

# The Effect of Promotion, Perceived Ease of Use, and Perceived Usefulness on Purchase Decisions of Bni Tapcash E-Toll Cards and the Intention to Purchase as an Intervening Variable (Case Study on MKTT Toll Road Users)

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## ABSTRACT

The development of non-cash payment instruments is currently progressing at a fast rate in parallel with technological breakthroughs. This research intends to identify and analyze the influence of promotion, perceived convenience, and perceived usefulness on the purchase decisions of BNI Tapcash e-toll cards, with purchase intention serving as an intervening variable (a case study on MKTT toll road users). This study's analysis consists of descriptive analysis and path analysis. According to the results of this study, promotion has a significant positive impact on purchase intent. Perceived convenience has a somewhat positive impact that is not statistically significant. Perceived usefulness influences purchase intent to a positive and significant degree. Promotion has a somewhat positive but insignificant impact on purchase decisions. The influence of perceived convenience on purchase decisions is partial yet positive. The influence of perceived usefulness on purchase decisions is marginal and positive. Purchasing intent affects purchase decisions in a positive and significant manner. Perceived convenience has a positive and statistically significant influence on purchase decisions when purchase intention is an intervening variable. When purchasing intention is an intervening variable, perceived usefulness has a negative and insignificant influence on purchase decisions. Promotion has a positive and

statistically significant impact on purchase decisions, with purchase intention serving as an intermediary variable in the purchase of BNI TapCash E-Toll Cards. Indirect contributions indicate that perceived convenience has a positive and insignificant effect on purchase decisions, where purchase intention as an intervening variable in purchasing is 39.4 percent. Perceived usefulness has a negative and insignificant effect, where purchase intention as an intervening variable in purchasing is -0.11 percent. Promotion has a positive and significant influence on purchase decisions, with purchase intention as the intervening variable for BNI TapCash E-Toll Cards at 54.7%.

**Keywords:** Promotion, Perceived convenience, Perceived usefulness, Purchase decision, Purchase intention.

## INTRODUCTION

Electronic payment systems, commonly known as non-cash, are significantly impacted by technical breakthroughs and societal shifts. Users and service providers of non-cash payment systems are always looking for new, more efficient, and secure non-cash payment tools that are backed by new technology. Simply put, electronic money is a kind of payment whose monetary value is stored on different electronic mediums. Users must first deposit

their money with the publisher and save it in an electronic medium before participating in transactions. When electronic money stored on electronic media is utilized, its value is reduced by the amount of the transaction, which can then be restored..

Electronic money enables ease and speed in making payment transactions without the need to carry cash. No longer getting small-value change in the form of items (such as candies) because the merchant is out of small-value change (cash). Extremely appropriate for mass transactions with small value and high frequency, such as transport, parking, toll roads, and fast food.

BNI TapCash is a contactless smart card prepaid card provided for toll payment transactions by Bank Negara Indonesia in partnership with PT. Jasa Marga Tbk. A BNI TapCash starter pack is available for purchase at BNI main branches and certain toll operator gate offices. The E-Toll Card is a kind of service modernisation committed to toll road customers. It is anticipated that this system would facilitate seamless toll payment transactions and enhance the efficiency of toll payment transaction administration.

The bank's continual advertising and education efforts, as well as PT Jasa Marga's socialization initiatives, contributed to the high number of e-toll card customers. Consumers will evaluate the e-toll card's usage since it's a new invention. Customers chose the best product throughout the decision-making step. Purchasing decisions show how much a customer wants something. Kotler and Keller (2016) argue that a purchase decision is the buyer's brand preference. Arief Wibowo (2006) indicates perceived ease of use as how simple it is to comprehend and utilize.

Fitri et al. (2015) found that convenience perception positively affects online shopping choices. Nurzanita et al. (2020) found that usefulness perception influenced Gopay use in Surabaya. Purchase intention is a behavioral component of consuming attitude. Consumers establish brand preferences throughout the purchasing

interest stage. Then, acquire the most recommended option or technique depending on numerous variables (Pramono, 2012). Magfiroh et al. (2020) found that purchase interest affects purchasing decisions positively. Influence, promotion, perceived convenience, perceived utility, buying interest, and purchase choices of BNI Tap Cash E-Toll on MKTT are studied. The research questions are:

RQ1. Does the promotion partially have a positive and significant effect on purchase intentions of the BNI TapCash E-Toll Card?

