

# THE INFLUENCE OF FINTECH USER EXPERIENCE, FINTECH USER TRUST ON WORD OF MOUTH BY USING FINTECH USER STICKINESS AS MEDIATION

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**Abstract.** The swift and progressive technological progress in Indonesia has resulted in notable advancements, namely in the financial sector, with the rise of financial technology (fintech). The objective of this study is to examine how the user experience and trust in fintech services impact word-of-mouth recommendations, with user stickiness serving as a mediating element. The utilized research methodology is a quantitative approach. The researcher distributed a questionnaire to collect data, employing a Likert scale for measurement. The study's sample was selected from the community of digital wallet application users in Indonesia. The researcher managed to gather responses from 103 participants, and the data was analyzed using the SmartPLS application. The research findings suggest that Fintech User Experience does not exert a substantial influence on Fintech User Stickiness. Nevertheless, the impact of Fintech User Experience on Word of Mouth is substantial. User trust in fintech has an enormous effect on both user stickiness and word of mouth in the fintech industry. The characteristic of Fintech User Stickiness has a substantial influence on Word of Mouth. Fintech User Stickiness does not act as a mediating variable in the link between Fintech User Experience and Word of Mouth. In contrast, Fintech User Stickiness plays a crucial role in influencing the connection between Fintech User Trust and Word of Mouth.

**Keywords:** fintech user experience; fintech user trust; word of mouth; fintech user stickiness

## I. INTRODUCTION

The rate of technological advancements in Indonesia has grown increasingly rapid and more sophisticated. The financial industry has been significantly impacted by the swift developments in technology, leading to the creation of numerous innovative technological improvements. The proliferation of financial technology across several platforms is increasingly palpable among the Indonesian population. Financial technology, or fintech, refers to the progress of financial services that are shaped by technological advancements and offer many advantages and conveniences to society. Fintech is the amalgamation of financial systems and technology. Fintech advancements in Indonesia have led to the emergence of several application innovations, particularly in financial services, including payment transaction tools, money storage tools, and money lending tools (Safitri, 2021). The societal transformation is driven by the rapidity and convenience of fintech in accessing several aspects pertaining to the financial system (Safitri, 2021). The Financial Services Authority (OJK) reports that the worldwide fintech industry has experienced significant growth, driven by increasing demand from the public and corporate community. Presently, fintech is highly sought-after largely because of its ability to streamline numerous procedures within the financial industry, offering a wide range of services while also enhancing effectiveness and efficiency. The presence of Fintech not only fosters

innovation within the fintech sector, but also provides business individuals with an opportunity to advance the fintech industry by leveraging its inherent flexibility. By harnessing technology, software, and data, one may effectively analyze hazards.

Indonesia's Financial Inclusion Index is ranked among the lowest in ASEAN countries, as stated by the Ministry of Foreign Affairs (2021). Indonesia's Financial Inclusion Index reached 76% in 2019. Meanwhile, Singapore, a member of the Association of Southeast Asian Nations (ASEAN), has achieved a vaccination rate of 98%, while Malaysia and Thailand have achieved rates of 85% and 82% respectively. Indonesia, with a Financial Inclusion Index of 76%, needs to make progress in this area. Approximately 80% of Indonesia's digital business, including the fintech sector, is mostly growing in Java and Sumatra, which possess significant potential. Additionally, there is growth observed in the eastern part of Indonesia. The advancements in technology within the investment industry, coupled with the streamlined process of securities accounts during the Covid-19 pandemic, have led to a noteworthy surge in the number of retail investors in Indonesia. The retail investor base in the Indonesian capital market has experienced a substantial increase, rising by 37.67% from 7,489,337 at the end of 2021 to 10,311,152 by November 3rd, 2022. This trend has been observed since 2020 when the number of retail investors stood at a mere 3,880,753.

Figure 1 demonstrates that the E-Wallet payment method is the most frequently used, accounting for 81% of transactions. The development of payment applications in Indonesia includes the emergence of digital wallet-based payment applications (E-wallets). Digital wallets are specifically engineered to provide efficient and secure digital transactions, encompassing both online and offline environments, without the need for physical cash or cards.

