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# The effect of e-WOM, usefulness, and ease of use on attitude towards using the PLN mobile application with trust as a mediating variable

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#### Abstract

This study aims to analyze the extent to which E-wom, usefulness, and ease of use on Attitude Towards Using the PLN Mobile application through the rust variable as a mediating variable. The population in this study were all users of the PLN Mobile application. The sample in this study was 385 respondents using a purposive sampling method. The analytical technique used is SEM analysis using smart PLS3. The results of this study indicate that e-wom, usefulness, and ease of use provide a significant direct influence on the trust variable and the attitude towards using a variable. The results of this study also found that trust has a direct and significant influence on attitude towards using. The results of this study explain that the trust variable is able to provide a mediating role on the effect of e-wom and its usefulness on attitude toward using. However, trust cannot be a mediating variable on the effect of ease of use on attitude toward using.

Keywords: Attitude towards using, e-wom, usefulness, ease of use dan trust

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# INTRODUCTION

The development of Science and Technology (IPTEK) at this time is very influential on the progress and level of welfare of the people of a country. Along with drastic changes that occur in the business environment, especially in the social, political, and economic fields, both nationally and globally, the needs of a community's life in a country will increase because people want more advanced goods and services with better quality. and diverse. Based on the results of a survey conducted by the company Hootsuite (We are Social), it is revealed that more than half of Indonesia's population is now connected to the internet. It is known that active Internet users in Indonesia in 2020 amounted to 175.4 million users. According to the research company we are social devices used to access the internet, as many as 64% (percent) of Indonesian people access the internet through mobile smartphone devices. The presence of devices that support users in accessing the internet is also one of the main factors in increasing Indonesian public awareness of the internet.

Therefore, Smartphones can be a place for companies to seek profit by utilizing the features available on smartphones. In this case, the electronic features in smartphones are used by companies to provide quality services online. One company that implements online clean service innovation is the State-Owned Enterprise (BUMN) PT. PLN (Persero). PT. PLN created a service model in the form of an application called PLN Mobile to make it easier for customers to meet their information needs and interactions with PLN.

According to a brief observation that has been done at PT. PLN (Persero) UP3 Bintaro to service complaints on home disturbances there are several problems in the form of service delays, uncertainty of service time and costs, and many more, therefore one of the innovations created by PT. PLN (Persero), namely PLN Mobile as an effort by PLN to further improve service and communication with customers. The Integrated Complaints and Complaints Application (APKT) and the Centralized Customer Service Application are both integrated into the Android-based PLN Mobile application (AP2T). further details on PLN services offered to

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the general public. Customers can also quickly file complaints about any electricity problems they encounter. http://metrotynews.com is the source.

This PLN Mobile app is a supplement to earlier PLN services and apps including contact center 123, Facebook, Twitter, and the PLN website. Customers can access a variety of information through the PLN Mobile application, including details about their electricity bills, token transactions, historical electricity kwh usage, payment locations through the closest banks, and the status and status updates of their applications and complaints. Customers can also access information from this application on PT. PLN's employment status (Persero). Customers will receive information quickly, precisely, and accurately, according to PLN Mobile. (Source: webpage for PT. PLN). Billing details, the most recent tariff details, and complaints and requests are the items that make up PLN Mobile's main menu.

With the PLN Mobile application, it is hoped that PLN will be able to reach customers throughout Indonesia by facilitating services in adding electrical power. With features from PLN Mobile, namely, checking bills and token history, requests for new installations/power changes / temporary connections, checking status of complaints and requests, information on the latest electricity tariffs, latest news from PLN, electricity maintenance information and telephone Contact Center PLN 123 with Voice over Internet Protocol (VoIP). With the ease of access to services by PLN, it turns out that the general public still does not know about the use of PLN Mobile, because some of them feel it is more effective to come directly to the PLN office to receive direct services and be given clearer information. The development of information technology in the era of globalization as it is today allowing consumers to get information more easily, one of which is through electronic media. The development of the use of electronic media makes it possible for consumers to give an assessment of a product through internet media or what is commonly called electronic word of mouth (Shahrinaz et.al., 2016).

