

Determining the Factors That Affect Resistance to Digital News Subscription During the COVID-19 Pandemic

Luk Sheng Chin, Wei Heng Loh, Ming Fong Tan, Zhi Hui Tan, Xiu Ming Loh, Voon Hsien Lee and Garry Wei Han Tan

EasyChair preprints are intended for rapid dissemination of research results and are integrated with the rest of EasyChair.

August 22, 2022

Determining the factors that affect resistance to digital news subscription during the COVID-19 pandemic.

Chin Luk Sheng¹, Loh Wei Heng², Tan Ming Fong³, Tan Zhi Hui⁴, Loh Xiu Ming⁵, Lee Voon Hsien⁶, Garry Tan Wei Han⁷.

¹ Universiti Tunku Abdul Rahman, 31900 Kampar, Malaysia nixonchinluksheng@lutar.my
² Universiti Tunku Abdul Rahman, 31900 Kampar, Malaysia lohweiheng@lutar.my
³ Universiti Tunku Abdul Rahman, 31900 Kampar, Malaysia tanmingfong@lutar.my
⁴ Universiti Tunku Abdul Rahman, 31900 Kampar, Malaysia ZHui00@lutar.my
⁵ Universiti Tunku Abdul Rahman, 31900 Kampar, Malaysia lohxm@utar.edu.my
⁶ Universiti Tunku Abdul Rahman, 31900 Kampar, Malaysia lohxm@utar.edu.my
⁷ UCSI University, 56000 Cheras, Malaysia GarryTan@ucsiuniversity.edu.my

Abstract. The subscription of digital services has increased due to the COVID-19 pandemic. However, this was not the same for digital news subscription which remained low. Therefore, this study looks to study the factors that influence the resistance to digital news subscription during the COVID-19 pandemic. In order to achieve this, the Innovation Resistance Theory was applied. Data was collected through an online survey that yielded 199 responses. Based on the results of the data analysis, two out of the five barriers were revealed to have insignificant relationships with resistance. With that said, value barrier, risk barrier, and image barrier were established as significant facilitators of resistance. Several insights were then proposed to news media companies. Moreover, this study fills the theoretical gap of comprehending the antecedents of resistance on digital news during the COVID-19 pandemic.

Keywords: Digital Resistance, Innovation Resistance Theory, Partial Least Squares-Structural Equation Modeling, COVID-19 Pandemic.

1 Introduction

Many innovations have been introduced to the general public in recent years as a result of rapid technological advancements. Some of these innovations have brought about significant changes to consumer behavior [1]. In particular, the internet has been serving as a catalyst when it comes to the digitalization of numerous everyday life activities. With that said, the widespread permeance of digital services have greatly improved our lives in many ways [2]. A digital alternative was afforded to the general public for the carrying out of daily activities which made it more convenient. Recently, the COVID-19 pandemic has further highlighted the significance of digital services in view of the rapid adoption of digital channels that were recorded all around the world [3].

Despite numerous digital services recording an overall surge in subscription during the COVID-19 pandemic [4], this was not the same for digital news in Malaysia. In particular, it was found that only 16% of Malaysians paid for digital news while in the midst of the COVID-19 pandemic [5]. This issue was further compounded by the decline in demand for printed newspaper. It was estimated that less than one million printed newspapers were sold daily which is a significant decline from its peak of 4.7 million copies sold daily in 2007 [6]. For a number of these companies, the aftermath of this decline was so significant that they ceased publication of its printed newspaper while some have totally shut down their operations [7].

The current study posits that above-mentioned issue is attributed to people's resistance towards digital news subscription. In general, resistance denotes the people's unwillingness to take a new or different action from the status quo [8]. Following that, resistance has widely been considered to be a key reason for the failure of countless innovative technologies and digital services [9,10]. Despite its significance, the studies on resistance has gotten comparatively lesser attention than adoption. As a result, there are substantially lesser studies on resistance in comparison to those on adoption [11].

