

E-WOM and Adoption E-Wallet: The Role of Trust as a Mediating Variable

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ABSTRACT

E-wallet is a fintech innovation that emerged due to technological innovation and the development of the internet that is useful for making it easier for humans to transact and use information technology-based financial services. E-wallet users continue to increase from year to year along with the development of technology and the internet. People start using e-wallet technology as a daily habit in meeting transaction needs. Acceptance of technology or technology adoption does not just happen, but there are some factors that cause the spread of digital payments with e-wallet so that people adopt e-wallet. This study is to analyze the effect of E-WOM on the behavior of e-wallet adoption which is mediated by trust. The population of this study is e-wallet users in Central Java with a sample of 173 respondents who meet the research criteria of 202 respondents. The sample selection was based on the purposive sampling method, which was judgment sampling. The data analysis technique used is SEM-PLS using Smart PLS 3.0 software. The results of the analysis of this study show that E-WOM has a positive and significant effect on integrity. E-WOM has a positive and significant effect on benevolence. E-WOM has a positive and significant effect on ability. E-WOM has a positive and significant effect on e-wallet adoption behavior. Integrity variable has no significant effect on e-wallet adoption behavior. The benevolence variable has no significant effect on e-wallet adoption behavior. The ability variable has a positive and significant effect on e-wallet adoption behavior. The results of the analysis of the indirect relationship of E-WOM to e-wallet adoption behavior mediated by the benevolence variable have a positive and significant effect. The limitation of this study is that the sample taken is small due to the Covid-19 pandemic. Future research is expected to be able to increase the number of samples and tests in different areas for the research population.

Keywords: *Electronic Word of Mouth, Trust, Adoption E-Wallet, TAM, UTAUT*

1. INTRODUCTION

Technology continues to create innovations along with developments and changes from time to time. Technological innovation more or less facilitates human work in everyday life. One of the technological innovations is the internet, the internet makes digital technology more complex and its role is increasingly important in helping humans work. The need for the internet and the increasing ease of internet access have caused internet users around the world to increase in number every year.

According to the latest report from We Are Social and Hootsuite, there are billions of devices in the world that are connected to the internet (Internet of Things or IoT). The calculation results show that internet penetration in

the world reaches 59.5% [1]. The rapid development of technology and the internet affect various factors and fields in human life, including in the financial sector. This form of influence has led to the creation of innovations in information technology-based financial services, namely fintech or financial technology [2].

The fintech concept exists to change transaction patterns to be more effective and practical, as well as useful for adapting the financial sector to technological developments that are expected to be able to facilitate more modern financial processes. The business fields in fintech are digital-based financial services in the form of payment systems, banking services, insurance services, loans to learning to the public with digital media, while

in e-commerce in the form of online shops, online markets, online transportation services, and online tourism support services.

One of the fintech innovations whose growth is popular in Indonesia is electronic money. Electronic money is divided into two types, namely first, card-based e-money including toll payment cards, public transportation payment cards, and so on. The second type of electronic money, namely a server/application-based electronic wallet (e-wallet), is usually used by people of productive age who use smartphones every day. In Indonesia, there are many digital financial services included in the e-wallet.

An electronic wallet is a cashless service used instead of physical money. The main reason people use electronic wallets is that they are practical. Bank Indonesia Regulation No. 18/40/PBI/2016 explains that an e-wallet or electronic wallet in Indonesia based on its registration is a digital service that functions to store data on payment instruments, including payment instruments. The goal is to provide the ability to make transactions safe, fast, and efficient [3].

The trust factor is very influential on the development of the fintech business and other industries in the financial services sector, if people do not believe it, certainly the fintech business will not develop [4]. The views of customers and traders are equally significant in the successful adoption of digital service technology so that they get satisfaction from the use of digital technology [5], [6]. Three components form a person's trust, namely benevolence, integrity, and ability.

According to Upamannyu and Bhakar in Rini Kuswati's research [7], trust can make consumers loyal to a product, trust can arise because consumers are satisfied with the performance of employees and companies that provide good responses. Entrepreneurs who believe that working with vendors is profitable and helps in keeping up with technological developments can have better company performance. This is because companies that work with vendors will be able to reduce the company's operational costs and make transactions easier, and can help companies increase market share, increase sales, profits, interaction with consumers, and company competitiveness in the food and beverage industry [8].

