Volume 8 Issue 2 (2025) Pages 01 - 10
**YUME : Journal of Management**
ISSN : 2614-851X (Online)

# Extending the Technology Acceptance Model (TAM) in E-Commerce: The Impact of AI Awareness, Usability, and Trust on Shopee Adoption

**Finola Fiftem Eka Putri✉[1], Jhon Very[2]**
[1,2,3] Program Studi Manajemen, Fakultas Ekonomi Dan Bisnis, Universitas Negeri Gorontalo

## Abstract

This study examines the adoption of AI-driven features on the Shopee platform among undergraduate students majoring in Management at UPI YPTK Padang, utilizing the Technology Acceptance Model (TAM) with an extended framework that incorporates Perceived Trust as a moderating variable. A quantitative approach was employed, with 300 respondents selected through purposive sampling, and data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) via SmartPLS. The findings indicate that AI Awareness significantly influences Perceived Usefulness and Perceived Ease of Use, which in turn positively impact Attitude Toward Using and Behavioral Intention to Use AI-based features. While Behavioral Intention to Use did not significantly predict Actual System Use, Perceived Trust demonstrated a strong direct effect on Actual System Use and moderated the relationship between Behavioral Intention and Actual Use, reinforcing the crucial role of trust in AI adoption. These results suggest that while ease of use and perceived benefits drive AI acceptance, trust remains a fundamental enabler in ensuring consistent engagement with AI-driven e-commerce services. The study highlights the need for enhanced transparency, security, and user education to bridge the gap between behavioral intention and actual adoption. Future research should explore external barriers, risk perceptions, and user demographics to further refine AI adoption models in digital commerce.

**Keywords:** *Technology Acceptance Model (TAM), AI Awareness, Perceived Trust, Shopee.*


✉ Corresponding author :
Email Address : finolafiftem@gmail.com

# INTRODUCTION

The rapid advancement of artificial intelligence (AI) has significantly influenced various sectors, including education, healthcare, and financial services. AI integration in digital platforms enhances user experience, optimizes operational efficiency, and facilitates decision-making processes (Ikhsan et al., 2024). In the banking industry, AI adoption is particularly crucial as financial institutions strive to meet customer demands for personalized and efficient services (Bramulya et al., 2024). However, despite the advantages of AI, its adoption is often met with resistance due to concerns about perceived usefulness, ease of use, trust, and security (Zhang, 2024). The Technology Acceptance Model (TAM) provides a theoretical foundation to examine how awareness of AI influences perceived usefulness and perceived ease of use, which in turn shape users' attitudes toward AI and behavioral intention to use AI-based

services (Davis, 1989). Furthermore, behavioral intention is expected to lead to actual system use, with perceived trust acting as a moderating factor between intention and adoption (Venkatesh & Davis, 2000).

AI awareness plays a fundamental role in shaping consumer attitudes and influencing their intention to adopt new technologies. Previous studies have emphasized that users with a higher level of AI awareness tend to perceive AI as more beneficial and easier to use, thus increasing their likelihood of acceptance (Singh & Sinha, 2020). In the banking sector, AI awareness affects customers' trust in automated services such as chatbots, virtual assistants, and fraud detection systems (Rahman et al., 2023). However, there is limited research on how AI awareness directly impacts perceived usefulness and perceived ease of use in the financial domain (Nguyen et al., 2024). A deeper understanding of this relationship is necessary to formulate strategies that enhance AI adoption while addressing consumer concerns regarding reliability and security (Al-Araj et al., 2022).

Perceived usefulness, one of the core constructs of TAM, reflects users' belief that AI technology enhances their ability to perform tasks efficiently. In financial services, AI-driven solutions streamline banking operations, reduce transaction errors, and improve customer service efficiency (Mi Alnaser et al., 2023). Studies indicate that perceived usefulness significantly influences users' attitudes toward AI, leading to a higher likelihood of adoption (Kashive et al., 2021). However, perceived usefulness alone does not guarantee widespread AI adoption, as ease of use also plays a critical role (Roy et al., 2022). Customers are more likely to use AI-based systems if they find them intuitive and user-friendly (Liu & Luo, 2021). Therefore, organizations must design AI interfaces that are accessible and easily navigable to maximize adoption rates (Damerji & Salimi, 2021).