According to Syafaruddin & Suharyono (2016), EWOM is a form of consumer willingness to voluntarily share information with others to buy or use a company's products through the internet. According to Kamtarin (2012), the online medium or internet is used to spread information through electronic word of mouth (EWOM), including email, blogs, chat rooms, Facebook, Twitter, and various other social media platforms that permit interactions between users.

EWOM is a type of informal communication aimed toward consumers through internet-based technology that is tied to the features or use of goods or services, according to Litvin et al (2008). Consumers will instantly be able to share experiences about the goods or services they receive during the purchasing process thanks to this online social communication. Electronic word of mouth, according to Eneizan et al. (2020), can have an impact on trust. The basis of commerce is trust. A business transaction involving two or more parties will take place if they have mutual trust. EWOM is a type of informal communication aimed toward consumers through internet-based technology that is tied to the features or use of goods or services, according to Litvin et al. Consumers will instantly be able to share experiences about the goods or services they receive during the purchasing process thanks to this online social communication. Electronic word of mouth, according to Eneizan et al. (2020), can have an impact on trust. The basis of commerce is trust. A business transaction involving two or more parties will take place if they have mutual trust.

Consumers who are looking for advice from others who have used a certain product will be significantly impacted by electronic word-of-mouth communication. It is a truth that some people would place more faith in other people's reviews of the goods than in company ads, which will reveal their mentality. As said by Handayani (2010), word-of-mouth strategy has been around for a long time and has been successful in influencing consumer behavior. Anwar's research (2011), states that consumer attitudes are influenced by word of mouth. The attitude that has been formed in a person will affect his intensity in buying, in accordance with the theory put forward by Ajzen "Theory Reasoned Action" which was first coined in 1980. This theory states that the intention to do or not to perform a certain behavior is influenced by two basic determinants, the first relates to attitudes (attitude towards behavior) and the other relates to social influences, namely subjective norms.

In addition, attitude towards using can be influenced by usefulness and ease of use. According to Assael (in Manda and Iskandarsyah, 2012), attitude is a person's tendency to respond to objects consistently, both in liking and disliking. According to Davis, perceived usefulness is the degree or circumstance at which a person thinks that utilizing a specific method will increase performance (Gahtani, 1999 and Davis, 1989). This perception is measured through indicators such as productivity (productivity), effectiveness (effectiveness), importance to the task (important to job), and overall usefulness (overall usefulness). (Davis, 1989). The "PLN Mobile" application is an application that is in the hands of customers via an Android-based smartphone. PLN Mobile was created to improve service to customers, through this application customers can find out various information ranging from electricity bill bills, Token transactions, history of kwh electricity usage, as well as status/progress information on applications and complaints.

Another factor that can influence attitude towards using in this study is perceived ease of use (Isma et al., 2021). Perceived convenience is a variable that defines the extent to which a technology user believes that using a particular technology can be effort-free. Freedom from effort means that a person does not need to spend too much energy and time doing his job, because the ease of using an information system will save time and effort (Jeremi, 2021). Regarding the PLN Mobile Application itself, this application makes it easier for users to deal with complaints, such as asking for a voucher code that was lost before I input it which I usually access for 24 hours online.

# LITERATURE REVIEW

#### Attitude toward using.

Attitudes towards behavior in using technology can be interpreted as positive or negative feelings from someone if they have to carry out the behavior to be determined (Sandi et al., 2021). Attitudes towards use are conceptualized as a form of acceptance or rejection as an effect of someone using technology in doing their work (Pebrina et al., 2021). Attitude reflects something we like or not (Widyarini, 2005). A person's attitude is made up of cognitive (cognitive), affective (affective), and behavior-related components (behavioral components). According to Hidayatullah (2021), attitude toward using is defined as positive or negative feelings from a person if he has to perform the behavior that will be determined "an individual's positive or negative feelings about performing the target behavior". Meanwhile, according to Priyanto et al (2017), attitudes towards use are the main key to the successful acceptance of e-learning technology by teachers. Based on research conducted by Kim et al, (2014) the attitude toward using variables can be measured using five indicators, namely: Feeling positive when using the application, feeling happy with the application, being satisfied with the application, using the application is a good idea and using the application is a wise idea.

