[103] T. Lieven and B. Hügler, “Did electric vehicle sales skyrocket due to increased environmental awareness while total vehicle sales declined during COVID-19?,” *Sustain.*, vol. 13, no. 24, p. 13839, 2021, doi:10.3390/su132413839.

[104] K. Shalender and N. Sharma, “Using extended theory of planned behaviour (TPB) to predict adoption intention of electric vehicles in India,” *Environ. Dev. Sustain.*, vol. 23, no. 1, pp. 665–681, 2021, doi:10.1007/s10668-020-00602-7.

[105] M. S. Featherman and P. A. Pavlou, “Predicting e-services adoption: A perceived risk facets perspective,” *Int. J. Hum. Comput. Stud.*, vol. 59, no. 4, pp. 451–474, 2003, doi: 10.1016/S1071-5819(03)00111-3.

[106] T. Roselius, “Consumer Rankings of Risk Reduction Methods,” *J. Mark.*, vol. 35, no. 1, p. 56, 1971, doi: 10.2307/1250565.

[107] A. A. Alalwan, Y. K. Dwivedi, N. P. P. Rana, and M. D. Williams, “Consumer adoption of mobile banking in Jordan: Examining the role of usefulness, ease of use, perceived risk and self-efficacy,” *J. Enterp. Inf. Manag.*, vol. 29, no. 1, pp. 118–139, 2016, doi: 10.1108/JEIM-04-2015-0035.

[108] A. M. Baabdullah, A. A. Alalwan, N. P. Rana, H. Kizgin, and P. Patil, “Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model,” *Int. J. Inf. Manage.*, vol. 44, pp. 38–52, 2019.

[109] S. K. Roy, M. S. Balaji, A. Kesharwani, and H. Sekhon, “Predicting Internet banking adoption in India: a perceived risk perspective,” *J. Strateg. Mark.*, vol. 25, no. 5–6, pp. 418–438, 2017, doi:10.1080/0965254X.2016.1148771.

[110] V. Venkatesh and S. Goyal, “Expectation disconfirmation and technology adoption: polynomial modeling and response surface analysis,” *MIS Q.*, pp. 281–303, 2010.

[111] S. Wang, J. Fan, D. Zhao, S. Yang, and Y. Fu, “Predicting consumers’ intention to adopt hybrid electric vehicles: using an extended version of the theory of planned behavior model,” *Transportation (Amst).*, vol. 43, no. 1, pp. 123–143, 2016, doi: 10.1007/s11116-014-9567-9.

[112] S. Wang, J. Li, and D. Zhao, “The impact of policy measures on consumer intention to adopt electric vehicles: Evidence from China,” *Transp. Res. Part A Policy Pract.*, vol. 105, pp. 14–26, 2017, doi:10.1016/j.tra.2017.08.013.

[113] M. K. Hidrue, G. R. Parsons, W. Kempton, and M. P. Gardner, “Willingness to pay for electric vehicles and their attributes,” *Resour. Energy Econ.*, vol. 33, no. 3, pp. 686–705, 2011, doi:10.1016/j.reseneeco.2011.02.002.

[114] J. Zhang, S. Xu, Z. He, C. Li, and X. Meng, “Factors Influencing Adoption Intention for Electric Vehicles under a Subsidy Deduction: From Different City-Level Perspectives,” *Sustain.*, vol. 14, no. 10, p. 5777, 2022, doi: 10.3390/su14105777.

[115] S. Carley, R. M. Krause, B. W. Lane, and J. D. Graham, “Intent to purchase a plug-in electric vehicle: A survey of early impressions in large US cites,” *Transp. Res. Part D Transp. Environ.*, vol. 18, no. 1, pp. 39–45, 2013, doi: 10.1016/j.trd.2012.09.007.

[116] F. Siraj and P. Mehra, “The influence of financial incentives and other socio-economic factors on two-wheeler EV adoption in the NCR region,” *Sustain. Growth Glob. Soc. Dev. Compet. Econ.*, vol. 68, pp. 248–279, 2023, doi: 10.4018/978-1-6684-8810-2.ch013.

[117] X. Luo, H. Li, J. Zhang, and J. P. Shim, “Examining multi-dimensional trust and multi-faceted risk in initial acceptance of emerging technologies: An empirical study of mobile banking services,” *Decis. Support Syst.*, vol. 49, no. 2, pp. 222–234, 2010, doi:10.1016/j.dss.2010.02.008.

[118] P. Tiwari, S. K. Tiwari, and A. Gupta, “Examining the Impact of Customers’ Awareness, Risk and Trust in M-Banking Adoption,” *FIIB Bus. Rev.*, vol. 10, no. 4, pp. 413–423, 2021, doi:10.1177/23197145211019924.

[119] O. Egbue and S. Long, “Barriers to widespread adoption of electric vehicles: An analysis of consumer attitudes and perceptions,” *Energy Policy*, vol. 48, pp. 717–729, 2012, doi: 10.1016/j.enpol.2012.06.009.

[120] F. D. Davis, R. P. Bagozzi, and P. R. Warshaw, “User acceptance of computer technology: a comparison of two theoretical models,” *Manage. Sci.*, vol. 35, no. 8, pp. 982–1003, 1989.

[121] K. Degirmenci and M. H. Breitner, “Consumer purchase intentions for electric vehicles: Is green more important than price and range? – Authors’ reply,” *Transp. Res. Part D Transp. Environ.*, vol. 65, pp. 846–848, 2018, doi: 10.1016/j.trd.2017.07.024.

[122] M. C. Policarpo and E. C. Aguiar, “How self-expressive benefits relate to buying a hybrid car as a green product,” *J. Clean. Prod.*, vol. 252, p. 119859, 2020, doi: 10.1016/j.jclepro.2019.119859.

[123] G. Xu, S. Wang, J. Li, and D. Zhao, “Moving towards sustainable purchase behavior: examining the determinants of consumers’ intentions to adopt electric vehicles,” *Environ. Sci. Pollut. Res.*, vol. 27, no. 18, pp. 22535–22546, 2020, doi: 10.1007/s11356-020-08835-9.

[124] T. Zhang *et al.*, “Automated vehicle acceptance in China: Social influence and initial trust are key determinants,” *Transp. Res. Part C Emerg. Technol.*, vol. 112, pp. 220–233, 2020, doi:10.1016/j.trc.2020.01.027.