Informational influence is based on the recipient's assessment of the relevant message content and includes elements such as dimensions of information quality, whereas normative cues indicate social pressure on individuals to conform to the opinions and expectations of others and include elements such as the opinion of the crowd. Online consumer reviews are a version of

electronic information by word of mouth. It is increasingly popular among people around the world to read reviews from other consumers before making a purchase decision [9]. Convenience and trust are the main reasons consumers prefer to use digital wallets over cash.

Innovations that affect the existence of the latest technology provide two choices, namely whether consumers accept and at the same time adopt or reject. However, consumers also cannot avoid the fact that they are forced to accept adoption because the system will slowly eliminate manual or offline systems [10].

The BI governor explained that the sharp growth was affected by the positive performance of electronic money and the strengthening public preference for transactions using fintech and e-commerce [11]. This growth also indicates that the need for digital economic and financial transactions in the community is getting higher amid a decline in activity during the PSBB (Large-Scale Social Restrictions) period [12].

The phenomena that have been described, technology, and the internet have an impact on consumer behavior patterns such as public reviews of experiences, feedback, and comments including E-WOM and with public trust in transactions using an e-wallet.

2. THEORETICAL BACKGROUND AND HYPOTHESES DEVELOPMENT

2.1. Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a technology acceptance model that adopts and synthesizes Theory Reason Action (TRA) and Theory Plan Behavior (TPB) into a new model. The acceptance model of information technology is an issue that has been developing for a long time. Previous research has applied several theoretical perspectives to explain and understand consumer acceptance and the use of new technologies.

TAM theory postulates that individuals' perceptions of ease of use and usefulness are the two cognitive factors that determine their acceptance of information systems. TAM has received substantial empirical support in explaining consumer acceptance of various types of technology such as technology-based services, [13], smartphones [14], and new media [15].

2.2. Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a model that is based on the basic theory regarding the behavior of technology users and the previously developed models of adoption or behavior and acceptance of technology users. Previous research [16] proposed an extended version of UTAUT that adapts the model to the context of consumer technology acceptance, known as UTAUT2.

UTAUT is an essential theory related to behavioral intention to use technology in an organization. Therefore, it is interesting to examine the causes of e-wallet use during this outbreak and to predict consumer attitudes towards internet use during unpredictable economic changes [17].

The success rate of adoption refers more to the financial impact, especially reducing costs, while innovative behavior refers more to how users, namely consumers, are able to take advantage of the adoption of the technology more easily [18].

2.3. Effect of Electronic Word of Mouth on Trust and E-Wallet Adoption Behavior

Electronic Word-of-Mouth (e-WOM) is defined as an action that provides direct access to everyone and encourages them to talk about the product [19]. Word of Mouth (WOM) is considered more persuasive because the informant does not benefit from anything related to consumer purchasing decisions in the future [20]. Product reviews posted by consumers on the internet are one of the most relevant [21] means of WOM or e-WOM communication and online product reviews are increasingly being carried out by consumers while pre-searching for purchase information [22], [23], and this forms purchase intention [24].

Consumers when shopping online find it difficult to validate the information offered by the seller. However, they could rely on their comrades who had visited the same storefront for indirect clues [25]. Shoppers can not only interact with the e-commerce system but can also understand the whereabouts of other shoppers based on various cues found in social applications such as customer reviews, preferred lists, popularity lists, and transaction history. If social cues send positive signals (e.g. positive e-WOM valence) is most visitors want to get this product, most visitors have bought this product, consumers will feel more confident in the ability, benevolence, and integrity of the seller in providing good service [26].

The marketing literature also shows that when people observe the buying actions of all previous individuals,

this publicly-observed information outperforms their private information in shaping their beliefs and behavior. As a result, people tend to follow in the footsteps of their online predecessors and engage in this type of "herd behavior." WOM valence shows the percentage of previous buyers who think positively or negatively, and WOM volume plays an informative role by increasing buyer awareness levels [27].

Thus can be concluded that the first hypothesis statement is:

- H1a E-WOM has a significant positive effect on the benevolence of e-wallet
- H1b E-WOM has a significant positive effect on the integrity of the e-wallet
- H1c E-WOM has a significant positive effect on the ability of the e-wallet
- H1d E-WOM has a significant positive effect on e-wallet adoption behavior

2.4. Effect of Trust on E-Wallet Adoption Behavior

Trust refers to the subjective belief that a party will fulfill its obligations and plays an important role in electronic financial transactions, where users are exposed to greater risk due to environmental uncertainty and a sense of loss of control [28], [29].