#### Electronic word of mouth

Electronic word of mouth is any "positive and negative statement made by potential customers, actual customers, or former customers about a product or company, which is available to many people and institutions through the internet" (Thurau, et al., 2004). Therefore, to take advantage of the power of Ewom, companies must first understand and identify who is using the web effectively to spread their opinions, make their own news, or shake a company (Cakim, 2010). Today the web has created opportunities for Ewom to communicate through various media such as discussion forums, newsgroups, blogs, and social networking (Goldsmith, 2006). Based on research from Su et al, (2016), there are several indicators of word of mouth, namely: giving positive reviews, recommending brands to others, and referencing brands to others.

#### Usefulness

According to Davis, perceived usefulness is the degree or circumstance at which a person thinks that utilizing a specific method will increase performance (Gahtani, 1999 and Davis, 1989). This perception is measured through indicators such as productivity (productivity), effectiveness (effectiveness), importance to the task (important to job), and overall usefulness (overall usefulness). (Davis, 1989). According to Jogiyanto (2008), perceived utility refers to how much people think utilizing technology will help them perform better at work. According to research by Hassanein and Head (2007) measuring perceived usefulness using the following indicators: applications provide quality information, applications can help improve user performance, applications can increase user effectiveness in accessing information and applications are useful in finding services.

### Ease of use

Davis (1989), referenced by Gahtani (2001), defined perceived ease of use as a degree or state where a person thinks using a specific system doesn't need any effort (free of effort). Jogiyanto (2008) suggests the definition of perceived convenience as the extent to which individuals believe that using technology will be free from effort. According to Brown (2002) and Aditya Fradana (2011), people will perceive technology as being easier to use if the commands are simple to find and understand. Heidjen et al. (2003) measure perceived ease of use using the following indicators: Easy to learn to use the application, Easy to get what you are looking for in the application, interaction in the application is clear and easy to understand, flexible in interacting and the application is easy to use.

#### Trust

Trust is an important factor that can develop relationships with others (Alaaraj et al, 2018; 2016; Alkhawaldeh et al, 2015; 2016a). Trust is also considered an attitude in the use of social media which includes privacy and security issues (Cosalo et al, 2010; Ruiz Mafe et al, 2014). Trust is suggested it is an unconditional two-way action that one party expects from the other that is dealing with uncontrollable expectations and performance for both parties (Mayer et al, 1995). According to Meilatinova (2021), there are four indicators of trust, namely: trust in e-commerce sites, E-commerce will always keep its promises, trust in the information provided by e-commerce and E-commerce has a high commitment to users.

### Relationship between variables

#### Effect of electronic word of mouth on trust

The study's findings, according to research (Zaniel and Sorayanti, 2019), demonstrate that electronic word of mouth (e-WOM) has a favorable and significant impact on brand trust. This influence is based on e-WOM activities that, through interactions like reviews, can raise brand trust. According to studies (Charvia and Rezi, 2020), e-WOM has a favorable and considerable impact on brand trust. Therefore, brand trust will rise the more e-WOM social media users spread about OVO. The Effect of Electronic Word of Mouth (eWOM) on Brand Trust in social media Among College Students (Study on Nivea Body Lotion Products) by Twinarutami and Hermiati (2013) found that e-WOM has a favorable influence and is relevant to brand trust. Therefore, the hypothesis is:

**H1:** Electronic word of mouth has positive effect on trust of PLN mobile application'user.

#### Effect of usefulness on trust

According to Davis (1989), perceived usefulness is defined as the degree to which people believe employing technology will enhance their ability to accomplish their jobs. A person won't use an information medium if he believes it to be of less value. According to Riani and Gunarso's research from 2020, perceived utility has a sizable impact on millennial customers of Indonesian Railways' (KAI) transportation services in Kebumen Regency's level of confidence. This demonstrates that when perceived utility increases, so does trust in the usage of the KAI Access program for online railway ticket purchases.

