

DAFTAR PUSTAKA

- Aboobucker, I., & Bao, Y. (2018). What obstruct customer acceptance of internet banking? Security and privacy, risk, trust and website usability and the role of moderators. *Journal of High Technology Management Research*, 29(1), 109–123. <https://doi.org/10.1016/j.hitech.2018.04.010>
- Adhikari, K., & Panda, R. K. (2018). Users' Information Privacy Concerns and Privacy Protection Behaviors in Social Networks. *Journal of Global Marketing*, 31(2), 96–110. <https://doi.org/10.1080/08911762.2017.1412552>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Alfianika, N. (2018). *Buku ajar metode penelitian pengajaran bahasa Indonesia*. Deepublish.
- Alhawamdeh, L. N., Alsmadi, A. A., Al-Okaily, M., & Al-Sartawi, A. (2024). *The Rise of Open Banking: Analyzing Consumer Trust and Data Privacy Concerns BT - Artificial Intelligence and Economic Sustainability in the Era of Industrial Revolution 5.0* (A. M. A. Musleh Al-Sartawi & A. I. Nour, Eds.; pp. 243–257). Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-56586-1_19
- APJII. (2024). APJII Jumlah Pengguna Internet Indonesia Tembus 221 Juta Orang. [Www.Apjii.or.Id. https://apjii.or.id/berita/d/apjii-jumlah-pengguna-internet-indonesia-tembus-221-juta-orang](https://www.apjii.or.id/berita/d/apjii-jumlah-pengguna-internet-indonesia-tembus-221-juta-orang)
- Bandura, A. (1977). Self-efficacy: toward a unifying theory of behavioral change. *Psychological Review*, 84(2), 191–215. <https://doi.org/10.1037//0033-295x.84.2.191>
- Bandura, A., Adams, N. E., Hardy, A. B., & Howells, G. N. (1980a). Tests of the generality of self-efficacy theory. *Cognitive Therapy and Research*, 4(1), 39–66. <https://doi.org/10.1007/BF01173354>
- Bandura, A., Adams, N. E., Hardy, A. B., & Howells, G. N. (1980b). Tests of the generality of self-efficacy theory. *Cognitive Therapy and Research*, 4(1), 39–66. <https://doi.org/10.1007/BF01173354>
- Bélanger, F., & Crossler, R. E. (2011). Privacy in the Digital Age: A Review of Information Privacy Research in Information. In *Source: MIS Quarterly* (Vol. 35, Issue 4).
- Boerman, S. C., Kruikemeier, S., & Zuiderveen Borgesius, F. J. (2021a). Exploring Motivations for Online Privacy Protection Behavior: Insights From Panel Data. *Communication Research*, 48(7), 953–977. <https://doi.org/10.1177/0093650218800915>
- Boerman, S. C., Kruikemeier, S., & Zuiderveen Borgesius, F. J. (2021b). Exploring Motivations for Online Privacy Protection Behavior: Insights From Panel Data. *Communication Research*, 48(7), 953–977. <https://doi.org/10.1177/0093650218800915>

- Chan, A., Maharani, M., & Tresna, W. (2020). *PERBANDINGAN PENGALAMAN PENGGUNA PADA APLIKASI MOBILE GO-JEK DAN GRAB (STUDI PADA KONSUMEN PT GO-JEK DAN PT GRAB INDONESIA DI DKI JAKARTA) (STUDY ON PT . GO-JEK AND PT . GRAB INDONESIA CONSUMER IN DKI JAKARTA) APLIKASI MOBILE GO-JEK DAN GRAB (STUDI P. March.* <https://doi.org/10.24198/adbbispreneur.v2i2.13183>
- Chin, W. W. (1998). Commentary: Issues and Opinion on Structural Equation Modeling. In *Quarterly* (Vol. 22, Issue 1).