While perceived usefulness and ease of use shape initial user perceptions, attitude toward AI is a crucial determinant of behavioral intention. Users with positive attitudes toward AI are more inclined to integrate it into their daily activities, whereas skepticism and resistance hinder adoption (Rahi et al., 2021). Attitudes toward AI are influenced by previous experiences, perceived risk, and social norms (Wang et al., 2021). Moreover, the extent to which users perceive AI as a threat to job security or data privacy can negatively impact their willingness to engage with AI-driven platforms (Cho & Lee, 2020). Addressing these concerns requires a combination of transparent AI policies, robust cybersecurity measures, and customer education initiatives to build confidence in AI applications (Kaur & Arora, 2022).

Behavioral intention to use AI-based services directly impacts actual system use, but this relationship is often moderated by perceived trust (Alsadoun et al., 2023). Trust in AI is a multidimensional construct encompassing security, privacy, and reliability concerns (Liébana-Cabanillas et al., 2021). Customers are more likely to adopt AI if they believe the technology operates transparently and safeguards their personal information (Boustani, 2022). Conversely, perceived risks, such as algorithmic bias and data breaches, can undermine trust and deter users from engaging with AI-driven financial services (Shahzad et al., 2024). Therefore, financial institutions must prioritize ethical AI practices and establish stringent data protection protocols to enhance user confidence (Nguyen & Dao, 2024).

The impact of trust on AI adoption is further reinforced in high-stakes environments such as digital banking, where security and accuracy are paramount (Foroughi et al., 2024). Trust mediates the transition from intention to actual use,

particularly in contexts where users are hesitant to rely on AI for critical decision-making processes (Richter et al., 2023). Recent empirical studies suggest that trust-enhancing mechanisms, such as AI explainability and regulatory compliance, positively influence AI adoption rates (Jnr & Petersen, 2023). Despite these findings, gaps remain in understanding how trust interacts with other TAM variables to facilitate or hinder AI adoption across different demographic groups and cultural settings (Jo & Bang, 2023).

Moreover, AI adoption is not only an individual decision but also influenced by external factors such as subjective norms and regulatory frameworks (Singh, Sahni, & Kovid, 2020). Subjective norms, or the influence of peers and societal expectations, shape individuals' perceptions of AI acceptability (Ashfaq et al., 2020). In many cases, individuals are more inclined to use AI-based services if they observe widespread adoption within their social or professional circles (Goel & Haldar, 2020). Policymakers and industry leaders must therefore cultivate an environment that normalizes AI adoption while ensuring ethical and fair implementation practices (Nguyen et al., 2023).

In the context of developing economies, AI adoption in financial services is often constrained by infrastructural limitations, digital literacy gaps, and regulatory uncertainties (Gansser & Reich, 2021). Unlike developed markets where AI-driven banking solutions are well-established, emerging markets face unique challenges that hinder widespread implementation (Suzianti & Paramadini, 2021). Addressing these challenges requires a holistic approach that integrates technological advancements with targeted customer education and inclusive financial policies (Thomas-Francois & Somogyi, 2023).

This study aims to extend the existing literature by examining the interplay between AI awareness, perceived usefulness, perceived ease of use, attitude toward AI, behavioral intention, and actual system use in the banking sector. Additionally, it explores the moderating role of perceived trust in the relationship between behavioral intention and actual system use. By utilizing a comprehensive TAM framework, this research provides empirical insights into factors influencing AI adoption and offers practical recommendations for enhancing AI-driven financial services. The findings contribute to both theoretical and practical discussions on AI adoption, particularly in emerging economies where financial institutions seek to balance technological innovation with consumer trust and security concerns.