Therefore, the objectives of this study are twofold: (1) to determine the barriers that influence the resistance to digital news subscription and (2) to establish the relevance of the Innovation Resistance Theory during the COVID-19 pandemic. Following that, this study is anticipated to provide numerous novel findings and insights. From the practical perspective, this study has significant contributions to business stakeholders. Particularly for digital news service providers, they would be able to develop business strategies that will reduce the resistance of subscription among their audience. Besides, this study will also contribute theoretically by extending current knowledge on resistance. More specifically, this study is among the scarce empirical studies to assess the effect of the Innovation Resistance Theory on digital news during the COVID-19 pandemic from a developing nation.

2 Literature Review

2.1 Innovation Resistance Theory

The Innovation Resistance Theory was introduced by Ram and Sheth [12] to serve as a theoretical framework to look into resistance. More specifically, the theory examines the barriers that would affect people's resistance towards innovative technologies and services. It has been postulated that people resist change because it tends to involve uncertainties and contradicts with current lifestyle habits [13]. Therefore, resistance is only a natural human response that plays a significant role in a person's behavior [14].

The Innovation Resistance Theory posits five barriers of resistance which are usage barrier, value barrier, risk barrier, image barrier, and tradition barrier [15]. These five barriers can be further categorized into active and passive resistance. Active resistance arises from the characteristics of a technology or service while passive resistance comes from the person's internal state [16]. With that said, the different facets of active resistance are captured by the functional barriers of usage barrier, value barrier, and risk barrier [17]. On the other hand, the different facets of passive resistance can be studied through psychological barriers which are image barrier and tradition barrier [11].

3 Hypotheses Development

3.1 Usage Barrier

Usage barrier refers to the perceived lack of usefulness by an individual towards a particular product or service [18]. Several past studies such as Kaur et al. [14] and Leong et al. [19] have found empirical support for the significant influence that usage barrier has on consumer behavior. Particularly in this research, non-subscribers may develop resistance as feel that subscribing to digital news would only result in an incremental increase of usefulness. Hence, the hypothesis below was developed:

H1: Usage barrier has a significantly positive relationship with resistance.

3.2 Value Barrier

Value barrier denotes the overall perceived lack of benefits when compared to the costs required to learn or use a particular service [19]. According to Mani and Chouk [20], value barrier typically refers to the perceived price of the service when it comes to the context of resistance. Value barrier is posited as relevant in this study given the fee required for the subscription of digital news. Hence, people would develop resistance if the fee is perceived to outweigh the benefits of subscribing to digital news. Overall, the hypothesis below was developed:

H2: Value barrier has a significantly positive relationship with resistance.

3.3 Risk Barrier

Risk barrier is related to the uncertainties that are inherent with the use of a service [21]. The risk can be categorized under financial, psychological, physical, or social. In this study, the risks involved with the subscription of digital news are financial, privacy, and security [13]. This is because resistance is higher when it involves financial transactions and high uncertainty [22]. Hence, the hypothesis below was developed:

H3: Risk barrier has a significantly positive relationship with resistance.

3.4 Image Barrier

Image barrier has been postulated to be present when an individual has a lack of self-image congruence [20]. More specifically, this happens when the individual feels that there is an incompatibility between his/her image and the image of the service. Subsequently, this situation would have an effect on the consumer's behavior [23]. In line with the above-mentioned, a number of past studies have found that image barrier has a significantly negative relationship with adoption intention [24,22]. As such, the following hypothesis was developed:

H4: Image barrier has a significantly positive relationship with resistance.

3.5 Tradition Barrier

Tradition barrier is involved when a user experience changes as a result of executing a certain action [18]. More precisely, tradition barrier is induced when the change is incompatible with the users' current norms, habits, and lifestyle [25]. This is because traditions are strongly embedded in the person and any possible conflict would result in strong resistance [14]. As such, the change in status from being a non-subscriber to a subscriber of digital news may result in resistance. Overall, the following hypothesis was developed:

H5: Tradition barrier has a significantly positive relationship with resistance.



Fig. 1. Proposed Conceptual Model.

4 Methodology

In view of the subject matter of this study, youths who were non-subscribers of digital newspapers were selected as the target respondents. In addition, the non-probability technique of purposive sampling was used as there is no sampling frame available for the target respondents [26,27]. In particular, the screening question ("I currently subscribe to digital newspaper") was included at the survey's cover page. Only those who indicated "No" were retained to complete the survey. Besides, the minimum sample size was determined with the G*Power software [28,29] which indicated 92 responses. Overall, 199 usable responses were collected which were higher than the recommended minimum sample sizes.