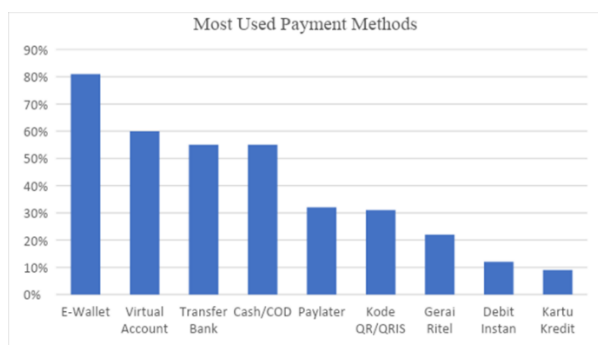


Figure 1 Most Used Payment Methods  
Source: Katadata.co.id (2023)

Among all the past study undertaken, there are only a limited number of traits in common in terms of research subjects and variables. According to the researcher's knowledge, based on previous journals available in Indonesia, no studies have examined the role of fintech user stickiness in mediating the connection between fintech user experience and fintech user trust on word of mouth among DANA users in Indonesia. This research intends to analyze user stickiness in the DANA application by examining the relationship between user experience, user trust, and word of mouth.

Financial technology can be categorized into distinct groups based on their business model, which include the financing sector, asset management, payments, and other fintech services (Dorfleitner in Ali & Rika, 2020). Kim et al. (Wiranti, 2022) identified various elements of financial technology, including personal mobility, relative benefits, ease of use, service credibility, social impact, attention to privacy, and self-efficacy.

User experience design, also referred to as UX Design, is the systematic approach to enhancing user happiness, delight, and requirements, while also promoting user engagement in relation to interactions with specific goods that are utilized. The objective of user experience is to offer users with convenience while utilizing different functionalities of digital products. The citation is from Mitra et al. in 2023. Pappas (2018) posits that user experience is shaped by several aspects, which in turn have the potential to impact user attitudes and assessments in the context of online buying. He stressed that user experience encompasses three dimensions: emotion, trust, and privacy.

Trust is a crucial factor in the management of a relationship. Trust instills a sense of confidence in individuals, enabling them to depend on others. Given the circumstances, it is imperative for digital wallet service providers to exhibit astuteness in preserving the established trust among customers. This will enable them to captivate the attention of

future users and keep existing ones (Salsabila et al., 2023). Trust formation is influenced by three factors: ability, compassion, and honesty. Mayer and colleagues in a study conducted by David Wong in 2017.

Stickiness refers to the degree to which consumers engage with and prolong their usage of a certain application or service (Hsu and Lin in Safitri et al., 2019). Stickiness is affected by various factors, including service quality, product and feature variety, incentives and rewards, ease of use, perceived usefulness, convenience, informativeness, personalization, and popularity among users.

Word of Mouth refers to a marketing strategy that utilizes viral marketing to encourage customers to enthusiastically and voluntarily discuss, endorse, and suggest a product or service to others (Rangkuti in Saputra & Ardani, 2020). The dispersion of word of mouth can be assessed through various dimensions, including talking, promoting, and recommending (Sari, 2019).

