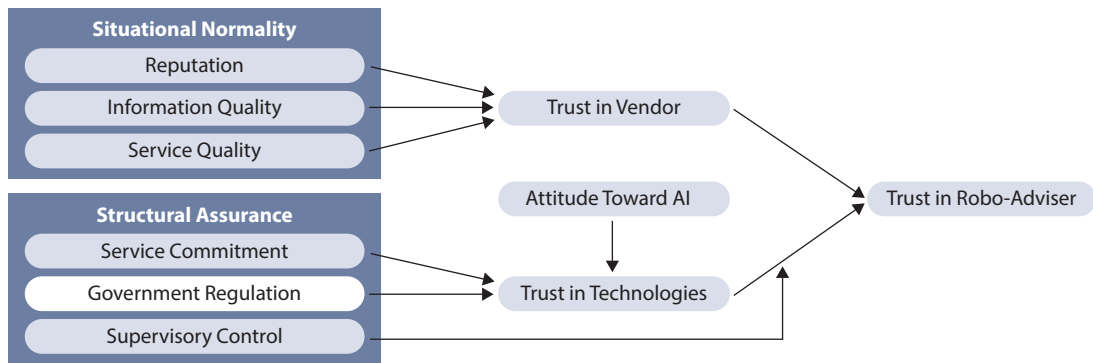


Figure 1: Trust Transfer Model for Robo-Adviser



Source: Cheng et al. 2019