RQ2. Does the perceived ease of use partially have a positive and significant effect on purchase intentions of the BNI TapCash E-Toll Card?

RQ3. Does the perceived usefulness partially have a positive and significant effect on purchase intentions of the BNI TapCash E-Toll Card?

RQ4. Does the promotion partially have a positive and significant effect on purchase decision of the BNI TapCash E-Toll Card?

RQ5. Does the perceived ease of use partially have a positive and significant effect on the purchase decisions of the BNI TapCash E-Toll Card Purchase Decision?

RQ6. Does perceived usefulness partially have a positive and significant effect on the purchase decisions of the BNI TapCash E-Toll Card?

RQ7. Does purchase intention have a positive and significant impact on the purchase decisions of the BNI TapCash E-Toll Card?

RQ8. Does promotion have a positive and significant effect on the purchase decisions and purchase intention as an intervening variable in the BNI TapCash E-Toll Cards?

RQ9. Do perceived ease of use have a positive and significant effect on the purchase decision and purchase intention as intervening variables in the BNI TapCash E-Toll Cards?

RQ10. Does perceived usefulness have a positive and significant effect on purchase decisions and purchase intention as an

intervening variable in the BNI TapCash E-Toll Cards?

The objectives of this study include the following:

1. Determine and analyze the relationship between promotion and purchase intention for BNI TapCash E-Toll Card .
2. Determine and analyze the relationship between perceived ease of use and purchase intention.
3. Determine and analyze the relationship between perceived usefulness and purchase intention.
4. Determine and analyze the relationship between promotion and purchase decisions .
5. Determine and analyze the relationship between perceived ease of use and purchase decision.
6. Determine and analyze the relationship between perceived usefulness and purchase decision.
7. Determine and analyze the relationship between purchase intention and purchase decision.
8. Determine and analyze the relationship between promotion and purchase decisions, with purchase intention as an intervening variable.
9. Determine and analyze the relationship between perceived ease of use and purchase decisions, with purchase intention as intervening variables.
10. Determine and analyze the relationship between perceived usefulness and purchase decisions, with purchase intention as an intervening variable.

Theoretically, these findings will benefit science and knowledge of the factors covered in this study. This research should support the theories related to promotion, convenience, usefulness, purchase decisions, and purchase interests. The study findings are anticipated to provide solutions, decision-making resources, and relevant information for enhancing purchasing interest and purchasing decisions via promotion determination, perceived

convenience, and perceived usefulness. For future studies, it is intended that the findings of this study might be a reference and give insight on purchase decisions, particularly for BNI Tap Cash E-TOLL users. This study is aimed at giving knowledge and insight, particularly in the dynamic area of marketing management, as well as a platform for implementing all the theories learned.

## **LITERATURE REVIEW**

### **Promotion**

Manap (2016) argues that promotion explains products and services to prospective buyers. Promotions give information, attract attention, and enhance sales. Properly designed promotions may impact customers' spending habits. Promotion reduces demand elasticity. Producers and consumers both profit from promotion. Consumers who read ads may purchase cheaper products, for example. Sometimes useless things are sold to customers. Promotion may prevent price rivalry since customers purchase based on brand. Promotions boost producer sales. Abdurrahman (2015) argues that promotion creates consumer value or builds brand equity in customer memory. According to Ginting (2012), promotions are all actions producer firms do to enhance their products and encourage customers to purchase them. Kotler and Armstrong (2018) define promotion as communicating the product's merits and persuading target customers to purchase it. Moreover, Kotler and Keller (2016) mention that sales promotions include coupons, discounts, package offers, samples, premiums, cashback, continuity programs, and competitions or sweepstakes.

### **Perceived Ease of Use**

Perceived ease of use is defined by Wibowo (in Yolanda, 2013) as a person's belief that technology is easy to use. Perceived ease of use (Hartono in Shomad, 2013) is defined as the belief that utilizing technology will be easy. Perceived ease of use is a person's belief that utilizing a technology would be

easy (Jogiyanto, 2008). Perceived ease of use refers to anything that is perceived to be convenient and harmless. Difficulty utilizing a system makes people want to simplify. In this scenario, simplicity of use may also imply that customers think using an E-Toll Card would make toll road payments easier, so they will use one. Venkatesh and Davis split perceived ease of use (Irmadhani, 2012) into clear, understandable, easy to use, and easy to get the system to do what the user wants.

