefore, the government makes policies that can support the development of toll roads, one of which is issuing new products in collaboration with banks. E-Toll card is an electronic transaction tool to replace cash which is valid for toll road users. At present, all toll roads have implemented these payments, so that e-Toll is a necessity for the community. This regulation is said to be the first step in encouraging a cashless society. In addition, the policy is expected to reduce congestion due to queues at toll gates. Initially, some people from the Gempol Muslim community objected to this new transaction change. Because it has become the government regulation, the public cannot refuse it.

There are many benefits. In terms of public perception, they consider that the driving and motivational factors are related to safety, convenience, speed and efficiency. The Gempol Muslim community views e-Toll payment as the payment system that can be more developed in the future by prioritizing several criteria, including being easier and more practical, safer and can be implemented at low cost. The belief that the



attitude of using the e-Toll card in the Muslim community of Gempol is also influenced by the information they receive from the social and the environment. The process begins with the information they hear about e-Toll from people around them, then they find out more and decide to use it. As mentioned in the book of Ma'ruf, one of the things that can affect consumers is the person and the environment. Likewise, in terms of consumption according to an Islamic perspective, the consumers will consider the benefits and blessings of an activity resulting from their consumption activities. They feel the benefits of the consumption activity when they get physical, psychological or material needs fulfilled.

The effect of Advertising Promotion. Promotion is the form of communication to disseminate information in order to get "awareness" or the response from the target market. This interest changes because after the consumer realizes the presence of a product, there is an interest in the product, and when interested, a desire arises which ultimately buys the product (action). 17 Public relations strategies to disseminate e-Toll cards to the public through field campaigns, such as when entering the toll road, there is communication between Jasa Marga and motorists, informing them via the Jasa Marga web, installing banners and billboards that are placed on each GTO. This billboard is intended for notification so that e-Toll card users know how to use it.

The essence of the e-Toll advertising promotion activity is the form of marketing communication activity that seeks to spread information, influences to be willing to accept, buys and uses new e-Toll products offered by the publishers. If a product wants to be known by the wider community, it must be



promoted. There are many ways that can be done to carry out promotions, as has been done by Jasa Marga so far.

CONCLUSION

Based on the analysis of the above research data findings, the researcher can conclude as follows: 1) The interest of the Gempol Muslim community in using the e-Toll card is still low because it is far from the target number. According to predictions of Jasa Marga employees, it still reaches 17 percent as of January 2018, while the target figure is 100 percent. In addition, there are also many pros and cons of the bank's new product in the form of e-Toll. 2) The factors that influence the Muslim community of Gempol on the use of the e-Toll card, namely; first, because of government regulations. Initially, some people from the Gempol Muslim community objected to this new transaction change. However, it has become the decision of PT. Jasa Marga Pusat, so the community cannot refuse it. Second, the influence of advertising can be seen in various electronic media such as television, Jasa Marga web, the installation of banners and billboards that are placed along each road and toll gate in Indonesia. Third, the community feels the benefits obtained from e-Toll.

There are several suggestions that Jasa Marga or e-Toll card issuing banks can increase public interest in their use, including the following: a) For e-Toll card bank issuers, in relation to the security of toll card, it is better the bank starts looking for a solution. For example, giving the owners' name or a code making it easy for damaged or lost users. So, the value of benefits given by the toll card is higher; b) For PT. Jasa Marga, in order to support the new e-Toll product, creating a special complaint post is needed. When the drivers experience a problem then they call the office number. In addition, it is



necessary to improve product quality, where the reliability of the e-Toll card is technically proven, the sensor can read in various conditions and is not easily damaged and in space can be done quickly. It can provide excellent service to customers starting from buying, using and refilling e-Toll card pulses, so that customers are satisfied. Although the development of the Gempol Muslim community e-Toll card was low and there were many pros and cons, the support of the Gempol Muslim community needed to be responded to by toll road operators and e-Toll card providers to improve system efficiency and access to other retail services. At last, improvements must be made immediately so that the impact and benefits become more significant.

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