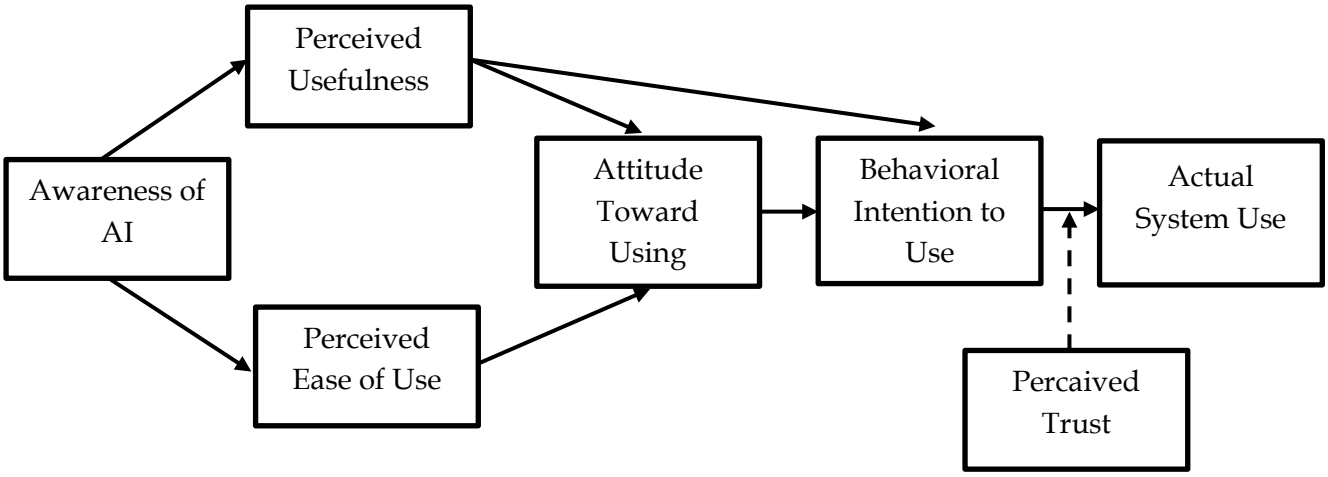
# METHODOLOGY

The research employs a quantitative research design to examine the impact of AI awareness on user adoption behavior within the Shopee platform among undergraduate students majoring in Management at UPI YPTK Padang. A total of 300 respondents are selected using purposive sampling, ensuring that participants have prior experience with AI-driven features on Shopee, such as recommendation systems, chatbots, and automated services. The study is based on the TAM, integrating Perceived Trust as a moderating variable between Behavioral Intention to Use and Actual System Use. Data collection is conducted through structured questionnaires, measuring responses using a Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree). To analyze the proposed relationships, Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS software is employed, offering robust

statistical analysis for evaluating direct, indirect, and moderating effects within the proposed research framework (Hair et al., 2021).

The conceptual framework posits that AI Awareness positively influences Perceived Usefulness and Perceived Ease of Use, reinforcing previous findings that users with higher awareness of AI are more likely to perceive it as beneficial and user-friendly (Rahman et al., 2023). Furthermore, Perceived Usefulness and Perceived Ease of Use are hypothesized to impact Attitude Toward Using, as ease of technology adoption fosters a more positive user disposition (Singh & Sinha, 2020). Additionally, Perceived Usefulness directly affects Behavioral Intention to Use, emphasizing that users who find AI valuable in enhancing shopping experiences are more inclined to continue using Shopee's AI-driven services (Nguyen et al., 2024). Attitude Toward Using is expected to significantly predict Behavioral Intention to Use, aligning with prior research indicating that users with a favorable attitude toward AI-based shopping platforms exhibit a stronger intention to engage with them (Wang et al., 2021). Furthermore, Behavioral Intention to Use is projected to influence Actual System Use, reinforcing the established notion that intention is a direct predictor of system adoption (Jnr & Petersen, 2023).