### **Perceived Usefulness**

Wibowo (in Yolanda, 2013) defines perceived usefulness as the perception that a technology helps its users. Perceived usefulness is a consumer's perception of the advantages of product information while purchasing online. According to Trisnawati et al. (2012), the internet makes shopping simpler, makes better purchasing decisions, is a more valuable tool for shopping, saves money, and is easier to use to make purchases. Perceived usefulness is the notion that using technology or systems would enhance job performance, according to Davis et al. (in Singgih, 2016). Perceived usefulness is a person's opinion that a technology would increase their performance, according to Adamson and Shine (Irmadhani, 2012).

An empirical study shows that perceived usefulness influences user acceptance, adoption, and usage of technology (Irmadhani, 2012). Perceived usefulness is linked to productivity and effectiveness and may improve user performance. If someone thinks IT can enhance performance, they will utilize it. In this scenario, the perception of the E-Toll Card's usefulness is a subjective decision of the community regarding its advantages. When customers used e-Toll Cards often, they saw advantages. The e-toll card may make toll road payments more efficient with repeated usage. Venkatesh and Davis split perceived usefulness (Irmadhani, 2012) into four dimensions: job performance, productivity, effectiveness, and system usefulness.

### **Purchase intention**

Intention is a "catcher" between motivational elements that drive behavior. Intention denotes a person's effort and reveals how much effort a person intends to put into something and affects behavior. Consumer intention in a service evolves depending on their preferences and requirements. An examination of customer interest is crucial. Brand or service appraisal affects consumer interest and final decision-making includes utilizing the desired brand or service, assessing it when utilized, and saving information for future use. According to Sutantio (in Luckyta 2014), buying interest may be detected by a person's predisposition to acquire a product. Referential interest is the inclination to recommend things. Preferential interest defines someone who prefers a product. This option may only be overridden when the product changes. Explorative interest indicates someone is continually seeking knowledge about the thing they're interested in and its favorable features. When they want to influence someone, they should first discover what they believe, so they can learn how the information process works and how to utilize it. It is called the "buying process."

### **The customer decision process**

Complex decisions include several choices. A decision requires choosing between alternatives. Decisions entail choosing between behaviors, and customers make purchasing decisions based on their perceived needs, activities before buying, behavior while wearing, and sentiments after buying (Kolter and Keller, 2009). Various variables impact customers' decisions to acquire a product or service. A purchase decision is made between various products and are options to consider in addressing needs. Decision-making involves choosing among alternatives or a product that meets a person's requirements (James et al. in Effendi, 2016). According to James F. Engel et al. (in Effendi, 2016), culture,

socioeconomic class, individual personality, family, and circumstance impact consumer decision-making.

Kotler in Priansa (2017) argues that consumer purchasing behavior is a set of physical and mental processes customers undergo while buying products, including: (1) problem recognition; (2) information search; (3) alternative evaluation; (4) purchase decision; and (5) post-purchase behavior. Recognizing a problem or need starts the purchasing process. These desires can be triggered either internally or externally. Information sources abound for consumers. After gathering information, buyers assess other choices, such as hotels, based on location, cleanliness, and price. This stage starts with assessing options based on product attributes. This helps customers make decisions. Positive or negative attitudes regarding a product impact a person's choice. Post-purchase: The customer will be satisfied or dissatisfied and be aware of decision-supporting information.

### **The influence of promotions on purchase intention**

The better the promotion, the higher the purchase interest. Promotion supports firms to reach customers. Consumers purchase when they get comprehensive information from promotional efforts. Wahyu (2020) discovered that promotion can increase Ovo buyers' interest. Isnaine Maulida (2016) found that promotions positively affect consumer interest in saving. Aini (2019) found that company promotions, such as attractive offers, impact customer purchasing intentions. The positive impact suggests that firms' promotion can increase purchase interest. Promotional companies may affect customers' purchase intentions. The promotion and purchase intentions of both are unidirectional.

### **Perceived ease of use influences purchase decisions.**

Fitri et al. (2015) found that perceived ease of use positively affects online shopping

decisions. Ningsih et al. (2021) discovered that perceived ease of use influenced students' choices to utilize QRIS-based electronic money. As per Salsabila et al. (2021), perceived ease of use affects purchase decisions. According to their findings, the easier it is for customers or prospective customers to use an application, the more likely they are to buy or use the product. In other words, purchasing decisions are influenced by customers' perceived ease of use.