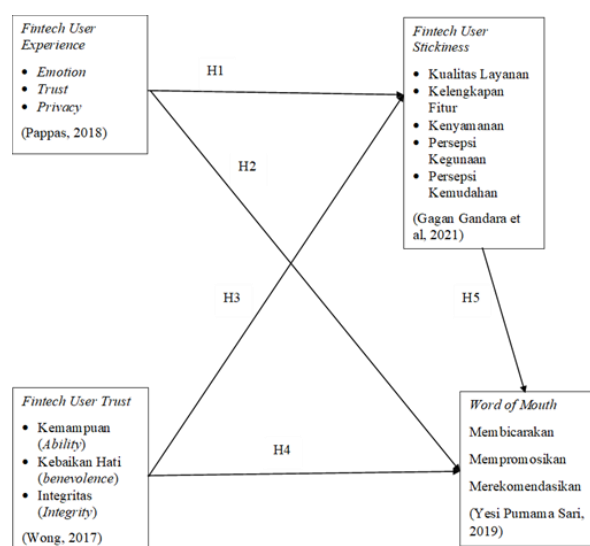


Figure 2 Framework of Thought

II. RESEARCH METHOD

The research methodology employed in this study is a quantitative approach. The researchers conducted data collecting by distributing a questionnaire. Data was gathered via a questionnaire utilizing a pre-established measurement scale known as the Likert scale. The sample for this study was selected from the community of users of digital wallet applications in Indonesia. A total of 103 respondents were successfully gathered by the researchers, and their data was analyzed using the Smart PLS application.

III. RESULT AND DISCUSSION

Outer Model

The measurement model test attempts to assess the suitability of indicators for latent variables. This test measures the extent to which the latent variable explains the observed

data (Effendi & Prasetio, 2023). During the evaluation of this overarching model, it is employed to gauge both its validity and dependability.

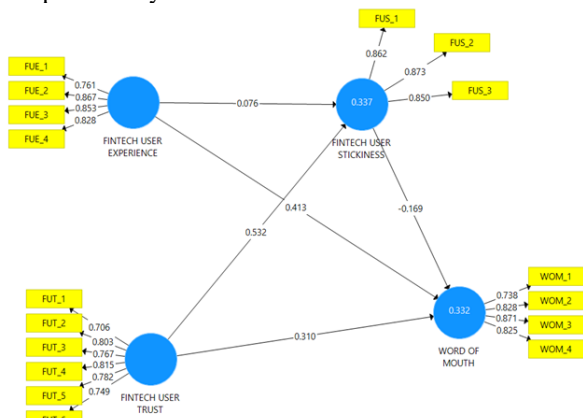


Figure 2 SmartPLS Model  
 Source: Researcher Data Processing (2023)

**Convergent Validity**

An indicator is considered feasible and valid if it satisfies the Rule of Thumb criteria for convergent validity, which requires loading factors greater than 0.7 and an Average Variance Extracted (AVE) value greater than 0.5 (Abdillah & Jogiyanto, 2015). The ensuing outcomes of the convergent validity assessment have been derived from the analysis of data conducted using SmartPLS.

Table 2 Convergent Validity

Variable(s)	Average Variance Extracted (AVE)	Criteria(s)	Info.
Fintech User Experience (X1)	0.686	> 0.5	Valid
Fintech User Stickiness (Z)	0.742		Valid
Fintech User Trust (X2)	0.595		Valid
Word of Mouth (Z)	0.667		Valid

Source: Researcher Data Processing (2023)

Table 2 demonstrates the validity of the variables in this research by quantifying convergent validity using the Average Variance Extracted (AVE) value. The AVE value surpasses 0.5, indicating that all variables in this research are considered valid.

**Discriminant Validity**

Discriminant validity testing is carried out to ensure indicator values are not highly correlated with other indicators that measure different constructs (Cooper & Schindler, 2014). Discriminant validity is assessed by examining the cross loading value, which should exceed 0.7 (Widodo & Fadlurachman, 2023). According to the Fornell-Larcker criteria, a construct is considered legitimate if the square root of the average variance extracted (AVE) is higher than the correlation between variables. In addition, the validity of the Heterotrait-monotrait (HTMT) ratio is established when the HTMT value is less than 0.90, as stated by Hanseler et al. (2015). The cross-loading values that have been tested in this research are shown in Table 2 below.