Trust represents consumers' confidence that their data is safe, their privacy is guaranteed, and that their payments will be credited to merchants from approved accounts. They already have a high level of trust in using physical cards, as can be seen from the frequency and volume of debit and credit card transactions [30]. Trust refers to the customer's belief that the promises made by the company to customers can be trusted and providing mutually beneficial actions refers to the company [31].

Consumers find e-wallet useful and this affects merchants' intention to use [32], [33], the findings of their study show a direct relationship between usability and intention to use. Several studies (ex, [34],[35]) found trust as the most significant predictor of behavioral intention replacing traditionally known dominant technology acceptance factors such as perceived usefulness. Buyers will feel more confident in the ability, benevolence, and integrity of the seller in providing good service [26]. Therefore, trust is built on three dimensions, namely ability, benevolence, and integrity.

Thus can be concluded that the second hypothesis statement is:

- H2a Benevolence has a significant positive effect on e-wallet adoption behavior

H2b Integrity has a significant positive effect on e-wallet adoption behavior

H2c The Ability has a significant positive effect on e-wallet adoption behavior

2.5. The Effect of Trust as a Mediation Variable

Research [36], [28] found that greater trust in the payment system in question will significantly improve user attitudes towards its use. The importance of trust has been recognized in the context of digital payments and several studies have shown how trust in digital payment systems can increase consumers' positive attitudes towards transacting through them.

Thus, the third hypothesis statement can be formulated, namely:

H3a Benevolence mediates the effect of E-WOM on e-wallet adoption behavior

H3b Integrity mediates the effect of E-WOM on e-wallet adoption behavior

H3c The Ability mediates the effect of E-WOM on e-wallet adoption behavior

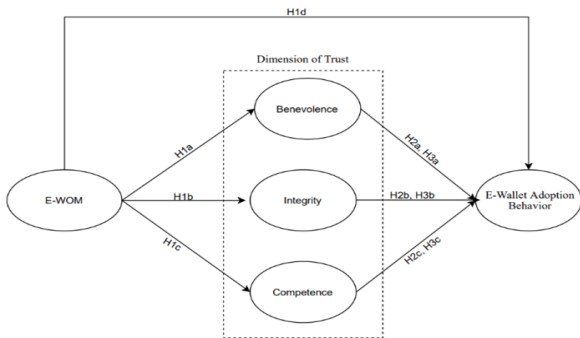


Figure 1 Research Model

3. RESEARCH METHOD

This research is a survey research with the method used in this study is a quantitative method with data collection tools in the form of questionnaires distributed to respondents via google forms. The sampling technique used is non-probability sampling with the selected sampling method, namely purposive sampling with the type of judgment sampling, questionnaires distributed to e-wallet users in Central Java with the appropriate criteria needed in research with a five-point Likert scale.

The sample size in this study was determined by the Hair formula, which is 5-10 times the number of research instruments. From the numbers 5-10 times in the Hair formula, the researcher chose 7 times from the

instruments proposed in the study, so that $7 \times 23 = 161$, the sample size used was 161-200 samples [37]. The sample size of 161-200 is expected to meet the maximum Likelihood (MLE) limit of 100-200. The data analysis technique used is descriptive analysis technique and SEM PLS using Smart PLS 3.0 software with hypothesis testing using bootstrapping. Structural Equation Modeling (SEM) was used to analyze the proposed structural causal relationship between variables and constructs [38].

Table 1 Output validity test and reliability test

Variable	Items	Factor Loading	Cronbach's Alpha	AVE	CR
EW	1	0.867	0.842	0.759	0.904
	2	0.872			
	3	0.875			
B	1	0.828	0.768	0.683	0.866
	2	0.842			
	3	0.808			
I	1	0.810	0.834	0.668	0.890
	2	0.850			
	3	0.798			
	4	0.855			
A	1	0.776	0.850	0.691	0.899
	2	0.882			
	3	0.846			
	4	0.817			
EAB	1	0.778	0.845	0.562	0.885
	2	0.731			
	3	0.748			
	4	0.783			
	5	0.746			
	6	0.712			

Source: Primary data processed, 2021

- Notes: EW: Electronic Word of Mouth
- B : Benevolence
- I : Integrity
- A : Ability
- EAB : E-wallet Adoption Behavior

4. RESULT AND DISCUSSION

4.1. Descriptive Analysis

Respondent data is used to identify the characteristics of respondents which include gender, type of work, age, monthly income, and use of e-wallet. Based on the results of respondents' answers to the questionnaires that have been circulated with 202 respondents, while those taken according to the criteria and processed the data are 173 respondents, 29 respondents aren't the criteria.