Besides, an online survey was utilized to collect the data for this study [30,31]. More specifically, the survey contained three sections which are the (1) cover page, (2) demographic, and (3) measurement items. The cover page included a brief introduction of the study and screening question while the demographic section captured the respondents' gender, age, occupation, and personal income. The final section included items that measured the dependent variable of resistance (three items) and independent variables of usage barrier (three items), value barrier (four items), risk barrier (five items), and image barrier (three items) with a 5-point Likert scale. Subsequently, the responses collected were analyzed with the PLS-SEM technique [32,33].

5 Analysis

5.1 Demographic Profile

As per Table 1, more than half of the respondents are female (54.77%), students (59.30%), and have a monthly allowance of RM999 and below (58.29%).

Characteristics	Description	Count	Percentage
Gender	Male	90	45.23
	Female	109	54.77
Age	19 years old and below	11	5.53
	20-29 years old	188	94.47
Occupation	Student	118	59.30
	Employee	68	34.17
	Self-Employed	6	3.02
	Unemployed	7	3.52
Personal Income / Allowance (per month)	RM999 and below	116	58.29
	RM1,000-RM1,999	28	14.07
	RM2,000-RM2,999	22	11.06
	RM3,000-RM3,999	20	10.05
	RM4,000-RM4,999	9	4.52
	RM5,000 and above	4	2.01

Table 1. Descriptive Analysis.

5.2 Common Method Bias (CMB)

The issue of CMB was assessed in this study as only one data collection tool was utilized. Based on Table 2, it can be concluded that CMB is not present as all Ra values were significant (p<0.001) [34]. This is in addition to the significantly higher average of Ra² (0.797) when compared to Rb² (0.001) [35,36].

Construct	Indicator	Substantive factor loading (Ra)	Ra ²	Method factor loading (Rb)	Rb ²
Resistance	RES1	0.827***	0.684	-0.021 ^{NS}	0.000
	RES2	0.713***	0.508	0.077 ^{NS}	0.006
	RES3	0.756***	0.572	-0.060 ^{NS}	0.004
Usage Barrier	UB1	0.938***	0.880	-0.244***	0.060
	UB2	0.711***	0.506	0.196**	0.038
	UB3	0.769***	0.591	0.018 ^{NS}	0.000
Value Barrier	VB1	0.955***	0.912	-0.178*	0.032
	VB2	0.835***	0.697	-0.046 ^{NS}	0.002
	VB3	0.872***	0.760	0.013 ^{NS}	0.000
	VB4	0.550***	0.303	0.227*	0.052
Risk Barrier	RB1	0.753***	0.567	0.073 ^{NS}	0.005
	RB2	0.940***	0.884	-0.157**	0.025
	RB3	0.855***	0.731	-0.124*	0.015
	RB4	0.756***	0.572	0.067 ^{NS}	0.004
	RB5	0.597***	0.356	0.162*	0.026
Image Barrier	IB1	0.970***	0.941	-0.198**	0.039
	IB2	0.752***	0.566	0.138*	0.019
	IB3	0.795***	0.632	$0.047 ^{\rm NS}$	0.002
Tradition Barrier	TB1	0.789***	0.623	0.070^{NS}	0.005
	TB2	0.792***	0.627	0.007 ^{NS}	0.000
	TB3	0.816***	0.666	-0.085 ^{NS}	0.007
Average		0.797	0.646	0.001	0.016

Table 2. Common Method Bias

Note: *** = p<0.001; ** = p<0.01; * = p<0.05; ^{NS} = p>0.05

5.3 Measurement Model Assessment

Based on Table 2, reliability was determined as all constructs recorded a Composite Reliability value of above the threshold of 0.7 [37,38]. Moreover, convergent validity was established as all values for average variance extracted are above 0.5 [39,40] whereas multicollinearity was absent as all values for variance inflation factor were lower than 5 [41,42].

Construct	Composite Reliability	Average Variance Extracted	Variance Inflation Factor
Resistance	0.809	0.586	-
Usage Barrier	0.836	0.632	1.946
Value Barrier	0.882	0.652	2.159
Risk Barrier	0.888	0.613	1.297
Image Barrier	0.874	0.698	2.618
Tradition Barrier	0.838	0.634	1.916

Table 3. Reliability, Convergent Validity, and Multicollinearity

As shown in Table 3, discriminant validity was also found to be present as every value for the original sample is below 0.9 [43,44]. This was further confirmed by the 2.5% and 97.5% confidence intervals which were all lower than 1 [45,46].