### **Perceived ease of use influences purchase intention.**

The perception of ease of use has a significant positive influence on purchasing interest. The easier it is to use and the larger the benefits, the greater the interest in buying online. Before purchasing online, buyers consider the site's usability and simplicity of use. When potential customers utilize the site to shop online, simplicity and expediency will be the driving factors.

Perceived ease of use influences interest (Maharani, 2020). According to the study, a person's willingness to utilize the BNI Mobile Banking App increases if they perceive it to contain easy-to-use features. Most consumers utilize mobile banking to simplify financial transactions. The BNI mobile banking app's straightforward, easy-to-use, easy-to-understand, and easy-to-master features will attract customer interest.

### **Perceived usefulness influences purchase intention**

Febriyanin's (2018) study shows that perceived usefulness increases customer interest. Perceived usefulness is a person's perception that technology will increase job performance. Maharani (2020) found that perceived usefulness affects interest. Based on her study, the BNI Mobile Banking app has satisfied the user's demands with its benefits and features, generating user interest in using it. Perceived usefulness is assessed by measures such as enhancing job performance and making work simpler;

hence, mobile banking is regarded to be beneficial.

### **Perceived usefulness influences purchase decision**

Nurzanita et al. (2020) found that perceived usefulness influences Gopay use in Surabaya. Husen et al. (2021) discovered that usefulness influences the decision to purchase the OVO digital wallet application. When selecting to employ anything new, users consider the technology's usefulness for their needs. If the consumer feels the product's advantages after multiple uses, trust will increase. The usefulness of a product is a major factor in buying decisions.

### **Purchase intention influences purchase decision**

In the research carried out by Magfiroh et al. (2020), they found that purchase intention has a positive and significant influence on the purchase decision. Ulfah (2018), discovered that interest variables have a positive and significant influence on the decision to use e-Money sharia. This shows that purchase intention determines whether customers will ultimately make a purchase or not. Consumers' purchase intentions can appear as a result of the stimulation offered by the company, which ultimately determines the purchase decision. However, Montjai et al. (2014) stated that purchase intention has no significant influence on the purchase decision of Yamaha motorcycles. For certain types of goods, there is a category where the consumer may be interested in purchasing the goods, but there is a condition where the consumer cannot decide to purchase the goods. The hypotheses in this study are:

H1: Promotion partially has a positive and significant effect on the purchase intention of the BNI TapCash E-Toll Card.

H2: Perceived ease of use partially has a positive and significant effect on purchase intention of the BNI TapCash E-Toll Card.

H3: Perceived usefulness partially has a positive and significant effect on buying interest in the BNI TapCash E-Toll Card.

H4: Promotion partially has a positive and significant effect on the purchase decision of the BNI TapCash E-Toll Card

H5. Perceived ease of use partially has a positive and significant effect on the purchase decision of the BNI TapCash E-Toll Card.

H6: Perceived usefulness partially has a positive and significant effect on the purchase decision of the BNI TapCash E-Toll Card.

H7: Purchase intention has a positive and significant effect on the purchase decision of the BNI TapCash E-Toll Card.

H8: Promotion has a positive and significant effect on purchasing decisions and buying interest as an intervening variable on the purchase of BNI TapCash E-Toll Cards.

H9: Perception of convenience and perceived usefulness have a positive and significant effect on purchasing decisions and purchase intention as intervening variables on the purchase of BNI TapCash E-Toll Cards.

H10: Perceived usefulness has a positive and significant effect on purchase decisions with purchase intention as an intervening variable on the purchase of BNI TapCash E-Toll Cards..

## **RESEARCH METHOD**

The type of research conducted is causal effect, and the data collection methods consist of qualitative and quantitative. The qualitative data in this study is a general description of MKTT toll road users. Quantitative data is sourced from questionnaires distributed and filled out by research respondents. The data from the questionnaire distributed to the respondents will be presented in tabular form so that it can be used to analyze problems. The scope of the research is for marketing management, which examines the effects of promotion, perceived ease of use, and perceived usefulness of benefit on purchase

decisions for BNI TapCash e-Toll Cards where purchase intention is an intervening variable. This research was conducted on road users who were resting at the Medan-Kualanamu-Tebing Tinggi (MKTT) toll road rest area.

