

DAFTAR PUSTAKA

- Aldboush, H. H. H., & Ferdous, M. (2023). Building Trust in Fintech: An Analysis of Ethical and Privacy Considerations in the Intersection of Big Data, AI, and Customer Trust. *International Journal of Financial Studies*, 11(3). <https://doi.org/10.3390/ijfs11030090>
- Aw, E. C. X., Leong, L. Y., Hew, J. J., Rana, N. P., Tan, T. M., & Jee, T. W. (2024). Counteracting dark sides of robo-advisors: justice, privacy and intrusion considerations. *International Journal of Bank Marketing*, 42(1), 133–151. <https://doi.org/10.1108/IJBM-10-2022-0439>
- Campbell, S., Greenwood, M., Prior, S., Shearer, T., Walkem, K., Young, S., Bywaters, D., & Walker, K. (2020). Purposive sampling: complex or simple? Research case examples. *Journal of Research in Nursing*, 25(8), 652–661. <https://doi.org/10.1177/1744987120927206>
- Cao, D., Xie, Q., Yao, X., & Zheng, Y. (2023). Organic food consumption in China: food safety concerns, perceptions, and purchase behavior under the moderating role of trust. *Frontiers in Sustainable Food Systems*, 7. <https://doi.org/10.3389/fsufs.2023.1319309>
- Cao, X., De Zwaan, L., & Wong, V. (2025). Building trust in roboadvisory: technology, firm-specific and system trust. *Qualitative Research in Financial Markets*. <https://doi.org/10.1108/QRFM-02-2024-0033>
- Chang, T. S., & Hsiao, W. H. (2024). Understand resist use online customer service chatbot: an integrated innovation resist theory and negative emotion perspective. *Aslib Journal of Information Management*. <https://doi.org/10.1108/AJIM-12-2023-0551>
- Chen, Y., Aw, E. C. X., & Tan, G. W. H. (2025). Financial empowerment through robo-advisors: understanding the keys to trust and loyalty. *Industrial Management and Data Systems*, 125(6), 2178–2205. <https://doi.org/10.1108/IMDS-05-2024-0461>
- Daqar, M. A. M. A., Arqawi, S., & Karsh, S. A. (2020). Fintech in the eyes of Millennials and Generation Z (the financial behavior and Fintech perception). *Banks and Bank Systems*, 15(3), 20–28. [https://doi.org/10.21511/bbs.15\(3\).2020.03](https://doi.org/10.21511/bbs.15(3).2020.03)
- Dimitrova, I., Öhman, P., & Yazdanfar, D. (2022). Barriers to bank customers' intention to fully adopt digital payment methods. *International Journal of Quality and Service Sciences*, 14(5), 16-36. <https://doi.org/10.1108/IJQSS-03-2021-0045>
- Guerra-Carrillo, B., Katovich, K., & Bunge, S. A. (2017). Does higher education hone cognitive functioning and learning efficacy? Findings from a large and diverse sample. *PLoS ONE*, 12(8). <https://doi.org/10.1371/journal.pone.0182276>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate Data Analysis* (8th ed.). Cengage Learning EMEA. www.cengage.com/highered
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Third Edition* (3rd ed.). SAGE Publication.



- Hildebrand, C., & Bergner, A. (2021). Conversational robo advisors as surrogates of trust: onboarding experience, firm perception, and consumer financial decision making. *Academy of Marketing Science*, 49, 659–676. <https://doi.org/10.1007/s11747-020>
- Hill, B. V. (1973). Operational Definitions in Educational Research. *Australian Journal of Education*, 17(1), 25–33.
- Hong, X., Pan, L., Gong, Y., & Chen, Q. (2023). Robo-advisors and investment intention: A perspective of value-based adoption. *Information and Management*, 60(6). <https://doi.org/10.1016/j.im.2023.103832>
- Jiang, S., Tang, Y., & Lee, J. C. (2022). A Preliminary Study Exploring the Effects of Artificial Intelligence on Fintech Innovation Resistance. *2nd International Conference on Economic Development and Business Culture (ICEDBC)*, 923–927. https://doi.org/10.2991/978-94-6463-036-7_136
- Kaur, P., Dhir, A., Singh, N., Sahu, G., & Almotairi, M. (2020). An innovation resistance theory perspective on mobile payment solutions. *Journal of Retailing and Consumer Services*, 55. <https://doi.org/10.1016/j.jretconser.2020.102059>
- Kaur, S., & Arora, S. (2021). Role of perceived risk in online banking and its impact on behavioral intention: trust as a moderator. *Journal of Asia Business Studies*, 15(1), 1–30. <https://doi.org/10.1108/JABS-08-2019-0252>
- Kautish, P., Siddiqui, M., Siddiqui, A., Sharma, V., & Alshibani, S. M. (2023). Technology-enabled cure and care: An application of innovation resistance theory to telemedicine apps in an emerging market context. *Technological Forecasting and Social Change*, 192. <https://doi.org/10.1016/j.techfore.2023.122558>
- Khanra, S., Dhir, A., Kaur, P., & Joseph, R. P. (2021). Factors influencing the adoption postponement of mobile payment services in the hospitality sector during a pandemic. *Journal of Hospitality and Tourism Management*, 46, 26–39. <https://doi.org/10.1016/j.jhtm.2020.11.004>
- Kumar, P., Chauhan, S., & Jaiswal, M. P. (2022). An innovation resistance theory perspective on home service applications: The moderating role of country context. *International Journal of Consumer Studies*, 46(6), 2300–2317. <https://doi.org/10.1111/ijcs.12787>
- Lee, G., & Kim, Y. (2022). Effects of Resistance Barriers to Service Robots on Alternative Attractiveness and Intention to Use. *SAGE Open*, 12(2). <https://doi.org/10.1177/21582440221099293>
- Lee, J. C., Jiang, S. Q., & Tang, Y. (2025). Examining the impacts of artificial intelligence characteristics on user resistance to financial robo-advisors. *Information Technology and People*. <https://doi.org/10.1108/ITP-07-2024-0921>
- Leong, L. Y., Hew, T. S., Ooi, K. B., & Lin, B. (2021). A meta-analysis of consumer innovation resistance: is there a cultural invariance? *Industrial Management and Data Systems*, 121(8), 1784–1823. <https://doi.org/10.1108/IMDS-12-2020-0741>
- Leung, W. K. S., Chang, M. K., Cheung, M. L., & Shi, S. (2022). Swift trust development and prosocial behavior in time banking: A trust transfer and social