Da4h	Original Samula	Maan Samula	Confidence Interval		
rau	Original Sample	Mean Sample	2.5%	97.5%	
RES→RB	0.557	0.565	0.420	0.697	
RES→IB	0.746	0.754	0.622	0.879	
UB→RES	0.706	0.717	0.573	0.853	
UB→RB	0.478	0.484	0.324	0.641	
UB→IB	0.814	0.814	0.688	0.928	
UB→TB	0.676	0.671	0.489	0.823	
VB→RES	0.777	0.780	0.639	0.914	
VB→UB	0.801	0.800	0.669	0.923	
VB→RB	0.460	0.463	0.344	0.569	
VB→IB	0.858	0.858	0.763	0.942	
VB→TB	0.701	0.698	0.574	0.812	
RB→IB	0.474	0.480	0.357	0.602	
TB→RES	0.631	0.635	0.476	0.779	
TB→RB	0.546	0.561	0.393	0.726	
TB→IB	0.859	0.860	0.740	0.974	

Table 4. Discriminant Validity

Note: RES = Resistance; UB = Usage Barrier; VB = Value Barrier; RB = Risk Barrier; IB = Image Barrier; TB = Tradition Barrier.

5.4 Structural Model Assessment

With reference to Table 5, three out of the five hypotheses were supported at a significance level of 0.05. More specifically, the significant relationships were between value barrier (β =0.287, p<0.01), risk barrier (β =0.180, p<0.01), and image barrier (β =0.157, p<0.05) with resistance. These relationships correspond to H2, H3, and H4 respectively. Given the positive coefficient values for the above-mentioned hypotheses, they indicate that value barrier, risk barrier, and image barrier are significant facilitators of resistance. Contrarily, empirical support was not ascertained for H1 and H5. In other words, usage barrier and tradition barrier are insignificant antecedents of resistance. The results pertaining to the research model's predictive capabilities are provided in Table 6. More precisely, the value of Q² for resistance exceeds 0 which established the structural model's predictive relevance [47, 48]. Additionally, the research model captured an R² value of 0.408. In other words, it was able to account for 40.8% of the variance in resistance.

Table 5. Hypotheses Testing

Hypothesis	Relationship	Path Coefficient	t-value	p-value	Remark
H1	$UB \rightarrow RES$	0.136	1.351	0.089	Not Supported
H2	$VB \rightarrow RES$	0.287	2.738	0.003	Supported
H3	$RB \rightarrow RES$	0.180	2.718	0.003	Supported
H4	$IB \rightarrow RES$	0.157	1.722	0.043	Supported
H5	$TB \rightarrow RES$	0.038	0.476	0.317	Not Supported

Note: RES = Resistance; UB = Usage Barrier; VB = Value Barrier; RB = Risk Barrier; IB = Image Barrier; TB = Tradition Barrier.

Table 6. Predictive Relevance (Q^2) and Power (R^2)

Construct	SSO	SSE	Q ² (=1-SSE/SSO)	R ²	_
Resistance	597.000	471.320	0.211	0.408	
Usage Barrier	597.000	597.000			
Value Barrier	796.000	796.000			
Risk Barrier	995.000	995.000			
Image Barrier	597.000	597.000			
Tradition Barrier	597.000	597.000			

5.5 Importance-Performance Map Analysis (IPMA)

Furthermore, this study followed the footsteps of Wang et al. [49] and Yan et al. [50] to further extend the results of the PLS-SEM by carrying out the IPMA. In particular, the aim was to determine the antecedent with a high importance has low performance for the target construct of resistance [51,52]. According to Table 6, value barrier was determined as the exogenous construct with the highest importance but lowest performance.