**H2:** Usefulness has a positive effect on trust of PLN mobile application'user.

#### The effect of ease of use on trust

Perceived ease of use, according to Davis (1989), is the degree to which a person thinks using a specific system doesn't involve much work or trouble. Davis (1989) asserts that the characteristics Davis (1989) define as easy to use include clear and intelligible, simple to use, simple to learn, controllable, and flexible (flexible). According to Riani and Gunarso's research from 2020, the millennial generation's faith in Indonesian Railways' (KAI) transportation services in Kebumen Regency is significantly impacted by perceived ease of use. This demonstrates that trust in using the KAI Access application to buy rail tickets online increases with perceived ease of use. Thus, the hypothesis is:

**H3**: Ease of use has a positive effect on trust of PLN mobile application'user.

# Effect of electronic word of mouth on attitude towards using

According to studies (Sinay, 2016), electronic word of mouth has a sizable positive impact on attitude. According to this finding, consumer attitudes are more positive the more electronic word of mouth there is. Elseidi and El-Baz (2016) discovered that eWOM significantly and favorably affects consumer perceptions. The persuasive influence of online reviews, both positive and negative, has a substantial impact on customer attitudes, as Lin and Xu's (2017) study on consumer trust in online reviews from various ethnic backgrounds demonstrated. According to Kudeshia and Kumar (2017), social media user participation can have a significant impact on how consumers feel about products. Thus, the hypothesis is:

**H4**: Electonic word of mouth has a positive effect on attitude towards using PLN mobile application.

#### The effect of usefulness on attitude toward using

According to Davis (1989), perceived usefulness is the assumption that using a certain information technology system will enhance one's ability to execute one's job and help those who utilize it (Wibowo, 2006). Empirical investigative studies on the adoption of mobile Internet banking technology were studied in studies by Nasri (2012), Tan et al. (2011), and Kim et al. (2010). Based on the findings of this study, it can be concluded that attitudes about using internet banking are significantly and positively associated to perceived utility. Thus, the hypothesis is:

**H5:** Usefulness has a positive effect on attitude towards using PLN mobile application.

# The effect of ease of use on attitude towards using

A person's perception of how easy it will be to utilize a technology system is known as perceived ease of use (Jogiyanto, 2008). Perceived ease of use has a beneficial impact on consumers' attitudes toward utilizing technology, according to a number of earlier research. Al-Somali et al. (2008) used the Technology Acceptance Model (TAM), which included individuals in Saudi Arabia, to explore the factors that affect the adoption of internet banking. Based on this research, the results show that perceived ease of use affects attitude towards using in the use of internet banking. The same research conducted by Putra in 2016 regarding the analysis of Ubersocial application recipients, the results of his research found that the perception of ease of use has an influence on application acceptance (attitude towards using) which means that the ease of using the application is the main effect of respondents using the social application. Therefore, the hypothesis is:

**H6**: Ease of use has a positive effect on attitude towards using PLN mobile application.

# The effect of trust on attitude toward using

The degree of trust influences user attitudes, and it explains why low levels of trust make users less likely to display the attitudes or behaviors that are appropriate at the moment of use (Ashari et al, 2018). As a result, with strong consumer confidence, it aids in directing attitudes toward using an application in the form of feelings. Therefore, the hypothesis is:

H7: Trust has a positive effect on attitude towards using PLN mobile application.