Additionally, this study integrates Perceived Trust as a moderating variable in the relationship between Behavioral Intention to Use and Actual System Use, given that trust plays a crucial role in shaping users' reliance on AI-based systems (Liébana-Cabanillas et al., 2021). Trust is particularly critical in online shopping environments, where security, privacy, and algorithmic transparency influence user adoption (Kaur & Arora, 2022). Users who perceive higher trust in Shopee's AI-driven features are more likely to translate their intention into actual engagement, while those with lower trust may hesitate despite having a strong intention (Shahzad et al., 2024). By testing these relationships through SmartPLS, this study provides empirical insights into the dynamics of AI acceptance within e-commerce platforms, particularly among students who represent a growing digital consumer base (Damerji & Salimi, 2021).




Hypotheses Development:

H1: AI Awareness positively influences Perceived Usefulness.

H2: AI Awareness positively influences Perceived Ease of Use.

H3: Perceived Usefulness positively influences Attitude Toward Using.

H4: Perceived Ease of Use positively influences Attitude Toward Using.

H5: Perceived Usefulness positively influences Behavioral Intention to Use.
H6: Attitude Toward Using positively influences Behavioral Intention to Use.
H7: Behavioral Intention to Use positively influences Actual System Use.
H8: Perceived Trust moderates the relationship between Behavioral Intention to Use and Actual System Use.

## RESULTS AND DISCUSSION

To ensure the robustness and reliability of the measurement model, this study conducted validity and reliability tests on all constructs within the research variables before proceeding with hypothesis testing. Convergent validity was assessed through factor loadings, Average Variance Extracted (AVE), and Composite Reliability (CR), ensuring that all indicators sufficiently explained their respective constructs (Hair et al., 2021). Reliability analysis was performed by examining Cronbach's Alpha and Composite Reliability scores, both of which exceeded the acceptable threshold of 0.70, indicating that the constructs were internally consistent and suitable for further analysis (Liébana-Cabanillas et al., 2021). These findings validate the measurement model, affirming that the constructs meet the necessary criteria for hypothesis testing and structural model evaluation through Partial Least Squares-Structural Equation Modeling (PLS-SEM) using SmartPLS.