Table 6. Imp	ortance	Performance	Map	Analysis
--------------	---------	-------------	-----	----------

Antecedent	Target Construct	Importance	Performance
Usage Barrier		0.136	53.115
Value Barrier		0.287	47.814
Risk Barrier	Resistance	0.180	63.358
Image Barrier		0.157	48.439
Tradition Barrier		0.038	57.082

6 Discussion

Based on the results, usage barrier was found to have an insignificant effect on resistance. This can be attributed to the business models that news companies use in the online setting. In particular, the majority of digital news platforms employ a subscription model which requires readers to pay a fee every month in order to access the articles. However, in an effort to entice the users to subscribe, they also provide a limited number of articles for free as samples [53]. Hence, usage barrier would not be an issue as youths would already be somewhat accustomed to reading digital news. Besides, tradition barrier was also found to be an insignificant antecedent of resistance. This is because reading in general and news in particular is not a typical activity of young people [54]. As such, there would be no existing tradition that would serve as a barrier to resist subscribing to digital news.

Besides, value barrier was found to be the most significant facilitator of resistance. This can be attributed to the majority of youths being students and have low income/allowance. As a fee is involved when subscribing to digital news, they may decide to find alternative ways to read digital news. For example, digital news sites that allow users to read all the articles for free as they look to gain revenue through the advertising model. Moreover, risk barrier is also another significant facilitator of resistance. In particular, all respondents for this study did not subscribe to digital news. Thus, they would be uncertain about the risks that the subscription process may entail. These risks include privacy and security concerns [45] as users would have to provide personal details such as payment information when subscribing to digital news. Finally, image barrier was also revealed as a significant

antecedent of resistance. This could be due to the perceptions of youths that reading the news is boring. Therefore, youths who subscribe to digital news and read it regularly may be seen as weird among their peers [24].

From the results, a few managerial implications can be derived to help news media companies in developing strategies that would reduce the youths' resistance to digital news subscription. Firstly, they should provide a subscription package specifically catered for students. In particular, the subscription fee for this student package should be lower than normal packages. Additionally, the news media companies should require a picture of the student card to ensure the authenticity of those who subscribe for this package. Besides, news media companies should regularly notify their users about the privacy and security measures that are in place to safeguard their personal information. Furthermore, they should constantly look to update these measures according to the latest best practices in digital privacy and security. These could include implementing two-factor authentication with biometrics.

Theoretically, this study has been successful in extending the literature of resistance in several ways. Firstly, this study was contextualized to the digital news setting. This is believed to be significant as resistance to digital news subscription is relatively understudied despite having been around for many years [55]. Furthermore, this study focused the issue of resistance to digital news subscription among youths. This is important because the general public often stereotype this group of people to be tech-savvy and always ready to embrace digitalization [56]. With that said, this study reveals that there are instances in which youths would resist certain aspects of the digital setting. Besides, this study was conducted when the COVID-19 pandemic was still a significant threat. Following that, a unique setting of this issue was captured by this study.

There are several limitations that were identified in this study. In particular, this study adopted the Innovation Resistance Theory in its entirety. As 40.8% of the variance for resistance was captured in this study, this implies that there are other significant factors that were not included. Therefore, future studies should look to extend this theoretical model with other antecedents of resistance. Besides, this study employed a cross-sectional approach in which the data were only collected at one point in time [57,58]. With that said, the data do not warrant the analysis and capture of changes between different periods of time. Therefore, future studies should use a longitudinal approach to better capture the underlying trends of this situation.