4.1. Data Analysis Result

Table 2 Multicollinearity analysis results

<i>Variable</i>	<i>EW</i>	<i>B</i>	<i>I</i>	<i>A</i>	<i>E</i>
EW		1.000	1.000	1.000	1.831
B					1.995
I					3.317
A					2899
EAB					

Source: Primary data processed, 2021

Notes: EW: Electronic Word of Mouth
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4.2.1. Measurement Model

Convergent validity in PLS to measure the magnitude of the correlation between constructs and latent variables is assessed based on the standardized loading factor that measures the construct with an outer loading value > 0.5 [39], [40]. Based on the results of testing the loading values in Table 1, it is known that all loading values are > 0.7, which means that all latent variables are quite good in terms of representing the indicators. Based on the results of discriminant validity testing using the Average Variance Extracted (AVE) value, it shows that the AVE value produced by each variable is greater than 0.5, so it can be the requirements.

After testing the validity, we continued with

Table 3 R-Square analysis results

<i>Model</i>	<i>R-Square</i>
Benevolence	0.311
Integrity	0.321
Ability	0.380
E-wallet Adoption Behavior	0.465

Source: Primary data processed, 2021

reliability testing. This test will show the consistency of respondents' answers in answering questions posed by the author. This reliability test uses composite reliability. A construct to be reliable if the composite reliability value is >0.7 [39], [40], but the value of 0.6 is still accepted. Judging from the composite reliability value for each variable, the magnitude is >0.7, then the overall variable is reliable.

The results of the reliability test are reinforced by the value of Cronbach's alpha with the assessment criteria if the Cronbach's Alpha value of each variable >0.7 is reliable. Based on the results of the analysis above, each research variable has met Cronbach's alpha value, it can

be concluded that the overall level of variable reliability is high.

After testing the validity and reliability, followed by multicollinearity analysis. This test aims to see whether each independent variable correlates with the independent variables or not as indicated by the VIF value <5. Based on the results of the analysis of the independent variable on benevolence, the independent variable on integrity, the independent variable on ability, the independent variable on e-wallet adoption behavior, and the independent variable (benevolence) on e-wallet adoption behavior, the independent variable (integrity) on e-wallet adoption behavior, the independent variable (ability) on e-wallet adoption behavior has a VIF value <5, so it can be stated that there is no multicollinearity.

4.2.2. Structural Model

4.2.2.1. Goodness of Fit Test

The feasibility analysis of the model uses the Goodness of Fit. This test aims to determine the model that is worthy of research or not by looking at the results of the research used using R Square value analysis. The value of R square above aims to see the effect of the E-WOM variable on the behavior of e-wallet adoption. Then proceed with the assessment using Q-square with the calculation:

Based on the test results in table 4, the value of Q Square is used to see the level of diversity of the E-WOM model on benevolence with a value of 0.209. The next Q Square value is to see the level of diversity of the E-WOM model on integrity with a value of 0.210. The next Q Square value is to see the level of diversity of the E-WOM model on the ability with a value of 0.256. The value of Q Square to see the level of diversity of the E-WOM model on e-wallet adoption behavior with a value of 0.243 means that the level of model diversity shown by the E-WOM variable in explaining the benevolence variable is 20.9% and the remaining 79.1% is still influenced by other factors.

The level of model diversity shown by the E-WOM variable in explaining the integrity variable is 21.0% and the remaining 79.0% is still influenced by other factors. The level of model diversity shown by the E-WOM variable in explaining the ability variable is 25.6% and the remaining 74.4% is still influenced by other factors. Meanwhile, the level of model diversity shown by the E-WOM variable in explaining the e-wallet adoption behavior variable is 24.3% and the remaining 75.7% is still influenced by other factors. The total value of Q-square is 0.918 or 91.8% which fulfills the range of

$0 < Q^2 < 1$, it can be concluded that this research model is declared to have predictive relevance.