### **Population and Sample**

The population in this study were all toll road users during 2020, which amounted to 8,729,680 people. This study also uses a snowball sampling technique. The researcher uses the snowball sampling technique because it pays attention to certain considerations that are likely to be faced during the research. For example, the data obtained cannot meet the capacity. Through the snowball sampling technique, data collection, which was initially a little limited, later became enlarged. This is because the few data sources have not been able to provide satisfactory data, so look for other informants who are used as data sources (Sugiyono, 2017). To determine the sample size in SEM PLS according to Cohen in Solihin and Ratmano (2013) in (Haryono, 2017), consider statistical power and effect size when using a minimum sample size. The minimum sample size for this research is 65 respondents.

### **Variable operationalization**

The operational variables are as follows: Promotion (X1) is communication to consumers in order to provide information and attract attention given to BNI Tap Cash so that consumers use BNI Tap Cash. Perceived ease of use (X2) is user confidence when using BNI Tap Cash, which makes all processes on toll roads easier. Perceived usefulness (X3) is the user's belief that using BNI Tap Cash will provide benefits to him or her. Purchase intention (Z) is the desire that underlies consumers' desire to use BNI Tap Cash. Purchase decision (Y) is a decision taken by consumers to use BNI Tap Cash.

### **Types and sources of data**

The types and sources of research data are primary and secondary data. Primary data is a source of data that is directly collected based on communication (questions and answers) with representatives from a sample of respondents (Situmorang, 2017). The primary data sources for this study were in the form of observations and given questionnaires. Secondary data is data that has been collected by other parties. Secondary data analysis is research that utilizes existing quantitative or qualitative data to find new problems or test the results of previous research (Situmorang, 2017). The secondary data for this study was obtained from data that has been published by other parties, such as the number of vehicles passing the MKTT toll road and the number of e-toll card transactions on the MKTT toll road.

### **RESULTS**

This study aims to identify the effects of promotion, perceived ease of use, and perceived usefulness on purchase decisions through the purchase intentions of BNI TapCash E-Toll Card users. The analysis used in this study includes descriptive analysis and statistical analysis, namely path analysis. This analysis is used in accordance with the formulation of the model and the existing problems. In addition to the analysis mentioned in this section, it will also present the characteristics of respondents, categorization of research variables, and discussion.

### **Characteristics of respondents**

The characteristics of respondents to the survey of MKTT toll road users who use the BNI TapCash E-Toll Card reveal that the majority of MKTT toll road users who use the BNI TapCash E-Toll Card are male, with a proportion of 79 percent, while the remaining 21 percent are female. The majority of MKTT toll road users that use the BNI TapCash E-Toll Card 3–6 times every week have a percentage of 30%, 6–9 times with a proportion of 23%, 1-3 times

with a percentage of 26%, and > 9 times with a percentage of up to 21%. These statistics suggest that respondents make regular use of the BNI TapCash E toll card when driving on toll roads..

### Descriptive Analysis

Table 1. Mean results for all variables

Variable	Mean
Promotion (X1)	3,81
Perceived ease of use (X2)	3,85
Perceived usefulness (X3)	3,85
Purchase intention (Z)	3,84
Purchase decision (Y)	4,09

### Measurement Model Test Results (Outer Model)

#### Evaluating the Measurement Model (Reflective Model)

The outer model is used to define the relationship between each indicator and its latent variable. In order to assess the measurement model (outer model), it is important to evaluate the indicators' validity and reliability. The SmartPLS 3.0 software was used to conduct tests. In analyzing the

reflective measurement model, the loading factor, composite reliability, and AVE must be addressed.

#### Loading Factor

The loading factor is an integral component of convergent validity. In order to pass the convergent validity test, each indicator's loading factor must be greater than 0.70. The findings indicate that all the indicators used are valid since their loading factor values are more than 0.70, indicating that the research meets the criteria for convergent validity. In addition to the validity test, each variable in the research passed reliability testing. The test of reliability was conducted by examining the composite reliability and Cronbach alpha values of each variable. For any variable to be considered reliable, the composite reliability value must exceed 0.8 and the Cronbach alpha value must exceed 0.6. Table 2 provides a summary of the findings of the composite reliability test and Cronbach's alpha.