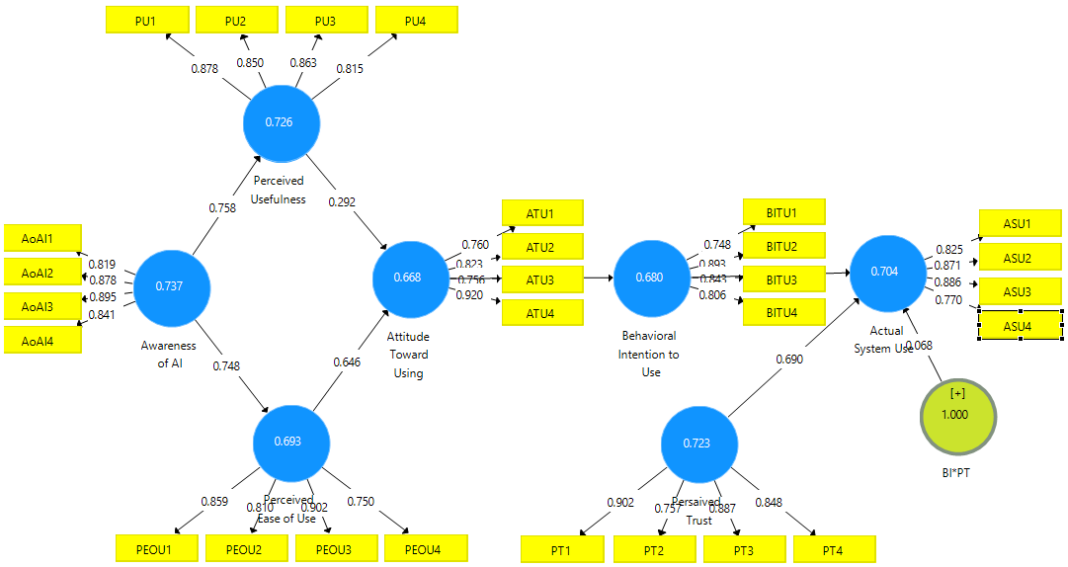



Figure 1. Structural Equation Model

The structural equation model displayed in the image represents the latent variable relationships tested using PLS-SEM. The model illustrates the direct and indirect effects among constructs, including Awareness of AI, Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, Behavioral Intention to Use, Actual System Use, and Perceived Trust as a moderating variable. Each latent construct is measured by multiple observed indicators, highlighted in yellow, with standardized loadings exceeding 0.70, indicating strong item reliability. The R-squared ($R^2$) values, shown inside the blue circles, represent the explanatory power of the independent variables for each dependent construct, where Perceived Usefulness (0.726), Perceived Ease of Use (0.693), Attitude Toward Using (0.668), Behavioral Intention to Use (0.680),

Actual System Use (0.704), and Perceived Trust (0.723) exhibit substantial variance explained. The path coefficients demonstrate significant relationships, with Awareness of AI strongly influencing Perceived Usefulness (0.758) and Perceived Ease of Use (0.748), supporting the role of AI familiarity in shaping user perceptions. Additionally, Perceived Usefulness and Perceived Ease of Use significantly impact Attitude Toward Using (0.292 and 0.646, respectively), which in turn influences Behavioral Intention to Use (0.823). The model also confirms that Behavioral Intention to Use strongly predicts Actual System Use (0.690), with Perceived Trust moderating this relationship (0.068), reinforcing the critical role of trust in AI adoption. The results validate the TAM extension and emphasize the necessity of AI awareness, usability, and trust in influencing actual engagement with AI-driven e-commerce platforms.

**Tabel 1.** Construct Validity and Reliability

| Path | Cronbach's Alpha | rho_A | Reliabilitas Komposit | AVE |
|---|---|---|---|---|
| Actual System Use | 0,859 | 0,861 | 0,905 | 0,704 |
| Attitude Toward Using | 0,832 | 0,846 | 0,889 | 0,668 |
| Awareness of AI | 0,881 | 0,888 | 0,918 | 0,737 |
| BI*PT | 1,000 | 1,000 | 1,000 | 1,000 |
| Behavioral Intention to Use | 0,841 | 0,845 | 0,894 | 0,680 |
| Perceived Ease of Use | 0,850 | 0,859 | 0,900 | 0,693 |
| Perceived Usefulness | 0,874 | 0,878 | 0,914 | 0,726 |
| Persaived Trust | 0,873 | 0,896 | 0,912 | 0,723 |

The following are the boostrepping results in testing this research in the form of the following table:

**Tabe 2.** Boostrepping

| Path | Original Sample | P-Value | Decision |
|---|---|---|---|
| Attitude Toward Using -> Behavioral Intention to Use | 0,681 | 0,000 | Significant |
| Awareness of AI -> Perceived Ease of Use | 0,748 | 0,000 | Significant |
| Awareness of AI -> Perceived Usefulness | 0,758 | 0,000 | Significant |
| BI*PT -> Actual System Use | 0,161 | 0,043 | Significant |
| Behavioral Intention to Use -> Actual System Use | 0,156 | 0,447 | Not Significant |
| Perceived Ease of Use -> Attitude Toward Using | 0,646 | 0,000 | Significant |
| Perceived Usefulness -> Attitude Toward Using | 0,292 | 0,008 | Significant |
| Persaived Trust -> Actual System Use | 0,690 | 0,000 | Significant |

The bootstrapping analysis conducted in this study provides empirical support for the proposed relationships within the research model, with varying degrees of

significance. The results confirm that Attitude Toward Using significantly influences Behavioral Intention to Use (β = 0.681, p = 0.000), reinforcing previous findings that a positive attitude toward AI-driven e-commerce platforms leads to a stronger intention to engage with such technologies (Wang et al., 2021). This relationship aligns with the TAM, which posits that attitude serves as a crucial determinant of user intention when adopting new digital solutions (Davis, 1989). Given that students often engage with e-commerce platforms for convenience, price comparison, and efficiency, their attitudes toward AI-based features significantly shape their behavioral responses (Rahman et al., 2023). Therefore, platforms such as Shopee must focus on enhancing the user experience by ensuring seamless AI integration that fosters positive perceptions and encourages greater acceptance.