References

- 1. Arif, I., Aslam, W., Hwang, Y.: Barriers in adoption of internet banking: A structural equation modeling-neural network approach. Technology in Society, 61, 101231 (2020).
- 2. Aw, E. C. X., Tan, G. W. H., Cham, T. H., Raman, R., Ooi, K. B.: Alexa, what's on my shopping list? Transforming customer experience with digital voice assistants. Technological Forecasting and Social Change, 180, 121711 (2022a).
- Aw, E. C. X., Tan, G. W. H., Chuah, S. H. W., Ooi, K. B., & Hajli, N.: Be my friend! Cultivating parasocial relationships with social media influencers: findings from PLS-SEM and fsQCA. Information Technology & People (2022b).
- 4. Basha, N. K., Aw, E. C. X., Chuah, S. H. W.: Are we so over smartwatches? Or can technology, fashion, and psychographic attributes sustain smartwatch usage? Technology in Society, 69, 101952 (2022).
- Chan, L. Q., Kong, Y. M., Ong, Z. Y., Toh, J. X., Von, Y. H., Lee, V. H., Loh X. M., Tan, G. W. H.: Driving factors towards live-stream shopping in Malaysia. In International Conference on Emerging Technologies and Intelligent Systems (pp. 580-591). Springer, (2021).
- 6. Chaouali, W., Souiden, N.: The role of cognitive age in explaining mobile banking resistance among elderly people. Journal of Retailing and Consumer Services, 50, 342-350 (2019).
- 7. Chen, C. C., Chang, C. H., Hsiao, K. L.: Exploring the factors of using mobile ticketing applications: Perspectives from innovation resistance theory. Journal of Retailing and Consumer Services, 67, 102974 (2022).
- Chong, A. Y. L., Ooi, K. B., Lin, B., Bao, H.: An empirical analysis of the determinants of 3G adoption in China. Computers in Human Behavior, 28(2), 360-369 (2012).
- 9. Chouk, I., Mani, Z.: Factors for and against resistance to smart services: role of consumer lifestyle and ecosystem related variables. Journal of Services Marketing, 33(4), 449-462 (2019).
- de-Lima-Santos, M. F., Mesquita, L., de Melo Peixoto, J. G., Camargo, I.: Digital news business models in the age of Industry 4.0: Digital Brazilian news players find in technology new ways to bring revenue and competitive advantage. Digital Journalism (2022).
- 11. Ebert, E.: The news subscription model's quest for trust (2021). https://medium.com/digital-publishing-strategy/the-news-subscription-models-quest-for-trust-5f20c5e73d96
- Foo, P. Y., Lee, V. H., Ooi, K. B., Tan, G. W. H., Sohal, A.: Unfolding the impact of leadership and management on sustainability performance: Green and lean practices and guanxi as the dual mediators. Business Strategy and the Environment, 30(8), 4136-4153 (2021).
- 13. Hadi, R.: The business of the media industry can it survive? (2021). https://marketingmagazine.com.my/thebusiness-of-the-media-industry-can-it-survive/