Table 2: Summary of Composite Reliability and Alfa Cronbach Results

Constructs	Cronbach's Alpha	Critical Value	Composite Reliability	Critical Value	Test results
Promotion (X1)	0,939	0,6	0,949	0,8	Reliable
Perceived ease of use (X2)	0,934	0,6	0,947	0,8	Reliable
Perceived usefulness (X3)	0,948	0,6	0,958	0,8	Reliable
Purchase intention (Z)	0,942	0,6	0,956	0,8	Reliable
Purchase decision (Y)	0,864	0,6	0,908	0,8	Reliable

All variables are declared reliable because they have met the requirements, namely all composite reliability values for variables are more than 0.8 and all variables have Cronbach alpha values of more than 0.6. In addition, the convergent validity test can be seen from the AVE value. The construct is declared valid if the AVE value is > 0.5.

Table 3: Summary of AVE validity test results

Constructs	AVE	Critical Value	Test results
Promotion (X1)	0,702	0,5	Valid
Perceived ease of use (X2)	0,720	0,5	Valid
Perceived usefulness (X3)	0,764	0,5	Valid
Purchase intention (Z)	0,811	0,5	Valid
Purchase decision (Y)	0,711	0,5	Valid

Table 3 shows that all variables have met the requirements of convergent validity. Therefore, all indicators used in this study have met the requirements of convergent validity.

#### Evaluating the Measurement Model (Formative Model)

In relation to the normative measurement model, the reliability of the contract becomes irrelevant in testing the causality of the measurement. There are at least two things that must be met in this test, namely: (a) the significance of the weight value where the estimated value for the formative measurement model of significance level is assessed using the bootstrapping method. The results show that all the indicators in



this study are valid and nothing is discarded in this study. In addition, all variables used are declared reliable. Then all the indicators and variables in the study can be used for testing the inner model. (b) Multicollinearity, Variance Inflation Factor (VIF) values for all indicators identified no multicollinearity symptoms.

**Structural Model Test Results (Inner Model)**

The inner model test was conducted to determine the relationship between the construct, significance value, and R2 of the research model. This is done by taking into account the value of R2 on the endogenous latent variable and the t-count value of each exogenous latent variable on the endogenous latent variable from the bootstrapping results.

In order to meet the criteria for the structural model, there are several things that must be evaluated. First, the results of R2 for endogenous latent variables in the structural model indicate that the model is both moderate and weak. The R2 value obtained from the calculation results shows that the purchase decision variable is influenced by the variables of purchase intention, promotion, perceived ease of use, and

perceived usefulness by 86.2%, and the rest is influenced by other variables. Intention to purchase variables are influenced by variables like promotions, perceived ease of use, and perceived usefulness by 85.0%, and the rest is influenced by other variables. Second, the value of F squared can be interpreted whether the predictor variable has a weak, medium, or large influence on the structural level. The suggested effect sizes are 0.02, 0.15, and 0.35, with exogenous latent variables having an effect of 0.02 (weak), 0.15 (moderate), and 0.35 (large) on the structural model shown in Table 4.

**Table 4: F squared for effect size**

	Y	Z	X3	X2	X1
Y					
Z	0,247				
X3	0,001	0,116			
X2	0,014	0,008			
X1	0,020	0,078			

**Hypothesis testing**

Hypothesis testing uses a two-tailed test with an error rate of 5%. Then the critical value that must be met in this hypothesis test is 1.96. If the value of t-count is greater than t-table, which is 1.96, then there is a significant effect between the exogenous latent and endogenous the latent variables.

**Table 5: Results of t-count of research variables**

Correlation	Original Sample (O)	Standard Deviation (STDEV)	t-count	P Value	t-table	Conclusion
Z → Y	0,474	0,096	4,652	0,000	1,96	Rejected
X3 → Y	0,085	0,342	0,248	0,804	1,96	Accepted
X3 → Z	0,841	0,334	2,510	0,012	1,96	Rejected
X2 → Y	0,253	0,289	0,875	0,382	1,96	Accepted
X2 → Z	-0,203	0,323	0,645	0,519	1,96	Accepted
X1 → Y	0,148	0,135	1,144	0,253	1,96	Accepted
X1 → Z	0,297	0,101	2,827	0,005	1,96	Rejected
X1 → Z → Y	0,399	0,189	2,416	0,016	1,96	Rejected
X3 → Z → Y	-0,096	0,157	0,645	0,519	1,96	Accepted
X2 → Z → Y	0,141	0,053	2,226	0,026	1,96	Rejected