#### Effect of electronic word of mouth on attitude towards using and trust as mediating variables

The study's findings, according to research (Zaniel and Sorayanti, 2019), demonstrate that electronic word of mouth (e-WOM) has a favorable and significant impact on brand trust. This influence is based on e-WOM activities that, through interactions like reviews, can raise brand trust. According to studies (Charvia and Rezi, 2020), e-WOM has a favorable and considerable impact on brand trust. Therefore, brand trust will rise the more e-WOM social media users spread about OVO. The Effect of Electronic Word of Mouth (eWOM) on Brand Trust in social media among college students (Study on Nivea Body Lotion Products) by Twinarutami and Hermiati (2013) found that e-WOM has a favorable influence and is relevant to brand trust. The hypothesis is:

**H8:** Electonic word of mouth has positive effect on attitude towards using PLN mobile application mediated by trust.

# Effect of usefulness on attitude towards using and trust as mediating variables

According to Davis (1989), perceived usefulness is the assumption that using a certain information technology system will enhance one's ability to execute one's job and help those who utilize it (Wibowo, 2006). Empirical investigative studies on the adoption of mobile internet banking technology were studied in studies by Nasri (2012), Tan et al. (2011), and Kim et al. (2010). Based on the findings of this study, it can be concluded that attitudes about using internet banking are significantly and positively associated to perceived utility. According to Davis (1989), perceived usefulness is defined as the degree to which people believe employing a technology will enhance their ability to accomplish their jobs. A person won't use information medium if he believes it to be of less value. According to Riani and Gunarso's research from 2020, perceived utility has a sizable impact on millennial customers of Indonesian Railways' (KAI) transportation services in Kebumen Regency's level of confidence. This demonstrates that when perceived utility increases, so does trust in the usage of the KAI Access program for online railway ticket purchases. Hypothesis formulation is:

**H9**: Usefulness has a positive effect on attitude towards using PLN mobile application mediated by trust.

# The effect of ease of use on attitude towards using and trust as a mediating variable

A person's perception of how easy it will be to utilize a technology system is known as perceived ease of use (Jogiyanto, 2008). Perceived ease of use has a beneficial impact on consumers' attitudes toward utilizing technology, according to several earlier research. Using the Technology Acceptance Model (TAM), Al-Somali et al. (2008) looked at the factors that affect the adoption of internet banking using Saudi Arabian participants. Based on the findings of this study, it can be concluded that attitudes toward using internet banking are influenced by perceived ease of use. The same study, carried out by Putra in 2016, examined users of social applications, and its findings revealed that perceptions of ease of use have an impact on attitudes toward using applications. This indicates that respondents' use of the application is primarily due to its perceived ease of use. According to Riani and Gunarso's research from 2020, the millennial generation's faith in Indonesian Railways' (KAI) transportation services in Kebumen Regency is significantly impacted by perceived ease of use. This demonstrates that the trust in using the KAI Access application to buy rail tickets online increases with perceived ease of use.

**H10:** Ease of use has positive effect on attitude towards using PLN mobile application mediated by trust.

Based on the theory that has been explained, the conceptual framework in this study can be formulated as follows:

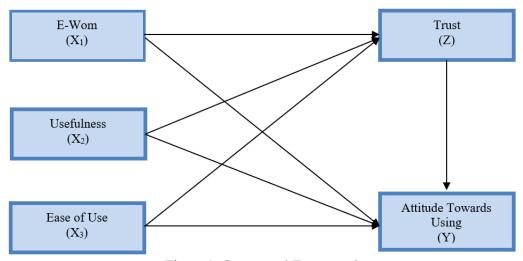


Figure 1. Conceptual-Framework

#### **METHOD**

Quantitative research is the type of research used. "Quantitative research is a study approach based on reality/symptoms/phenomena which are categorized as relatively fixed, concrete, observable, quantifiable, and symptoms are causative," claims Sugiyono (2018). Users of the PLN Mobile application make up the population here. Purposive sampling was used in this study to select 385 respondents as samples. SEM analysis approach using Smart-PLS software is the analysis method employed. In the study, primary data were used. The goal of data collecting for this project is to collect information that is reliable, accurate, and pertinent. The technique employed is the distribution of questionnaires in order to gather information in order to discuss the issues that are present in this study.