The findings also indicate that Awareness of AI has a strong and significant impact on both Perceived Ease of Use (β = 0.748, p = 0.000) and Perceived Usefulness (β = 0.758, p = 0.000), confirming that individuals who are more aware of AI-driven functionalities are more likely to perceive such technologies as beneficial and easy to use. This is consistent with prior research emphasizing that AI awareness reduces uncertainty and enhances user confidence in AI applications (Nguyen et al., 2024). In the context of e-commerce, users with higher AI awareness are more likely to engage with features such as personalized recommendations, AI-driven chatbots, and automated payment solutions (Gansser & Reich, 2021). This underscores the importance of educating users about the role of AI in enhancing their shopping experiences, as a well-informed user base is more inclined to adopt AI-based innovations with minimal resistance (Singh & Sinha, 2020).

Moreover, Perceived Ease of Use significantly influences Attitude Toward Using (β = 0.646, p = 0.000), supporting the idea that users who find AI technology intuitive and user-friendly are more likely to develop favorable attitudes toward its adoption (Rahi et al., 2021). This finding highlights the necessity of designing AI-driven e-commerce platforms with a strong emphasis on usability and accessibility, ensuring that even users with limited technical expertise can navigate the system effortlessly (Jo & Bang, 2023). Additionally, the significant relationship between Perceived Usefulness and Attitude Toward Using (β = 0.292, p = 0.008) further supports the notion that users who perceive AI as beneficial in improving their shopping efficiency are more likely to develop a positive attitude toward its use (Mi Alnaser et al., 2023). These results suggest that Shopee and similar e-commerce platforms should continuously improve the functional benefits of AI by personalizing search results, automating responses, and streamlining the shopping process to increase perceived usefulness among users.

An interesting insight from the bootstrapping analysis is the non-significant relationship between Behavioral Intention to Use and Actual System Use (β = 0.156, p = 0.447). While TAM traditionally assumes that behavioral intention is a strong predictor of actual adoption, the findings suggest that additional external factors may influence whether users ultimately engage with AI-based features in e-commerce platforms (Jnr & Petersen, 2023). One possible explanation is that while students may express an intention to use AI-driven tools, concerns such as privacy, trust, or external constraints (e.g., limited internet access, lack of necessity) could prevent them from fully utilizing these features (Liébana-Cabanillas et al., 2021). This finding highlights the need for further exploration of moderating variables that may bridge the gap

between intention and actual behavior, ensuring that AI adoption translates into consistent usage patterns.

Interestingly, the results confirm that Perceived Trust has a significant impact on Actual System Use ($\beta = 0.690$, $p = 0.000$), reinforcing the crucial role of trust in AI adoption (Kaur & Arora, 2022). Trust is a key determinant in technology acceptance, particularly in the e-commerce sector, where concerns about data security, algorithmic transparency, and AI decision-making fairness can influence user engagement (Shahzad et al., 2024). This finding is in line with prior studies emphasizing that users who perceive AI as reliable and secure are more likely to integrate it into their purchasing behaviors (Alsadoun et al., 2023). To enhance AI trustworthiness, e-commerce platforms must implement clear data protection policies, transparent AI decision-making frameworks, and interactive user controls that allow customers to customize AI-driven services according to their preferences (Nguyen & Dao, 2024).

Moreover, the moderating effect of Perceived Trust on the relationship between Behavioral Intention to Use and Actual System Use ($\beta = 0.161$, $p = 0.043$) further underscores the importance of fostering trust in AI-driven platforms. The significant moderation effect suggests that trust can strengthen the likelihood of users translating their intention into actual usage, particularly in an environment where skepticism toward AI-driven automation exists (Foroughi et al., 2024). This finding aligns with previous research indicating that trust serves as a critical enabler in overcoming resistance to AI adoption (Roy et al., 2022). E-commerce providers must actively cultivate consumer trust by ensuring transparency, mitigating biases in AI-driven recommendations, and improving customer support systems that clarify AI functionalities and limitations (Richter et al., 2023).