**Table 6: The relationship between variables**

Dependent	Independent	Intervening	Direct Effect	Indirect Effect	Total Effect
Promotion	Purchase decision (Y)	Purchase intention (Z)	0,148	0,399	0,547
Perceived ease of use			0,253	0,141	0,394
Perceived usefulness			0,085	-0,096	-0,011
Promotion	Purchase intention (Z)		0,279	-	0,279
Perceived ease of use			-0,203	-	-0,203
Perceived usefulness			0,841	-	0,841

1. Promotion partially has a positive and significant effect on purchase intention in the BNI TapCash E-Toll Card.
2. Perceived ease of use has a negative and insignificant effect on purchase intention in the BNI TapCash E-Toll Card.
3. Perceived usefulness partially has a positive and significant effect on purchase intention in the BNI TapCash E-Toll Card.
4. Promotion partially has a positive and insignificant effect on purchase decision in BNI TapCash E-Toll Card.
5. Perceived ease of use partially has a positive and insignificant effect on purchase decision in the BNI TapCash E-Toll Card.
6. Perceived usefulness partially has positive and insignificant effect on purchase decision in the BNI TapCash E-Toll Card.
7. Purchase intention a positive and significant impact on purchase decision in the BNI TapCash E-Toll Card.
8. Perceived ease of use has a positive and significant effect on purchase decisions, with purchase intention as an intervening variable in the BNI TapCash E-Toll Cards.
9. Perceived usefulness has a negative and insignificant effect on purchase decisions, with purchase intention as an intervening variable in the BNI TapCash E-Toll Cards.
10. Promotion has a positive and significant effect on purchase decisions, with purchase intention as an intervening variable in the BNI TapCash E-Toll Cards.

## **DISCUSSION**

### **Promotion partially has a positive and significant effect on purchase intention in the BNI TapCash E-Toll Card**

The results of the t-test (partial) show that promotion has a positive and significant effect on buying interest. The positive effect of this test shows that the better the promotion, the greater the purchase

intention will increase. A positive relationship shows a unidirectional relationship where when BNI tries to increase promotions related to its BNI Tap Cash E-Toll card, there is an increase in consumer purchase intention. The results of this study are supported by research conducted by Wahyu (2020) showing promotions have an effect on purchase intention of OVO. In addition, the result is in line with research by Isnaine Maulida (2016), who found a positive and significant effect of promotions on customer intention to save.

### **Perceived ease of use has a negative and insignificant effect on purchase intention in the BNI TapCash E-Toll Card**

The t-test (partial) results show that perceived ease of use has no effect on purchase intention in the BNI Tap Cash E-toll card. A positive influence on this test means that the better the perception of convenience, the greater the purchase intention will increase. Perceived ease of use has a positive but not significant effect on buying interest, meaning that although the BNI TapCash E-toll card offers ease of use in its transaction activities, the increase does not significantly affect the intention to purchase in BNI Tap Cash E-Toll.

### **Perceived usefulness partially has a positive and significant effect on purchase intention in the BNI TapCash E-Toll Card**

The results of the t-test (partial) show that perceived usefulness has a positive and significant effect on purchase intention. A positive influence means the better the perceived usefulness, the higher the purchase intention. It can be concluded that the perceived usefulness has a positive and significant effect on consumers' purchase intention in BNI Tap Cash E-toll Card.

### **Promotion partially has a positive and insignificant effect on purchase decision in BNI TapCash E-Toll Card**

The partial t-test results show that promotion has no significant effect on BNI Tap Cash E-toll card purchase decisions. A positive influence indicates the better the promotion, the greater the purchase decision will increase. The results of this study are in line with the research of Nasution et al. (2019), which found that promotional factors had no effect on consumer purchasing decisions.

#### **Perceived ease of use partially has a positive and insignificant effect on purchase decision in the BNI TapCash E-Toll Card**

The t-test (partial) results show that perceived ease of use has no effect on the purchase decision in the BNI Tap Cash E-toll card. A positive influence means that the better the perceived ease of use, the higher the purchase decision will increase. The results of this study are different from the research conducted by Fitri et al. (2015), who found that the perceived ease of use had a positive and significant effect on online shopping decisions. This positive effect is supported by research by Ningsih et al. (2021), who found that the perceived ease of use had a positive and significant effect on students' decisions to use QRIS-based electronic money.