- 14. Hair, J. F., Risher, J. J., Sarstedt, M., Ringle, C. M.: When to use and how to report the results of PLS-SEM. European Business Review, 31(1), 2-24 (2019).
- Hajro, N., Hjartar, K., Jenkins, P., Vieira, B.: What's next for digital consumers (2021). https://www.mckinsey.com/ business-functions/mckinsey-digital/our-insights/whats-next-for-digital-consumers
- 16. Heidenreich, S., Kraemer, T.: Innovations—doomed to fail? Investigating strategies to overcome passive innovation resistance. Journal of Product Innovation Management, 33(3), 277-297 (2016).
- 17. Hew, J. J., Leong, L. Y., Tan, G. W. H., Ooi, K. B., Lee, V. H.: The age of mobile social commerce: An Artificial Neural Network analysis on its resistances. Technological Forecasting and Social Change, 144, 311-324 (2019).
- Huang, D., Jin, X., Coghlan, A.: Advances in consumer innovation resistance research: A review and research agenda. Technological Forecasting and Social Change, 166, 120594 (2021).
- Joachim, V., Spieth, P., Heidenreich, S.: Active innovation resistance: An empirical study on functional and psychological barriers to innovation adoption in different contexts. Industrial Marketing Management, 71, 95-107 (2018).
- 20. Kaur, P., Dhir, A., Ray, A., Bala, P. K., Khalil, A.: Innovation resistance theory perspective on the use of food delivery applications. Journal of Enterprise Information Management, 34(6), 1746-1768 (2021).
- Kaur, P., Dhir, A., Singh, N., Sahu, G., Almotairi, M.: An innovation resistance theory perspective on mobile payment solutions. Journal of Retailing and Consumer Services, 55, 102059 (2020).
- 22. Kemp, S.: Digital 2022: Motivations for using the internet (2022). https://datareportal.com/reports/digital-2022motivations-for-using-the-internet
- Lau, U. H., Lee, L. E., Lew, D. K., Loo, L. S., Ooi, S. X., Lee, V. H., Loh, X. M., Tan, G. H. W.: Mobile payment adoption: Barriers for Baby Boomers in Malaysia. In International Conference on Emerging Technologies and Intelligent Systems (pp. 568-579). Springer, (2021a).
- 24. Lau, A. J., Tan, G. W. H., Loh, X. M., Leong, L. Y., Lee, V. H., Ooi, K. B.: On the way: Hailing a taxi with a smartphone? A hybrid SEM-neural network approach. Machine Learning with Applications, 4, 100034 (2021b).
- Lee, V. H., Foo, P. Y., Tan, G. W. H., Ooi, K. B., Sohal, A.: Supply chain quality management for product innovation performance: insights from small and medium-sized manufacturing enterprises. Industrial Management & Data Systems, 121(10), 2118-2142 (2021a).
- Lee, V. H., Hew, J. J., Leong, L. Y., Tan, G. W. H., Ooi, K. B.: The dark side of compulsory e-education: Are students really happy and learning during the COVID-19 pandemic? International Journal of Human–Computer Interaction, 38(12), 1168-1181 (2021b).
- Lee, V. H., Hew, J. J., Leong, L. Y., Tan, G. W. H., Ooi, K. B.: Wearable payment: A deep learning-based dual-stage SEM-ANN analysis. Expert Systems with Applications, 157, 113477 (2020).
- Leong, L. Y., Hew, T. S., Ooi, K. B., Lin, B.: A meta-analysis of consumer innovation resistance: is there a cultural invariance? Industrial Management & Data Systems, 121(8), 1784-1823 (2021).
- 29. Leong, L. Y., Hew, T. S., Ooi, K. B., Wei, J.: Predicting mobile wallet resistance: A two-staged structural equation modeling-artificial neural network approach. International Journal of Information Management, 51, 102047 (2020).
- Leong, L. Y., Hew, T. S., Ooi, K. B., Lee, V. H., Hew, J. J.: A hybrid SEM-neural network analysis of social media addiction. Expert Systems with Applications, 133, 296-316 (2019).
- 31. Lew, S., Tan, G. W. H., Loh, X. M., Hew, J. J., Ooi, K. B.: The disruptive mobile wallet in the hospitality industry: An extended mobile technology acceptance model. Technology in Society, 63, 101430 (2020).
- Lo, P. S., Dwivedi, Y. K., Tan, G. W. H., Ooi, K. B., Aw, E. C. X., Metri, B.: Why do consumers buy impulsively during live streaming? A deep learning-based dual-stage SEM-ANN analysis. Journal of Business Research, 147, 325-337 (2022).
- 33. Loh, X. K., Lee, V. H., Loh, X. M., Tan, G. W. H., Ooi, K. B., Dwivedi, Y. K.: The dark side of mobile learning via social media: How bad can it get? Information Systems Frontiers (2021a).
- 34. Loh, X. M., Lee, V. H., Tan, G. W. H., Ooi, K. B., Dwivedi, Y. K.: Switching from cash to mobile payment: What's the hold-up? Internet Research, 31(1), 376-399 (2021b).
- 35. Loh, X. M., Lee, V. H., Tan, G. W. H., Hew, J. J., Ooi, K. B.: Towards a cashless society: The imminent role of wearable technology. Journal of Computer Information Systems, 62(1), 39-49 (2022a).
- Loh, X. M., Lee, V. H., Hew, T. S., Lin, B.: The cognitive-affective nexus on mobile payment continuance intention during the COVID-19 pandemic. International Journal of Bank Marketing, 40(5), 939-959 (2022b).
- 37. Loh, X. M., Lee, V. H., Tan, G. W. H., Ooi, K. B., & Wamba, S. F.: Embracing mobile shopping: what matters most in the midst of a pandemic? Industrial Management & Data Systems, 122(7), 1645-1664 (2022c).
- 38. Loh, X. M., Lee, V. H., & Leong, L. Y.: Mobile-lizing continuance intention with the Mobile Expectation-Confirmation Model: An SEM-ANN-NCA approach. Expert Systems with Applications, 205, 117659 (2022d).
- 39. Mani, Z., Chouk, I.: Consumer resistance to innovation in services: Challenges and barriers in the internet of things era. Journal of Product Innovation Management, 35(5), 780-807 (2018).
- 40. Migliore, G., Wagner, R., Cechella, F. S., Liébana-Cabanillas, F.: Antecedents to the adoption of mobile payment in China and Italy: An integration of UTAUT2 and Innovation Resistance Theory. Information Systems Frontiers (2022).
- 41. Musil, S.: 25 technologies that have changed the world (2020). https://www.cnet.com/tech/tech-industry/25-technologies-that-have-changed-the-world/
- 42. Nain, Z.: Malaysia (2021). https://reutersinstitute.politics.ox.ac.uk/digital-news-report/2021/malaysia