Table 3 Discriminant Validity Cross Loadings Test

Indicator(s)	Fintech User Experience (X1)	Fintech User Stickiness (Z)	Fintech User Trust (X2)	Word of Mouth (Z)
FUE_1	<b>0.761</b>	0.346	0.514	0.371
FUE_2	<b>0.867</b>	0.266	0.557	0.460
FUE_3	<b>0.853</b>	0.322	0.436	0.416
FUE_4	<b>0.828</b>	0.369	0.482	0.499
FUS_1	0.362	<b>0.862</b>	0.529	0.108
FUS_2	0.336	<b>0.873</b>	0.467	0.079
FUS_3	0.323	<b>0.850</b>	0.492	0.250
FUT_1	0.565	0.375	<b>0.706</b>	0.370
FUT_2	0.535	0.389	<b>0.803</b>	0.382
FUT_3	0.340	0.412	<b>0.767</b>	0.414
FUT_4	0.447	0.521	<b>0.815</b>	0.310
FUT_5	0.391	0.436	<b>0.782</b>	0.341
FUT_6	0.507	0.524	<b>0.749</b>	0.315
WOM_1	0.327	0.050	0.251	<b>0.738</b>
WOM_2	0.432	0.209	0.386	<b>0.828</b>
WOM_3	0.502	0.126	0.375	<b>0.871</b>
WOM_4	0.451	0.162	0.459	<b>0.825</b>

Source: Researcher Data Processing (2023)

Table 3 indicates that all indicators for each variable in this study have satisfied the discriminant validity criteria. More precisely, the squared AVE value for each variable surpasses that of the other variables.

Table 4 Testing Discriminant Validity Fornell-Larcker Criterion'

Variable(s)	Fintech User Experience (X1)	Fintech User Stickiness (Z)	Fintech User Trust (X2)	Word of Mouth (Y)
Fintech User Experience (X1)	<b>0.828</b>			
Fintech User Stickiness (Z)	0.395	<b>0.862</b>		
Fintech User Trust (X2)	0.600	0.578	<b>0.771</b>	
Word of Mouth (Y)	0.531	0.173	0.459	<b>0.817</b>

Source: Researcher Data Processing (2023)

Table 4 demonstrates that in this study, the Fornell-Larcker criteria indicate that all the constructs employed possess a satisfactory degree of discriminant validity.

Table 5 Discriminant Validity Test Heterotrait-Monotrait Ratio (HTMT)

Variable(s)	Fintech User Experience (X1)	Fintech User Stickiness (Z)	Fintech User Trust (X2)	Word of Mouth (Y)
Fintech User Experience (X1)				
Fintech User Stickiness (Z)	<b>0.470</b>			
Fintech User Trust (X2)	<b>0.706</b>	<b>0.677</b>		
Word of Mouth (Y)	<b>0.617</b>	<b>0.204</b>	<b>0.532</b>	

Source: Researcher Data Processing (2023)

Table 5 demonstrates the results of discriminant validity testing utilizing the Heterotrait-Monotrait Ratio (HTMT) ratio criterion. All constructs in this investigation yielded HTMT values below 0.90, meeting the threshold set for HTMT values. This demonstrates that all the constructs employed have substantial discriminant validity.

**Reliability**

Reliability pertains to the degree of trust, consistency, or stability of the outcomes of a particular assessment, indicating the effectiveness of the measuring instrument (Indrawati, 2015). A construct is considered dependable if both the Cronbach Alpha and Composite Reliability scores exceed 0.7, as stated by Ghozali and Latan (2015).

**Table 6 Reliability**

Variable(s)	Cronbach's Alpha	Composite Reliability	Keterangan
Fintech User Experience (X1)	<b>0.847</b>	<b>0.897</b>	Reliable
Fintech User Stickiness (Z)	<b>0.827</b>	<b>0.896</b>	Reliable
Fintech User Trust (X2)	<b>0.863</b>	<b>0.898</b>	Reliable
Word of Mouth (Y)	<b>0.835</b>	<b>0.889</b>	Reliable

Source: Researcher Data Processing (2023)

Table 6 demonstrates that all variables included in this study have met the criteria for Cronbach's Alpha and Composite Reliability, since their values are more than 0.7.