#### **Perceived usefulness partially has positive and insignificant effect on purchase decision in the BNI TapCash E-Toll Card.**

The t-test (partial) results show that perceived usefulness has no effect on the purchase decision in the BNI Tap Cash E-toll card. A positive value means that the better the perceived usefulness, the greater the purchase decision will increase. In this study, perceived usefulness attracts consumers' interest but does not ensure that consumers will decide to make a purchase.

#### **Purchase intention a positive and significant impact on purchase decision in the BNI TapCash E-Toll Card.**

The results of the t-test (partial) show that purchase intention has a positive and significant effect on purchase decisions. The positive value means that the better the purchase intention, the greater the purchase decisions will increase. The results of this study are in line with the research conducted by Magfiroh et al. (2020), which found that purchase intention had a positive and significant effect on purchase decisions.

#### **Perceived ease of use has a positive and significant effect on purchase decisions, with purchase intention as an intervening variable in the BNI TapCash E-Toll Cards.**

The results of the t-test (partial) show that the perceived ease of use has a positive and significant effect on purchase decisions, with purchase intention as an intervening variable in the BNI TapCash E-Toll Cards. A positive influence is indicated by a positive value, which means that the better the perceived ease of use, the higher the purchase decision will increase in the BNI TapCash E-Toll Card. if the purchase intention bridges such a relationship.

#### **Perceived usefulness has a negative and insignificant effect on purchase decisions, with purchase intention as an intervening variable in the BNI TapCash E-Toll Cards.**

The results of the t-test (partial) show that perceived usefulness has a negative and insignificant effect on purchase decisions, with purchase intention as an intervening variable in the BNI TapCash E-Toll Cards. The better perceived usefulness, the greater purchase decision on BNI TapCash E-Toll Cards if the purchase intention bridges such a relationship.

#### **Promotion has a positive and significant effect on purchase decisions, with purchase intention as an intervening variable in the BNI TapCash E-Toll Cards**

The results of the t-test (partial) show that promotion has a positive and significant

effect on purchase decisions, with purchase intention as an intervening variable in the BNI TapCash E-Toll Cards. The positive effect on this test means that the better the promotion, the higher the purchase decision will increase on the BNI TapCash E-Toll Card if the purchase intention bridges such a relationship.

## **CONCLUSION & SUGGESTIONS**

The conclusions of this study are as follows: Promotion partially has a positive and significant effect on purchase intention on the BNI TapCash E-Toll Card. Perceived ease of use partially has a negative and insignificant effect on purchase intention on the BNI TapCash E-Toll Card. Promotion partially has a positive and insignificant effect on purchase decisions on the BNI TapCash E-Toll Card. Perceived ease of use partially has a positive and insignificant effect on purchase decisions on the BNI TapCash E-Toll Card. Perceived usefulness partially has a positive and insignificant effect on the purchase decision on the BNI TapCash E-Toll Card. Purchase intention has a positive and significant impact on the purchase decision on the BNI TapCash E-Toll Card. Perceived ease of use has a positive and significant effect on purchase decisions in the BNI TapCash E-Toll Cards with purchase intention as an intervening variable. Perceived usefulness has a negative and insignificant effect on purchase decisions in the BNI TapCash E-Toll Cards, with purchase intention as an intervening variable. Promotion has a positive and significant effect on purchase decisions on the BNI TapCash E-Toll Cards, with purchase intention as an intervening variable.

Suggestions that can be given relate to promotions that the company is expected to provide, such as vouchers or cashback for BNI TapCash E-Toll Card users. In addition, it is recommended that users who use E-Toll BNI Tap Cash get more attractive promos. In this case, it is important to keep these users from switching to other e-toll cards. With regard

to ease of use, there should be more outlets or media that make it easier to top up balances not only manually but electronically, and this can be done at any time. Then inform users of the use of E-Toll BNI Tap Cash in a simpler way. This is because there are still users who do not understand. Regarding usefulness, it is advisable for the BNI TapCash E-Toll Card to provide other value-added services to the E-toll card that make it different from others. For example, the E-toll card can be used to do shopping at several merchants. In addition, related to the usefulness of time, the BNI Tap Cash E-Toll should be able to shorten the time spent on the toll. In future research, it is expected to be done with other variables related to the BNI Tap Cash E-Toll Card, such as marketing mix and others.

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