

## FIGURE LIST

Figure 1. 1 Operational Framework of Indonesia Payment Systems Blueprint 2025 .....	3
Figure 1. 2 Grow in Indonesian Mobile Banking .....	4
Figure 1. 3 Digital Transactions Shift the Role of Branch Offices and Bank ATMs.....	5
Figure 2. 1 Unified Theory of Adoption and Use of Technology (UTAUT) 2. (Venkatesh et al, 2012) .....	17
Figure 2. 2 UTAUT 2 Moderator Culture .....	41
Figure 2. 3 Conceptual Framework .....	43
Figure 4. 1 Characteristics by Gender .....	60
Figure 4. 2 Characteristics by Age .....	61
Figure 4. 3 Characteristics by Education.....	62
Figure 4. 4 Characteristics by Work .....	63
Figure 4. 5 Characteristics by Revenue .....	63
Figure 4. 6 Characteristics by Bank Used .....	64
Figure 4. 7 Characteristics by Information Received .....	65
Figure 4. 8 Characteristics by Average Used .....	65
Figure 4. 9 Characteristics by Usage Requirements .....	66
Figure 4. 10 Indirect Effect Model Test Result .....	73