**Inner Model**

Inner models, often referred to as structural modes, are utilized to explain the causal linkages between latent variables. These models are constructed based on theoretical foundations (Jogiyanto & Abdillah, 2015).

**Coefficient of Determination (R2)**

The R-square value is utilized to quantify the extent of variation in the independent variable that can be attributed to the dependent variable. A higher R-square value indicates a more accurate prediction model in the suggested research model (Jogiyanto & Abdillah, 2015). The subsequent data represents the outcomes of computing the Coefficient of Determination (R-square).

**Table 7 R-Square**

Variable(s)	R Square	R Square Adjusted
Fintech User Stickiness (Z)	0.337	0.324
Word of Mouth (Y)	0.332	0.312

Source: Researcher Data Processing (2023)

Table 7 indicates that the R-Square value for the Fintech User Stickiness (Z) variable is 0.337, while the Word of Mouth (Y) variable has a value of 0.332.

**Path Coefficient**

Hair et al. (2017) defined the path coefficient as a metric that quantifies the degree of the association between

the independent variable and the dependent variable, mediated by an intermediate variable. The original sample values, ranging from -1 to +1, indicate a correlation between the variables. For these variables to have a significant influence, the t-statistic value must be more than or equal to 1.96, or the p-value must be less than or equal to 0.05.

**Table 8 Path Coefficient**

Relationship between Variable(s)	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Note.
Fintech User Experience (X1) -> Fintech User Stickiness (Z)	0.076	0.078	0.119	0.642	0.260	Rejected
Fintech User Experience (X1) -> Word of Mouth (Y)	0.400	0.403	0.117	3.412	0.000	Accepted
Fintech User Stickiness (Z) -> Word of Mouth (Y)	-0.169	-0.163	0.099	1.705	0.044	Accepted
Fintech User Trust (X2) -> Fintech User Stickiness (Z)	0.532	0.544	0.100	5.319	0.000	Accepted
Fintech User Trust (X2) -> Word of Mouth (Y)	0.220	0.216	0.122	1.803	0.036	Accepted

Source: Researcher Data Processing (2023)

Table 8 indicates that the Fintech User Experience variable (X1) does not have a significant effect on Fintech User Stickiness (Z). The Fintech User Experience (X1) variable has a substantial impact on Word of Mouth (Y). The variable Fintech User Trust (X2) has an important influence on Fintech User Stickiness (Z). The Fintech User Trust variable (X2) has a significant impact on Word of Mouth (Y). The Fintech User Stickiness (Z) variable has a substantial impact on Word of Mouth (Y).

**Hypotheses Testing**

Table 8 is used to conduct hypothesis testing by comparing the t-statistic values with the values in the t-table. A hypothesis is considered significant when the t-statistic value is equal to or greater than 1.96 for a two-sided hypothesis, and when the p-values are less than or equal to 0.05 (Jogiyanto & Abdillah, 2015).

*Hypothesis 1: The user experience (X1) in fintech will directly impact the level of user stickiness (Z) in fintech.*

The initial hypothesis in table 8 exhibits a t-statistic of 0.642 and a p-value of 0.260. Based on these findings, it may be inferred that H1 is rejected due to its t-statistic value being less than or equal to 1.96 and its p-value being more than or



equal to 0.05. The hypothesis test results are contradictory to the findings of Li et al., (2023).

*Hypothesis 2: The user experience of fintech (X1) compared to word of mouth (Y)*

In table 8, the second hypothesis exhibits a t-statistic value of 3.412 and a p-value of 0.000. Based on these findings, it may be inferred that H2 is supported, since it exhibits a t-statistic value greater than or equal to 1.96 and a p-value less than or equal to 0.05. The hypothesis test results are in line with the findings of Li et al., (2023).

*Hypothesis 3: The level of trust that fintech users have in a platform (X2) is directly related to their level of loyalty and commitment to that platform (Z).*

The third hypothesis in table 8 exhibits a t-statistic value of 5.319 and a p-value of 0.000. Based on these findings, it may be inferred that H3 is supported, since it exhibits a t-statistic value greater than or equal to 1.96 and a p-value less than or equal to 0.05. The hypothesis test results are in line with the findings of Li et al., (2023).