# **RESULT AND DISCUSSION**

#### Validity test

The extent of the variety of the manifest variables or indicators contained in the concept is described by the AVE value, which may be used to perform the validity test. Gozali and Latan (2012) assert that while doing validity

testing, the AVE value must be used. Additionally, for good validity, an AVE value of at least 0.5 is advised. The values for each variable's AVE (Average Variance Extracted) are listed in the table below.

Table 2 Average variance extracted (AVE)

Variable	AVE
Attitude Towards Using	0.5787
E-WOM	0.6441
Ease Of Use	0.6250
Trust	0.6189
Usefulness	0.6320

These findings show that the AVE value in all variables has satisfied the presumption that it must be more than 0.50 (AVE > 0.50). when the AVE value for any one of the four research variables is more than 0.5 (> 0.50). Therefore, it can be said that every variable in this study complied with the requirements of the validity test.

# **Reliability Test**

The objective of the reliability test is to demonstrate that the instrument can be utilized if it produces reliable data. The following table illustrates the two reliability measurements that must be observed in this test of dependability: composite reliability and Cronbach's alpha.

Table 3. Cronbach Alpha and Composite Reliability

Variable	Cronbach's Alpha (0.7)	Composite Reliability (0.7)	Keterangan
Attitude Towards Using	0,8176	0,8727	Reliable
E-Wom	0,7241	0,8444	Reliable
Ease Of Use	0,8497	0,8927	Reliable
Trust	0,7909	0,8657	Reliable
Usefulness	0,8000	0,8716	Reliable

It is clear from the data processing findings that each construct's Cronbach's alpha value and composite reliability value both surpass 0.7. According to the general rule, all variables from the researcher are considered trustworthy if the composite reliability and Cronbach's alpha values are both larger than 0.7 (> 0.7).

#### Structural model measurement (inner model)

Testing of the internal or structural model is done to determine how the construct, significant value, and R-square of the research model relate to one another. Using R-square for the dependent construct of the t-test and the significance of the coefficients of the structural route parameters, the structural model was assessed. The first step in evaluating the model with PLS is to examine the R-square for each dependent latent variable. R-square estimate using SmartPLS yielded the results shown below.

Table 4. Results of R-square analysis

Variable	R-Square Nilai Value		
Attitude towards using (Y)	0.5913		
Trust (Z)	0.3452		

The factors that are expected to have an impact on it may be used to explain the coefficient of determination using R-square, which displays an approximate percentage of independent or dependent variance. The better the model, the larger the R-square of a variable. R-square is only present in endogenous constructs, it should be noted.

# Hypothesis test

Information on the link between the study variables is extremely helpful provided by the significance of the calculated parameters. The value included in the output result for inner weight serves as the foundation for evaluating the hypothesis. The predicted result for evaluating the structural model is as follows. By examining the t-statistics produced by the structural model, one may test a hypothesis (Inner model). If the t-statistic is more than 1.96, the study hypothesis can be accepted. The findings of the hypothesis test are as follows:

# **Direct Effect Hypothesis**

In order to evaluate the direct effect hypothesis, the structural model's t-statistics are used (inner model). If the t-statistic is greater than 1.96, the study hypothesis is acceptable. The outcomes of the direct effect hypothesis test are as follows:

Table 5. Path Coefficient

		Sampel Asli (O)	Sampel Mean (M)	Standar Deviasi (STDEV)	T Statistik ( O/STDEV )	P Values
1	E-Wom -> Attitude Towards Using	0.210	0.209	0.063	3.311	0.001
2	Usefulness -> Attitude Towards Using	0.221	0.222	0.052	4.240	0.000
3	Ease Of Use -> Attitude Towards Using	0.362	0.364	0.053	6.729	0.000
4	E-Wom -> Trust	0.242	0.243	0.066	3.663	0.000
5	Usefulness -> Trust	0.297	0.303	0.060	4.928	0.000
6	Ease Of Use -> Trust	0.164	0.159	0.078	2.093	0.036
7	Trust -> Attitude Towards Using	0.150	0.150	0.057	2,611	0.009

Source: Primary Data 2022 (processed)

With an initial sample value of 0.210 and a P-value of 0.001 (P-Values 0.001 0.05), the output path coefficient value demonstrates that the outcomes of data analysis have an impact on the E-WOM variable on attitude toward use. Examining the t-statistic of 3.311, which has a value higher than the t-table (1.96 > t count 3.311), can demonstrate this. In other words, the first research hypothesis is supported since there is a positive correlation between the amount of E-WOM in the PLN Mobile application and the level of attitude and user approval of the application.

According to the data analysis findings, usefulness has a parameter coefficient of 0.221 and is significant at 0.000 (P-Values 0.000 0.05). It also has an impact on attitudes about usage. The t-statistic of 4.240, which has a value higher than the t-table (1.96 > t-count 4.240), might be used to demonstrate this. According to the data analysis findings, there is a strong correlation between usefulness and attitude toward usage, which implies that if the PLN Mobile application's degree of usefulness is improving or rising, this will influence or affect users' acceptance of the PLN Mobile Application. The second hypothesis in this study can thus be accepted considering this justification.

The data analysis findings also demonstrate that the attitude toward utilizing the variable is significantly impacted by the variable's simplicity of use. This is demonstrated by the t-statistic value of 6.729, which is higher than the t-table value of 1.96, as well as the coefficient value of 0.362 with a significance value of P-value of 0.000. Conclusion: The attitude and acceptance of the user might be influenced by how easily the user perceives the PLN Mobile program to be used. The more user-friendly the PLN Mobile application is, the more enthusiastically they will utilize it.

The initial sample size of 0.242 and a substantial P-Value of 0.000 (P Values 0.000 0.05) indicate that the link between the E-WOM components has an impact on trust. This may be demonstrated by looking at the t-statistic, which has a value bigger than the t-table (t-count 3.663 > t-table 1.96), with a value of 3.663. This confirms the fourth hypothesis of this study, according to which users' levels of confidence increase as E-WOM on the PLN Mobile application improves.

With an initial sample size of 0.297 and significance at 0.000 (P-Values 0.000 0.05), the data analysis results demonstrate that usefulness has an impact on trust. The t-statistic of 4.928, which has a value higher than the t-table (1.96), can be used to demonstrate this. This implies that the user's degree of confidence increases with the PLN Mobile application's functionality.

The results of data analysis also show that the ease-of-use variable has a significant effect on trust. It can be seen from the coefficient value of 0.164 with a significance value of 0.036 (smaller than 0.05). Then it is also proven by the t-statistic value of 2.093 where this value is greater than the t-table value of 1.96. It can be concluded that the user's perception of the ease of using the application can have a significant influence on the level of user confidence. If the PLN Mobile application has a good level of ease of use, this right will increase user confidence.

Furthermore, based on the results of the relationship between constructs, trust has an effect on attitude towards using with the original sample of 0.150 and significant at 0.009 (PValues 0.009 < 0.05). This can be proven by looking at the t-statistic of 2.611 which has a value greater than the t-table (t-count 2.611 > t-table 1.96). This means that the level of trust possessed by the user will affect the attitude towards using. If the user has a high level of trust in the PLN Mobile application, it will affect the good attitude and user acceptance of the PLN Mobile application.

# **Indirect Effect Hypothesis**

The indirect effect hypothesis can be accepted if it produces a t-statistic > 1.96.