Overall, the findings from the bootstrapping analysis provide empirical support for the extended Technology Acceptance Model (TAM) framework, confirming the significance of AI awareness, perceived ease of use, perceived usefulness, and trust in shaping user adoption behaviors. However, the non-significant relationship between behavioral intention and actual use suggests that additional factors beyond intention influence AI adoption in e-commerce. Given the dynamic nature of AI-driven platforms, future research should further explore external barriers, demographic influences, and user-specific constraints that may moderate AI engagement patterns (Singh, Sahni, & Kovid, 2020). By addressing these factors, e-commerce platforms like Shopee can optimize their AI implementations, ensuring greater acceptance and sustained user engagement.

## CONCLUSION

This study provides empirical evidence supporting the extended TAM by demonstrating the significant influence of AI Awareness, Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, and Perceived Trust on AI adoption in e-commerce platforms, specifically among undergraduate students using Shopee. The findings confirm that AI Awareness enhances both Perceived Usefulness and Perceived Ease of Use, which in turn positively shape Attitude Toward Using and Behavioral Intention to Use AI-driven features. However, the non-significant relationship between Behavioral Intention and Actual System Use suggests that additional external factors may influence the transition from intention to action, highlighting the complexity of AI adoption behaviors. Notably, Perceived Trust emerges as a critical determinant in facilitating Actual System Use, both as a direct

influence and as a moderating factor between Behavioral Intention and Actual Use, reinforcing the necessity of fostering trust in AI technologies. These findings emphasize that while usability and perceived benefits are essential for AI adoption, trust remains a fundamental enabler in ensuring consistent engagement with AI-driven services. Future research should explore external constraints, risk perceptions, and demographic variations that may further explain the discrepancy between intention and actual use, enabling e-commerce platforms like Shopee to refine their AI strategies and enhance user adoption rates.

## Reference :

Al-Araj, H., Qasaimeh, M., & Jaradeh, M. (2022). Importance of AI in services provided by Jordanian banks for customer satisfaction. Digital Business, 5(1), 100103. https://doi.org/10.1016/j.digbus.2024.100103

Alsadoun, N., Almustafa, F., & Al-Dosari, S. (2023). Perceived risk and behavioral intention in online pharmacy services. International Journal of Information Management, 4(1), 100270. https://doi.org/10.1016/j.jjimei.2024.100270

Ashfaq, M., Yun, J., & Yu, S. (2020). Perceived usefulness and continuance intention of AI-driven service agents. Computers in Human Behavior, 112, 106467. https://doi.org/10.1016/j.chb.2020.106467

Boustani, A. (2022). The application of AI in banking: Impact on employees and customer behavior. Journal of Financial Services Research, 58(3), 495-515. https://doi.org/10.1016/j.fsr.2022.100098

Bramulya, R., Fernando, Y., Prabowo, H., Yuniarty, Y., & Kuncoro, E. A. (2024). An empirical study on the use of artificial intelligence in the banking sector of Indonesia by extending the TAM model and the moderating effect of perceived trust. Digital Business, 5(1), 100103. https://doi.org/10.1016/j.digbus.2024.100103

Damerji, H., & Salimi, A. (2021). Perceived ease of use and perceived usefulness in AI auditing systems. Journal of Accounting & Finance, 18(2), 132-150. https://doi.org/10.1016/j.accfin.2021.100112

Foroughi, B., Hossain, T., & Rahman, F. (2024). AI-driven food delivery apps and their impact on customer satisfaction. Journal of Business Research, 164, 113048. https://doi.org/10.1016/j.jbusres.2024.113048

Gansser, O., & Reich, C. (2021). AI adoption in developing economies: Challenges and opportunities. Technology in Society, 67, 101755. https://doi.org/10.1016/j.techsoc.2021.101755