- Condiotte, M. M., & Lichtenstein, E. (1981a). Self-efficacy and relapse in smoking cessation programs. *Journal of Consulting and Clinical Psychology*, 49(5), 648–658. <https://doi.org/10.1037/0022-006x.49.5.648>
- Condiotte, M. M., & Lichtenstein, E. (1981b). Self-efficacy and relapse in smoking cessation programs. *Journal of Consulting and Clinical Psychology*, 49(5), 648–658. <https://doi.org/10.1037/0022-006x.49.5.648>
- Cong, M. V. H., Nguyen, C. H., Nhu, L. T., & Tran, T. T. (2024). A STUDY ON THE IMPACTS OF SAFETY AND SECURITY ON CONSUMER'S INTENTION TO USE ELECTRONIC WALLETS IN HANOI. *Innovative Marketing*, 20(4), 85–99. [https://doi.org/10.21511/im.20\(4\).2024.08](https://doi.org/10.21511/im.20(4).2024.08)
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- Debb, S. M., & McClellan, M. K. (2021a). Perceived Vulnerability As a Determinant of Increased Risk for Cybersecurity Risk Behavior. *Cyberpsychology, Behavior, and Social Networking*, 24(9), 605–611. <https://doi.org/10.1089/cyber.2021.0043>
- Debb, S. M., & McClellan, M. K. (2021b). Perceived Vulnerability As a Determinant of Increased Risk for Cybersecurity Risk Behavior. *Cyberpsychology, Behavior, and Social Networking*, 24(9), 605–611. <https://doi.org/10.1089/cyber.2021.0043>
- Fruin, D., Pratt, C., & Owen, N. (2006). Protection Motivation Theory and Adolescents' Perceptions of Exercise1. *Journal of Applied Social Psychology*, 22, 55–69. <https://doi.org/10.1111/j.1559-1816.1992.tb01521.x>
- Gefen, D., Karahanna, E., & Straub, D. (2003a). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27, 51–90. <https://doi.org/10.2307/30036519>
- Gefen, D., Karahanna, E., & Straub, D. (2003b). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27, 51–90. <https://doi.org/10.2307/30036519>
- Ghozali, I. (2008). *Structural equation modeling: teori, konsep, dan aplikasi dengan Program Lisrel 8.80*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariete SPSS 23*.
- Ghozali, I., & Latan, H. (2015). Partial least squares konsep, teknik dan aplikasi menggunakan program smartpls 3.0 untuk penelitian empiris. *Semarang: Badan Penerbit UNDIP*, 4(1).
- Hair, J. F. ., Hult, G. T. M. ., Ringle, C. M. ., & Sarstedt, Marko. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage.

- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. In *European Business Review* (Vol. 31, Issue 1, pp. 2–24). Emerald Group Publishing Ltd. <https://doi.org/10.1108/EBR-11-2018-0203>
- Herath, T., & Rao, H. R. (2009). *Protection motivation and deterrence: a framework for security policy compliance in organisations*. August 2008, 106–125. <https://doi.org/10.1057/ejis.2009.6>
- Ifinedo, P. (2012a). Understanding information systems security policy compliance: An integration of the theory of planned behavior and the protection motivation theory. *Computers and Security*, 31(1), 83–95. <https://doi.org/10.1016/j.cose.2011.10.007>
- Ifinedo, P. (2012b). Understanding information systems security policy compliance: An integration of the theory of planned behavior and the protection motivation theory. *Computers and Security*, 31(1), 83–95. <https://doi.org/10.1016/j.cose.2011.10.007>
- Imam Ghozali, H. L. (2015). *Partial least squares konsep, teknik dan aplikasi menggunakan program SmartPLS 3.0 untuk penelitian empiris* (Ed.2.). Badan Penerbit Universitas Diponegoro.
- Indriasari, E., Prabowo, H., Gaol, F. L., & Purwandari, B. (2022). Digital Banking: Challenges, Emerging Technology Trends, and Future Research Agenda. *International Journal of E-Business Research (IJEBR)*, 18(1), 1–20. <https://doi.org/10.4018/IJEBR.309398>
- iNews.id. (2024). *Lahir di Era Internet, Pertumbuhan Bank Digital di Indonesia Didorong Gen Z*. iNews.id.
- Kar, A. K. (2021). What Affects Usage Satisfaction in Mobile Payments? Modelling User Generated Content to Develop the “Digital Service Usage Satisfaction Model.” *Information Systems Frontiers*, 23(5), 1341–1361. <https://doi.org/10.1007/s10796-020-10045-0>
- King, B. (2019). *Bank 4.0: Banking everywhere, never at a bank*. Marshall Cavendish International Asia Pte Ltd.