*Hypothesis 4: The level of trust that fintech users have in a platform (X2) has an impact on the word-of-mouth recommendations they make (Y).*

The fourth hypothesis in table 8 has a t-statistic of 1.803 and a p-value of 0.036. Based on these findings, it may be inferred that H4 is supported, since it exhibits a t-statistic value greater than or equal to 1.96 and a p-value less than or equal to 0.05. The hypothesis test results are in line with the findings of Li et al., (2023).

*Hypothesis 5: The degree of user loyalty (Z) towards fintech is influenced by word of mouth (Y).*

The fifth hypothesis in table 8 exhibits a t-statistic value of 1.705 and a p-value of 0.044. Based on these findings, we can infer that H5 is supported, as it exhibits a t-statistic value of > 1.96 and a p-value of < 0.05. The hypothesis test results are in line with the findings of Li et al., (2023).

**Mediation test**

Table 9 Specific Indirect Effect

Relationship between Variable(s)	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Note.
Fintech User Experience (X1) -> Fintech User Stickiness (Z) -> Word of Mouth (Y)	-0.013	-0.009	0.023	0.565	0.286	Rejected
Fintech User Trust (X2) -> Fintech User Stickiness (Z) -> Word of Mouth (Y)	-0.090	-0.086	0.055	1,642	0.050	Accepted

Source: Researcher Data Processing (2023)

The purpose of the mediation test is to determine the extent to which the mediating variable can influence or mediate other variables. Next, the outcomes of targeted indirect effect analysis utilizing Smart-PLS are presented. Table 9 reveals that the mediating variable, Fintech User Stickiness (Z), does not mediate the association between the Fintech User Experience (X1) variable and Word of Mouth (Y). Additionally, the variable Fintech User Stickiness (Z) effectively acts as a mediator between the variables Fintech User Trust (X2) and Word of Mouth (Y). The validity of the specific indirect impact test can be established by applying the same criteria as hypothesis testing. Specifically, if the t-statistic value is greater than 1.65 and the p-value is greater than 0.05, the hypothesis can be considered accepted.

*H6: The link between Fintech User Experience (X1) and Word of Mouth (Y) is mediated by Fintech User Stickiness (Z).*

Table 9 indicates that the Specific Indirect Effect test yielded a t-statistic value of 0.565 and a p-value of 0.286. Based on these findings, it may be inferred that H6 is rejected due to its t-statistic value being less than or equal to 1.65 and its p-value being more than or equal to 0.05.

*H7: The link between Fintech User Trust (X2) and Word of Mouth (Y) is mediated by Fintech User Stickiness (Z).*

Table 9 indicates that the Specific Indirect Effect test yielded a t-statistic of 1.642 and a p-value of 0.050. Based on these findings, it may be inferred that H7 is supported due to its t-statistic value being less than or equal to 1.96 and its p-value being more than or equal to 0.05.

**IV. CONCLUSIONS**

The study carried out yields novel insights into the use of DANA, specifically on the relationship between perceptions of fintech user experience and fintech user trust. This relationship is mediated by fintech user stickiness, which is influenced by word of mouth. The fintech user experience variable has a substantial impact on word of mouth. The fintech user trust variable has a substantial impact on fintech user stickiness. The fintech user trust variable has a substantial impact on word of mouth. The fintech user stickiness variable has a considerable impact on word of mouth. Additionally, the variable fintech user stickiness effectively acts as a mediator between the variables fintech user trust and word of mouth. Nevertheless, this study failed to prove that there is no substantial impact of fintech user experience on fintech user stickiness because it did not show significant results. Similarly, the mediating variable, fintech user stickiness, was unable to mediate the association between the fintech user experience variable and word of mouth in this research due to the lack of significant results. The failure may be attributed to limitations in the data collected by the researcher. Additionally, it could be a result of the mismatch of variables in this study.

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