List of Figures

Figure No.	Title	Page No.
1.1	Total number of bank branches in India	6
1.2	User base for mobile and internet	8
1.3	Circulation of Bank Notes and Coins as percentage of GDP	10
1.4	Mobile subscription per 100 persons	12
2.1	Mobile payment trends in India (values are in lakh)	21
2.2	Theory network	24
2.3	Theory of reasoned action	26
2.4	Theory of planned behaviour	27
2.5	Technology adoption model	28
2.6	Task Technology Fit	31
2.7	Technology to performance chain model	32
2.8	Unified theory of acceptance and use of technology (UTAUT)	35
2.9	Unified theory of acceptance and use of technology UTAUT2	40
2.10	Models/ Frameworks used in the empirical studies	68
3.1	Forest plot of effort expectancy	76
3.2	Forest plot of performance expectancy	77
3.3	Forest plot of social influence	78
3.4	Forest plot of facilitating condition	79
3.5	Forest plot of hedonic motivation	80
3.6	Forest plot of habit	81
3.7	Forest plot of perceived security	82
3.8	Forest plot of price value	83
3.9	Forest plot of task characteristics	84
3.10	Forest plot of technology characteristics	85
3.11	Forest plot of task technology fit	87
3.12	Proposed nomological network	92
4.1	Research Process	94

4.2	Power Plot of medium effect size	105
5.1	Scree Plot of eigen values associated with their latent constructs	114
5.2	Scatter plots	124
5.3	PLS- SEM Result	137
5.4	Importance performance map analysis	139
6.1	Venn diagram for necessary and sufficient condition at various levels of adoption	148
6.2	Johnson Neyman plot	150