- Koufaris, M., & Hampton-Sosa, W. (2004a). The development of initial trust in an online company by new customers. *Information & Management*, 41(3), 377–397. <https://doi.org/https://doi.org/10.1016/j.im.2003.08.004>
- Koufaris, M., & Hampton-Sosa, W. (2004b). The development of initial trust in an online company by new customers. *Information & Management*, 41(3), 377–397. <https://doi.org/https://doi.org/10.1016/j.im.2003.08.004>
- KumparanBISNIS. (2024). *Bank Digital Jadi Pilihan Para Gen Z, SeaBank Jadi yang Paling Banyak Dipilih*.
- Kuncoro, E. A., Ikhsan, R. B., Kurniawan, Prabowo, H., Sari, R. K., & Yuniarty. (2020, October 15). The Role of Security and Privacy for Continuance Intention: Learn from Users of M-Banking Services. *6th International Conference on Computing, Engineering, and Design, ICCED 2020*. <https://doi.org/10.1109/ICCED51276.2020.9415830>
- Kurniawan, H. (2015). Partial Least Square (Pls) Sebagai Metode Alternatif Sem Berbasis Varians (Lisrel) Dalam Eksplorasi Data Survey Dan Data Mining. *Jurnal Telematika*, 7(1), 1–3. <https://doi.org/10.61769/telematika.v7i1.49>

- Lappeman, J., Marlie, S., Johnson, T., & Poggenpoel, S. (2023). Trust and digital privacy: willingness to disclose personal information to banking chatbot services. *Journal of Financial Services Marketing*, 28(2), 337–357. <https://doi.org/10.1057/s41264-022-00154-z>
- Larose, R., Rifon, N., & Enbody, R. J. (2008). Promoting Personal Responsibility for Internet Safety. *Commun. ACM*, 51, 71–76. <https://doi.org/10.1145/1325555.1325569>
- Lee, Y., & Larsen, K. R. (2009a). Threat or coping appraisal : determinants of SMB executives ' decision to adopt anti-malware software. *February*, 177–187. <https://doi.org/10.1057/ejis.2009.11>
- Lee, Y., & Larsen, K. R. (2009b). Threat or coping appraisal : determinants of SMB executives ' decision to adopt anti-malware software. *February*, 177–187. <https://doi.org/10.1057/ejis.2009.11>
- Lenaini, I., Islam, U., Raden, N., & Palembang, F. (2021). *TEKNIK PENGAMBILAN SAMPEL PURPOSIVE DAN*. 6(1), 33–39.
- Li, X., Hess, T. J., & Valacich, J. S. (2008). Why do we trust new technology? A study of initial trust formation with organizational information systems. In *Journal of Strategic Information Systems* (Vol. 17, Issue 1). <https://doi.org/10.1016/j.jsis.2008.01.001>
- Maddux, J. E., & Rogers, R. W. (1983). Protection motivation and self-efficacy: A revised theory of fear appeals and attitude change. *Journal of Experimental Social Psychology*, 19(5), 469–479. [https://doi.org/10.1016/0022-1031\(83\)90023-9](https://doi.org/10.1016/0022-1031(83)90023-9)
- Maddux, J. E., & Stanley, M. A. (1986). Self-efficacy theory in contemporary psychology: An overview. *Journal of Social and Clinical Psychology*, 4(3), 249–255. <https://doi.org/10.1521/jscp.1986.4.3.249>
- Malhotra, N., Kim, S. S., & Agarwal, J. (2004). *Internet Users ' Information Privacy Concerns (IUIPC): The Construct , the Scale , and a Causal Model* *Internet Users ' Information Privacy Concerns (IUIPC): The Construct , the Scale ... Naresh K Malhotra; Sung S Kim; James Agarwal*. December. <https://doi.org/10.1287/isre.1040.0032>
- Martens, M., Wolf, R. De, & Marez, L. De. (2019). Computers in Human Behavior Investigating and comparing the predictors of the intention towards taking security measures against malware , scams and cybercrime in general. *Computers in Human Behavior*, 92(May 2018), 139–150. <https://doi.org/10.1016/j.chb.2018.11.002>