4.2.2.2. Hypothesis Test

Table 4 Q-Square analysis result

<i>Model</i>	<i>Q-Square</i>
E-WOM	
Benevolence	0.209
Integrity	0.210
Ability	0.256
E-wallet Adoption Behavior	0.243

Source: Primary data processed, 2021

Hypothesis testing in this study was carried out by looking at t-statistics and P-Values using bootstrapping analysis techniques. The hypothesis is accepted if P-Values < 0.05 or t statistics > t table (at a significance level of 5%) [37].

4.2.2.2.1 Direct Effect

Table 5 explain that the biggest influence of E-WOM on ability is 0.616, the effect of E-WOM on integrity is 0.567, the effect of E-WOM on benevolence is 0.558, the influence of ability on e-wallet adoption behavior is 0.369, the effect of E-WOM on behavior e-wallet adoption is 0.185, the effect of benevolence on e-wallet adoption behavior is 0.153 and the influence of integrity on e-wallet adoption behavior is 0.089. All variables have positive path coefficient values. So that the greater the value of the path coefficient, the stronger the influence of the independent variable and the dependent variable with the greatest influence coming from E-WOM on ability.

In determining the significance value, it is seen from P-Values < 0.05 and t statistics > t table. t table = 1,972 (two tail test). In table 5 the results of E-WOM show a significant positive effect on benevolence (t statistic value 10,608 > 1.972, P-value = 0.000 < 0.05), integrity (t statistic value 10,798 > 1,972, P-value = 0.000 < 0.05) and ability (t value = 0.05). statistic 12,506 > 1,972, P-value = 0.000 < 0.05). E-WOM (t statistic value 2.139 > 1.972, P-value = 0.033 < 0.05) and ability (t statistic value 3.692 > 1.972, P-value = 0.000 < 0.05) showed a significant positive effect on e-wallet adoption behavior. Meanwhile, benevolence (t-statistic value = 1.619 < 1.972 and P-value = 0.106 < 0.05) and integrity (t-statistic value = 0.726 > 1.972 and P-value = 0.468 < 0.05) showed no significant effect on customer engagement. So that H1a, H1b, H1c, H1d and H2d are accepted, while H2a and H2b are not supported.

4.2.2.2.2 Indirect Effect

Table 6 shows the results of the t-statistical value of 1.602 and P-value of 0.110 with a coefficient of 0.085 on the effect of E-WOM on e-wallet adoption behavior mediated by benevolence. The value of t statistic = 1.602 < t table 1.96, P-value 0.110 > 0.05 and a positive coefficient of 0.085. This shows that H3a is not supported and the influence of E-WOM on e-wallet adoption behavior is mediated by integrity, showing the results of t statistic = 0.720 < t table 1.96, P-value = 0.472 > 0.05 and a positive coefficient of 0.050, so H3b is not supported. While H3c, namely the effect of E-WOM on e-wallet adoption behavior mediated by ability, shows the results of t statistic = 3.413 > t table 1.96, P-value = 0.001 < 0.05 and a positive coefficient of 0.227 which means that H3c is accepted has a positive and significant effect.

5. DISCUSSION

5.1 E-WOM on Trust

Based on the results of statistical tests, it is known that E-WOM has a positive and significant effect on trust (benevolence, integrity, and ability). This illustrates that better E-WOM will encourage increased trust (benevolence, integrity, and ability). The results of the hypothesis are supported by research from [26].

5.2 E-WOM on E-wallet Adoption Behavior

Based on the results of statistical tests, it is known that E-WOM has a positive and significant effect on e-wallet adoption behavior. This illustrates that better E-WOM will encourage an increase in e-wallet adoption behavior

Table 5 Direct effect hypotheses result

Hypotesis	<i>Direct effect</i>	<i>t-statistic</i>	<i>P-value</i>	<i>Description</i>
H1a EW → B	0.558	10.608	0.000	Supported
H1b EW → I	0.567	10.798	0.000	Supported
H1c EW → A	0.616	12.506	0.000	Supported
H1d EW → EAB	0.185	2.139	0.033	Supported
H2a B → EAB	0.153	1.619	0.106	Not Supported
H2b I → EAB	0.089	0.726	0.468	Not Supported
H2c A → EAB	0.369	3.692	0.000	Supported

Source: Primary data processed, 2021

- Notes:** EW: Electronic Word of Mouth
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in the community. The results of this hypothesis are in accordance with the results of research by [41], [42].

5.3 Trust on E-wallet Adoption Behavior

Several studies (e.g., [34],[35]) found trust as the most significant predictor of behavioral intention replacing traditionally known dominant technology acceptance factors such as perceived usefulness. Buyers will feel more confident in the ability, benevolence, and integrity of the seller in providing good service [26].