- Ng, F. Z. X., Yap, H. Y., Tan, G. W. H., Lo, P. S., Ooi, K. B.: Fashion shopping on the go: A dual-stage predictiveanalytics SEM-ANN analysis on usage behaviour, experience response and cross-category usage. Journal of Retailing and Consumer Services, 65, 102851 (2022).
- 44. Ooi, K. B., Foo, F. E., Tan, G. W. H., Hew, J. J., Leong, L. Y.: Taxi within a grab? A gender-invariant model of mobile taxi adoption. Industrial Management & Data Systems, 121(2), 312-332 (2020).
- 45. Ram, S., Sheth, J. N.: Consumer resistance to innovations: The marketing problem and its solutions. Journal of Consumer
- 46. Marketing, 6(2), 5-14 (1989).
- 47. Rogers, T.: Why don't young people read the news? (2019). https://www.thoughtco.com/why-dont-young-people-read-the-news-2074000
- 48. Talwar, S., Talwar, M., Kaur, P., Dhir, A.: Consumers' resistance to digital innovations: A systematic review and framework development. Australasian Marketing Journal, 28(4), 286-299 (2020).
- 49. Tan, J.: The Malaysian Reserve calls time out for print edition (2022). https://www.marketing-interactive.com/the-malaysian-reserve-calls-time-out-for-print-edition
- 50. Tew, H. T., Tan, G. W. H., Loh, X. M., Lee, V. H., Lim, W. L., Ooi, K. B.: Tapping the next purchase: Embracing the wave of mobile payment. Journal of Computer Information Systems, 62(3), 527-535 (2021).
- 51. Tjiptono, F., Khan, G., Yeong, E. S., Kunchamboo, V.: Generation Z in Malaysia: The Four 'E'Generation. In The New Generation Z in Asia: Dynamics, Differences, Digitalisation. Emerald (2020).
- 52. Wallach, O.: Which streaming service has the most subscriptions? (2021). https://www.weforum.org/agenda/2021/03/stream ing-service-subscriptions-lockdown-demand-netflix-amazon-prime-spotify-disney-plus-apple-music-movie-tv/
- 53. Wan, S. M., Cham, L. N., Tan, G. W. H., Lo, P. S., Ooi, K. B., Chatterjee, R. S.: What's stopping you from migrating to mobile tourism shopping? Journal of Computer Information Systems (2021).
- Wang, G., Tan, G. W. H., Yuan, Y., Ooi, K. B., Dwivedi, Y. K.: Revisiting TAM2 in behavioral targeting advertising: a deep learning-based dual-stage SEM-ANN analysis. Technological Forecasting and Social Change, 175, 121345 (2022).
- Wong, L. W., Tan, G. W. H., Lee, V. H., Ooi, K. B., Sohal, A.: Psychological and system-related barriers to adopting blockchain for operations management: An Artificial Neural Network approach. IEEE Transactions on Engineering Management (2021).
- Wong, L. W., Tan, G. W. H., Hew, J. J., Ooi, K. B., Leong, L. Y.: Mobile social media marketing: a new marketing channel among digital natives in higher education? Journal of Marketing for Higher Education, 32(1), 113-137 (2020).
- 57. Yan, L. Y., Tan, G. W. H., Loh, X. M., Hew, J. J., Ooi, K. B.: QR code and mobile payment: The disruptive forces in retail. Journal of Retailing and Consumer Services, 58, 102300 (2021).
- 58. Yang, J., Tan, G. W. H., Ooi, K. B., Lee, V. H., Loh, X. M.: Factors affecting customers' intention to use mobile payment services in the retailing industry. In International Conference on Emerging Technologies and Intelligent Systems (pp. 621-637). Springer, (2021).
- Yuan, Y. P., Tan, G. W. H., Ooi, K. B., Lim, W. L.: Can COVID-19 pandemic influence experience response in mobile learning? Telematics and Informatics, 64, 101676 (2021).