- Martínez-Navalón, J.-G., Fernández-Fernández, M., & Alberto, F. P. (2023). Does privacy and ease of use influence user trust in digital banking applications in Spain and Portugal? *International Entrepreneurship and Management Journal*, 19(2), 781–803. <https://doi.org/10.1007/s11365-023-00839-4>
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995a). An integrative model of organizational trust. *The Academy of Management Review*, 20(3), 709–734. <https://doi.org/10.2307/258792>
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995b). An integrative model of organizational trust. *The Academy of Management Review*, 20(3), 709–734. <https://doi.org/10.2307/258792>

- Milne, G. R., & Boza, M.-E. (1999a). Trust and concern in consumers' perceptions of marketing information management practices. *Journal of Interactive Marketing*, 13(1), 5–24. [https://doi.org/https://doi.org/10.1002/\(SICI\)1520-6653\(199924\)13:1<5::AID-DIR2>3.0.CO;2-9](https://doi.org/https://doi.org/10.1002/(SICI)1520-6653(199924)13:1<5::AID-DIR2>3.0.CO;2-9)
- Milne, G. R., & Boza, M.-E. (1999b). Trust and concern in consumers' perceptions of marketing information management practices. *Journal of Interactive Marketing*, 13(1), 5–24. [https://doi.org/https://doi.org/10.1002/\(SICI\)1520-6653\(199924\)13:1<5::AID-DIR2>3.0.CO;2-9](https://doi.org/https://doi.org/10.1002/(SICI)1520-6653(199924)13:1<5::AID-DIR2>3.0.CO;2-9)
- Milne, G. R., Labrecque, L. I., & Cromer, C. (2009). Toward an understanding of the online consumer's risky behavior and protection practices. *Journal of Consumer Affairs*, 43(3), 449–473. <https://doi.org/10.1111/j.1745-6606.2009.01148.x>
- Milne, S., Sheeran, P., & Orbell, S. (2000a). Prediction and intervention in health-related behavior: A meta-analytic review of protection motivation theory. *Journal of Applied Social Psychology*, 30(1), 106–143. <https://doi.org/10.1111/j.1559-1816.2000.tb02308.x>
- Milne, S., Sheeran, P., & Orbell, S. (2000b). Prediction and intervention in health-related behavior: A meta-analytic review of protection motivation theory. *Journal of Applied Social Psychology*, 30(1), 106–143. <https://doi.org/10.1111/j.1559-1816.2000.tb02308.x>
- Miraja, B. A., Persada, S. F., Prasetyo, Y. T., Belgawan, P. F., & Redi, A. A. N. P. (2019). Applying protection motivation theory to understand Generation Z students intention to comply with educational software anti piracy law. *International Journal of Emerging Technologies in Learning*, 14(18), 39–52. <https://doi.org/10.3991/ijet.v14i18.10973>
- OJK. (2016). Panduan Penyelenggara Digital Branch Oleh Bank Umum. *Penyelenggaraan Digital Branch Oleh Bank Umum*, 1(1), 1–9.
- Pavlou, P. A. (2011). *T HEORY AND R EVIEW S TATE OF THE I NFORMATION P RIVACY L ITERATURE : W HERE A RE W E N OW AND W HERE S HOULD W E G O ?* 35(4), 977–988.
- Permana, S., Program, M., Ilmu, D., & Parahyangan, U. K. (2022). *PENGATURAN PERLINDUNGAN DATA PRIBADI* Sukarelawati Permana *Keywords :* 8, 386–414. <https://doi.org/10.25123/vej.v8i2.5213>
- Perneger, T. V., Courvoisier, D. S., Hudelson, P. M., & Gayet-Ageron, A. (2015). Sample size for pre-tests of questionnaires. *Quality of Life Research*, 24(1), 147–151. <https://doi.org/10.1007/s11136-014-0752-2>
- Populix. (2024a). *Studi Analisis Ekosistem dan Persepsi terhadap Bank Digital di Indonesia*.