Based on the results of statistical tests, it is known that trust (ability) has a positive and significant effect on e-wallet adoption behavior. This illustrates that the better the trust (ability) it will encourage an increase in e-wallet adoption behavior. The results of this study are supported by previous research, namely research from [43], [44].

5.4 Trust as a Mediation Variable

Table 6 Indirect effect hypotheses result

Hypotesis	<i>Specific indirect effect</i>	<i>t-statistic</i>	<i>P-value</i>	<i>Description</i>
H3a EW → B → EAB	0.085	1.602	0.110	Not Supported
H3b EW → I → EAB	0.050	0.720	0.472	Not Supported
H3c EW → A → EAB	0.227	3.413	0.001	Supported

Source: Primary data processed, 2021

- Notes:** EW: Electronic Word of Mouth
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 A : Ability
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Research by Edy Purwo Saputro [45] states that Trust in the case of e-banking adoption is not only formed from regulations that can protect the interests of customers but also the resolution of cases that occur from the use of e-banking. Therefore, the confidence formed by individuals towards trust is also influenced by the commitment of banks to be able to reduce all risk threats so this confirms that future education is important because it can not only reduce threats from human error factors but also technical errors [45].

The results of the analysis show that trust (benevolence, integrity, and ability) there are two variables that are not able to mediate the effect of E-WOM on e-wallet adoption behavior variables, there are benevolence, and integrity, while the ability variable is able to mediate the effect of E-WOM on e-wallet adoption behavior with a significant positive.

5.5 Future Research

In future research, many factors need to be revealed in their influence on e-wallet adoption behavior such as usage motivation, social media, and in-depth studies that will provide a perspective on how costs, network coverage, technological advances, income levels, and user/consumer satisfaction levels will have an impact. on the awareness and adoption of cellular innovations and is expected to fully explain the influencing factors.

Future research can research a different scope or a wider scope and is expected to be able to increase the sample so that it can better represent the population.

6. CONCLUSION

Based on the results of the analysis above, the results of this study include: E-WOM has a positive and significant effect on benevolence. E-WOM has a positive and significant effect on integrity. E-WOM has a positive and significant effect on ability. E-WOM has a positive and significant effect on e-wallet adoption behavior. Meanwhile, benevolence has no positive and significant effect on e-wallet adoption behavior, integrity has no positive and significant effect on e-wallet adoption behavior. Based on the results of the indirect effect analysis, trust (ability) can mediate positively and significantly between E-WOM on e-wallet adoption behavior and has a role as partial mediation.

The results of these findings indicate that the dimensions of trust (integrity, benevolence, and ability) can help E-WOM in increasing e-wallet adoption behavior in the people of Central Java. The E-WOM variable itself has a significant influence in a direct relationship to e-wallet adoption behavior, online reviews scattered in the community make people who have not adopted this e-wallet technological innovation interested in adopting e-wallet for their daily life. The success factors of e-wallet vendors are by increasing security, paying attention to the best interests of users, improving services in overcoming user problems, providing benefits in the form of promos for users, maintaining the level of user trust by being able to fulfill the promises given, meeting user expectations and maintaining customer satisfaction, and reputation by providing honest information. So that it will increase people's adoption behavior on e-wallet technology innovations, which will also benefit e-wallet vendors.

The adoption of e-wallet is also very relevant to the current Covid-19 pandemic conditions so that people can still make transactions even though there are restrictions on community mobility, namely PSBB (Large-Scale

Social Restrictions) and PPKM (Enforcement of Restrictions on Community Activities) which are implemented in Indonesia, including Central Java, with the e-wallet features that make it easier for people's daily transactions so that people don't need to mobilize.

The author suggests that vendors or e-wallet service providers should pay more attention to recommendations, reviews, and testimonials from e-wallet users in online social media that are frequently visited/accessed by the public. E-wallet service providers can develop attractive features that encourage consumers to recommend e-wallet to relatives or other people. The need to develop fun e-wallet technology by paying attention to the interface and user experience of e-wallet can add the concept of gamification, the need to improve security features in e-wallet and the need for e-wallet vendors to cooperate with other fintech services to develop, expand marketing and increase human productivity.

AUTHORS' CONTRIBUTIONS

The author contributed to the title of the article entitled "E-WOM and Adoption E-Wallet: The Role of Trust as a Mediating Variable."

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