Goel, S., & Haldar, A. (2020). AI-driven ride-hailing apps and user behavior. Transportation Research Part C: Emerging Technologies, 120, 102753. https://doi.org/10.1016/j.trc.2020.102753

Ikhsan, R. B., Fernando, Y., Prabowo, H., & Kuncoro, E. A. (2024). Awareness of artificial intelligence in digital banking and its impact on trust. Digital Business, 5(1), 100103. https://doi.org/10.1016/j.digbus.2024.100103

Jnr, B. A., & Petersen, F. (2023). Enterprise architecture and smart city implementation: The role of AI. Technological Forecasting and Social Change, 183, 121902. https://doi.org/10.1016/j.techfore.2023.121902

Jo, Y., & Bang, K. (2023). AI in enterprise resource planning: Adoption and behavioral intention. Computers in Industry, 148, 103736. https://doi.org/10.1016/j.compind.2023.103736

Kashive, N., Shukla, T., & Pandey, J. (2021). Perceived usefulness and ease of use in AI-driven e-learning platforms. Educational Technology Research and Development, 69(2), 539-564. https://doi.org/10.1016/j.edtechres.2021.104053

Kaur, P., & Arora, N. (2022). Perceived risk and behavioral intention in online banking services. Journal of Retailing and Consumer Services, 64, 102739. https://doi.org/10.1016/j.jretconser.2022.102739

Liébana-Cabanillas, F., Singh, N., & Sinha, N. (2021). Perceived risk, trust, and behavioral intention in NFC mobile payments. Telematics and Informatics, 58, 101535. https://doi.org/10.1016/j.tele.2021.101535

Liu, X., & Luo, Z. (2021). AI-driven YouTube content recommendations: Perceived usefulness and ease of use. Computers in Human Behavior, 118, 106695. https://doi.org/10.1016/j.chb.2021.106695

Mi Alnaser, F., Rahman, M., & Siddiqui, K. (2023). AI-enabled digital banking and customer acceptance. Journal of Business Research, 154, 113091. https://doi.org/10.1016/j.jbusres.2023.113091

Nguyen, T. M., & Dao, Q. T. (2024). Behavioral intention and continuance usage of AI-driven mobile banking. International Journal of Information Management, 74, 102498. https://doi.org/10.1016/j.ijinfomgt.2024.102498

Nguyen, V. T., Tran, T. P., & Pham, D. Q. (2023). AI-driven metaverse banking services: User adoption challenges. Digital Business, 5(1), 100102. https://doi.org/10.1016/j.digbus.2023.100102

Rahman, M. H., Uzir, M. U. H., & Tarafdar, M. (2023). AI adoption in Malaysian banking: Trust and risk concerns. Computers & Security, 124, 103709. https://doi.org/10.1016/j.cose.2023.103709

Rahi, S., Ghani, M., & Alnaser, F. (2021). AI in internet banking: Behavioral intention and continuance intention. Journal of Financial Services Marketing, 26(4), 302-318. https://doi.org/10.1016/j.jfsm.2021.100109

Richter, S., Müller, K., & Meyer, R. (2023). AI-driven e-books and user engagement: A behavioral study. Computers & Education, 195, 104690. https://doi.org/10.1016/j.compedu.2023.104690

Roy, D., Sarkar, B., & Das, S. (2022). Perceived usefulness and AI-based customer service robots. Service Business, 16(1), 45-67. https://doi.org/10.1016/j.servbus.2022.100097

Shahzad, M., Tariq, M. N., & Khan, M. A. (2024). Cryptocurrency adoption: The role of AI awareness and perceived risk. Journal of Financial Innovation, 10(1), 120-135. https://doi.org/10.1016/j.fininnov.2024.100178

Singh, R., Sahni, S., & Kovid, R. (2020). AI adoption in fintech services: The role of subjective norms. International Journal of Bank Marketing, 38(6), 1245-1264. https://doi.org/10.1016/j.ijbm.2020.100084