- Populix. (2024b). *Studi Analisis Ekosistem dan Persepsi terhadap Bank Digital di Indonesia*. <https://s3.ap-southeast-1.amazonaws.com/prod.private.populix.co/populix-landing-page/survey-report/digitalbanking2024.pdf?X-Amz-Algorithm=AWS4-HMAC-SHA256&X-Amz-Content-Sha256=UNSIGNED-PAYLOAD&X-Amz-Credential=AKIA6K4SQLVH5DRCCNIP%2F20240923%2Fpopulix-southeas>

- Rippetoe, P. A., & Rogers, R. W. (1987a). Effects of components of protection-motivation theory on adaptive and maladaptive coping with a health threat. In *Journal of Personality and Social Psychology* (Vol. 52, Issue 3, pp. 596–604). American Psychological Association. <https://doi.org/10.1037/0022-3514.52.3.596>
- Rippetoe, P. A., & Rogers, R. W. (1987b). Effects of components of protection-motivation theory on adaptive and maladaptive coping with a health threat. In *Journal of Personality and Social Psychology* (Vol. 52, Issue 3, pp. 596–604). American Psychological Association. <https://doi.org/10.1037/0022-3514.52.3.596>
- Rogers, R. W. (1975). A Protection Motivation Theory of Fear Appeals and Attitude Change1. *The Journal of Psychology*, 91(1), 93–114. <https://doi.org/10.1080/00223980.1975.9915803>
- Rogers W., R. (1983a). Cognitive and physiological processes in fear appeals and attitude change: a revised theory of protection motivation. *Social Psychophysiology: A Sourcebook*, January 1983, 153–177.
- Rogers W., R. (1983b). Cognitive and physiological processes in fear appeals and attitude change: a revised theory of protection motivation. *Social Psychophysiology: A Sourcebook*, October, 153–177.
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). Partial Least Squares Structural Equation Modeling. In *Handbook of Market Research* (pp. 1–47). Springer International Publishing. https://doi.org/10.1007/978-3-319-05542-8_15-2
- SeaBank. (2021). *Laporan Tahunan SeaBank*. 37.
- SeaBank. (2023). Cara Membuka Rekening SeaBank. <https://doi.org/https://www-ori.seabank.co.id/daftar>
- SeaBank. (2024a). *Informasi Perusahaan*.
- SeaBank. (2024b). Lebih Untung di SeaBank. <https://www.seabank.co.id/>
- Septianto, M. A. D., Priharsari, D., & ... (2022). Analisis Kesediaan Berbagi Identitas Digital berdasarkan PMT: Perceived Severity, Perceived Vulnerability, Response Efficacy, dan Usia. ... *Teknologi Informasi Dan ...*, 6(11), 5532–5540.
- Siregar, S. (2013). *Metode penelitian kuantitatif: dilengkapi dengan perhitungan manual & SPSS*.
- Skalkos, A., Stylios, I., Karyda, M., & Kokolakis, S. (2021a). *Users' Privacy Attitudes towards the Use of Behavioral Biometrics Continuous Authentication (BBCA) Technologies: A Protection Motivation Theory Approach*. 743–766.
- Skalkos, A., Stylios, I., Karyda, M., & Kokolakis, S. (2021b). *Users' Privacy Attitudes towards the Use of Behavioral Biometrics Continuous Authentication (BBCA) Technologies: A Protection Motivation Theory Approach*. 743–766.
- Smith, H. J., Milberg, S. J., Burke, S. J., & Hall, O. N. (2014). *Privacy : Concerns Organizational*. 20(2), 167–196.

- Solove, D. J., & Washington, G. (2006). *A Taxonomy of Privacy University of Pennsylvania Law Review*. 477.
- Srivastava, C., Mahendar, G., & Vandana, V. (2021a). Adoption of contactless payments during COVID-19 pandemic –An integration of Protection Motivation Theory (PMT) and Unified Theory of Acceptance and Use of Technology (UTAUT). *Academy of Marketing Studies Journal*, 25(1), 2678.
- Srivastava, C., Mahendar, G., & Vandana, V. (2021b). Adoption of contactless payments during COVID-19 pandemic –An integration of Protection Motivation Theory (PMT) and Unified Theory of Acceptance and Use of Technology (UTAUT). *Academy of Marketing Studies Journal*, 25(1), 2678. <https://search.proquest.com/openview/caf951e06e5ad3d64b4e3bcb0a10ebb8/1?pq-origsite=gscholar&cbl=38744>
- Sugiyono, D. (2013). *Metode penelitian pendidikan pendekatan kuantitatif, kualitatif dan R&D*.
- Sugiyono, P. D. (2019). Metode Penelitian Kuantitatif Kualitatif dan R&D (M. Dr. Ir. Sutopo. S. Pd. ALFABETA, Cv.
- Supardi. (2016). Populasi dan Sampel Penelitian. *Unisia*, 0(17 SE-Articles), 100–108. <https://doi.org/10.20885/unisia.v0i17.5325>
- Supranto, J. (2003). *Metode Riset dalam Pemasaran*. Rineka Cipta.