Table 4. 18. Analysis of Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
E-Wom -> Trust -> Attitude Towards Using	0.036	0.037	0.018	2.003	0.0457
Usefulness -> Trust -> Attitude Towards Using	0.045	0.045	0.018	2.526	0.0119
Ease Of Use -> Trust -> Attitude Towards Using	0.025	0.024	0.017	1.483	0.1386

Source: Data Primer 2022 (diolah)

Based on Table 4.18 above, the value of t-statistics on the indirect effect of *E-WOM* on *attitude towards using* mediated by *trust* is 2.003 which is greater than the t-table of 1.96. Followed by a P-Value value of 0.036 which is smaller than 0.005. This means that there is a mediating role of *trust* on the influence of *E-WOM* on *attitude towards using*. The better the level *of e-wom* owned by the PLN Mobile application followed by a good level of *trust*, the more impact or influence on the attitude and acceptance of users.

Then based on the results of data analysis, the *t-statistic value of* the indirect effect of *usefulness* on *attitude towards using* through *trust* is 2.526 > 1.96. It can be concluded that *usefulness* has a significant effect on *attitude towards using* through *trust* in PLN Mobile application users. The better the user's perception of the use value of the PLN Mobile application, followed by the level of trust the higher it will have a significant impact on the high level of acceptance and user attitudes towards the PLN Mobile application. This means that *trust can* provide a mediating role or *trust is* able to mediate the influence between *usefulness and attitude* towards *using*.

Based on the results of this study, the *trust variable* does not mediate the effect *of ease of use* on *attitude towards using*. This can be seen from the t-statistic value of 1.483 which is smaller than the t-table of 1.96. This means the level of trust possessed by the user cannot mediate the effect *of ease of use* on *attitude towards using* on the use of the PLN Mobile application.

# **CONCLUSION**

Based on the analysis and discussion in the previous section, the following conclusions can be drawn:

- 1. E-wom has a significant positive effect on the attitude towards using variables. The better the level of electronic word of mouth in the PLN Mobile application, the better the user's attitude when using the PLN mobile application.
- 2. The usefulness variable has a significant positive effect on the attitude towards using a variable. This means that the better the user's belief that the PLN Mobile application can make it easier for them to make transactions, the better the attitude and acceptance of the users, they will feel positive and feel satisfied when using the PLN Mobile application.

- 3. Ease of use has a significant positive effect on the attitude towards using variable. This means that the easier the PLN Mobile application is to access, the more positive the attitude and user acceptance of the PLN Mobile application will be.
- 4. E-wom has a significant positive effect on the trust variable. The higher the e-WOM level in the PLN Mobile application, the more consumer confidence in using the PLN Mobile application will be.
- 5. The usefulness variable has a significant positive effect on the trust variable. This means that if consumers feel that the PLN Mobile application can provide benefits and improve their performance in conducting transactions and accessing services, this will significantly increase user trust.
- 6. The ease-of-use variable can have a significant positive effect on the trust variable. When users feel at ease when using the PLN Mobile application, this will have an impact on the level of trust that the user has. The easier the application to access and use, the higher the level of trust.
- 7. The trust variable has a significant positive effect on the attitude towards using variable. The higher the level of trust that the user has in the PLN Mobile application, this will further increase the positive attitude of the user.
- 8. The e-wom variable has a significant influence on attitude towards using with the mediating role of trust in PLN Mobile application users. This shows that the trust variable can provide a mediating role and increase the influence of the E-wom variable on attitude towards using and has a positive mediating effect.
- 9. The usefulness variable has a significant influence on attitude towards using with the mediating role of trust in PLN Mobile application users. The level of benefits obtained by users and followed by high trust; this will increase the positive attitude of users towards the use of the PLN Mobile application.
- 10. The trust variable does not mediate the effect of ease of use on attitude towards using. This means that the level of trust held by the user cannot be an intermediary to the effect of ease of use on attitude towards using on the PLN Mobile application.

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