- support theory perspective. *Computers in Human Behavior*, 129. <https://doi.org/10.1016/j.chb.2021.107137>
- Liang, L. J., Choi, H. C., & Joppe, M. (2018). Exploring the relationship between satisfaction, trust and switching intention, repurchase intention in the context of Airbnb. *International Journal of Hospitality Management*, 69, 41-48. <http://dx.doi.org/10.1016/j.ijhm.2017.10.015>
- Nel, J., & Boshoff, C. (2021). "I just don't like digital-only banks, and you should not use them either": Traditional-bank customers' opposition to using digital-only banks. *Journal of Retailing and Consumer Services*, 59. <https://doi.org/10.1016/j.jretconser.2020.102368>
- Neuman, W. Lawrence. (2014). *Social research methods : qualitative and quantitative approaches*. Pearson.
- Parasuraman, A., & Grewal, D. (2000). The impact of technology on the quality-value-loyalty chain: A research agenda. In *Academy of Marketing Science. Journal; Winter* (Vol. 28).
- Ram, S., & Sheth, J. N. (1989). Consumer resistance to innovations: The marketing problem and its solutions. *Journal of Consumer Marketing*, 6(2), 5. <https://doi.org/10.1108/EUM0000000002542>
- Ray, A., Bala, P. K., & Dwivedi, Y. K. (2022). Exploring Barriers Affecting e-Health Service Continuance Intention in India: From the Innovation Resistance Theory Stance. *Asia Pacific Journal of Information Systems*, 32(4), 890-915. <https://doi.org/10.14329/APJIS.2022.32.4.890>
- Rühr, A. (2020). *Robo-Advisor Configuration: An Investigation of User Preferences and the Performance-Control Dilemma*. https://aisel.aisnet.org/ecis2020_rp/94
- Stewart, K. J. (2003). Trust transfer on the world wide web. *Organization Science*, 14(1), 5-17. <https://www.jstor.org/stable/3086029>
- Talwar, M., Corazza, L., Bodhi, R., & Malibari, A. (2024). Why do consumers resist digital innovations? An innovation resistance theory perspective. *International Journal of Emerging Markets*, 19(11), 4327-4342. <https://doi.org/10.1108/IJOEM-03-2022-0529>
- Torno, A., & Torno, V. (2021). *Robo-What?, Robo-Why?, Robo-How?-A Systematic Literature Review of Robo-Advice*. <https://www.researchgate.net/publication/352519187>
- Xia, H., Zhang, Q., Zhang, J. Z., & Zheng, L. J. (2023). Exploring investors' willingness to use robo-advisors: mediating role of emotional response. *Industrial Management and Data Systems*, 123(11), 2857-2881. <https://doi.org/10.1108/IMDS-07-2022-0400>
- Yi, T. Z., Rom, N. A. M., Hassan, N. M., Samsurijan, M. S., & Ebekoziem, A. (2023). The Adoption of Robo-Advisory among Millennials in the 21st Century: Trust, Usability and Knowledge Perception. *Sustainability (Switzerland)*, 15(7). <https://doi.org/10.3390/su15076016>



Zhang, L., Pentina, I., & Fan, Y. (2021). Who do you choose? Comparing perceptions of human vs robo-advisor in the context of financial services. *Journal of Services Marketing*, 35(5), 634–646. <https://doi.org/10.1108/JSM-05-2020-0162>