- Swani, K., Milne, G. R., & Slepchuk, A. N. (2021). Revisiting Trust and Privacy Concern in Consumers' Perceptions of Marketing Information Management Practices: Replication and Extension. *Journal of Interactive Marketing*, 56(xxxx), 137–158. <https://doi.org/10.1016/j.intmar.2021.03.001>
- Task, J., & Transformation, F. (2012). *Guide for Conducting Risk Assessments*. September.
- Thakur, R., & Srivastava, M. (2014). Adoption readiness, personal innovativeness, perceived risk and usage intention across customer groups for mobile payment services in India. *Internet Research*, 24(3), 369–392. <https://doi.org/10.1108/IntR-12-2012-0244>
- Vance, A., Siponen, M., & Pahnila, S. (2012). Information & Management Motivating IS security compliance: Insights from Habit and Protection Motivation Theory. *Information & Management*, 49(3–4), 190–198. <https://doi.org/10.1016/j.im.2012.04.002>
- Venkatesh, V., Morris, M., Davis, G., & Davis, F. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27, 425–478. <https://doi.org/10.2307/30036540>
- VISA. (2023). *New Horizons For Payments In Our Hyper-Digital Age: Consumer Payment Attitudes Study*. <https://www.visa.com.vn/dam/VCOM/regional/ap/singapore/global-elements/documents/visa-cpa-2023-report-ipvmc-final.pdf>
- Warkentin, M., Walden, E., Johnston, A. C., & Straub, D. W. (2016). Neural correlates of protection motivation for secure IT behaviors: An fMRI examination. *Journal of the Association for Information Systems*, 17(3), 194–215. <https://doi.org/10.17705/1jais.00424>
- Woon, I. M. Y., Tan, G. W., & Low, R. T. (2005a). *A PROTECTION MOTIVATION THEORY APPROACH TO HOME WIRELESS SECURITY*. 367–380.

- Woon, I. M. Y., Tan, G. W., & Low, R. T. (2005b). *A PROTECTION MOTIVATION THEORY APPROACH TO HOME WIRELESS SECURITY*. 367–380.
- Wurtele, S. K. (1988a). Increasing women's calcium intake: The role of health beliefs, intentions, and health value. *Journal of Applied Social Psychology*, 18(8, Pt 2), 627–639. <https://doi.org/10.1111/j.1559-1816.1988.tb00041.x>
- Wurtele, S. K. (1988b). Increasing women's calcium intake: The role of health beliefs, intentions, and health value. *Journal of Applied Social Psychology*, 18(8, Pt 2), 627–639. <https://doi.org/10.1111/j.1559-1816.1988.tb00041.x>
- Wurtele, S. K., & Maddux, J. E. (1987a). Relative contributions of protection motivation theory components in predicting exercise intentions and behavior. In *Health Psychology* (Vol. 6, Issue 5, pp. 453–466). Lawrence Erlbaum Associates. <https://doi.org/10.1037/0278-6133.6.5.453>
- Wurtele, S. K., & Maddux, J. E. (1987b). Relative contributions of protection motivation theory components in predicting exercise intentions and behavior. In *Health Psychology* (Vol. 6, Issue 5, pp. 453–466). Lawrence Erlbaum Associates. <https://doi.org/10.1037/0278-6133.6.5.453>
- Yamin, S. kurniawan, heri; (2011a). *Generasi baru mengolah data penelitian dengan partial least square path modeling:aplikasi dengan software XLSTAT,SmartPLS, dan Visual PLS*.
- Yamin, S. kurniawan, heri; (2011b). *Generasi baru mengolah data penelitian dengan partial least square path modeling:aplikasi dengan software XLSTAT,SmartPLS, dan Visual PLS*. http://slims.umn.ac.id//index.php?p=show_detail&id=3307
- Yao, E., Guo, D., Liu, S., & Zhang, J. (2024). The role of technology belief, perceived risk and initial trust in users' acceptance of urban air mobility: An empirical case in China. *Multimodal Transportation*, 3(4), 100169. <https://doi.org/https://doi.org/10.1016/j.multra.2024.100169>
- Youn, S. (2009). Autoprotección digital 1. *The Journal of Consumer Affairs*, 43(3), 389–418.