

## **ABSTRACT**

There are several reasons that underlie the interest of banks to implement information systems Internet Banking. One of them is the bank realized that the growth of Internet users in Indonesia took place very rapidly. The aim of this study was to determine the effect inter kontsruk that directly and indirectly affect the behavior of users in the use of internet banking by adopting a model UTAUT proposed by Bankole et al., (2011). Sampling technique used is nonprobability sampling with the type of convenience sampling, in which a sample is taken by collecting information from members of the population who would gladly give it. Who are the customers of the bank Mandiri, BCA, BRI and BNI in Bandung Raya and Medan are using Internet banking may be respondents in this study by distributing questionnaires to be filled in the customers using internet banking. A total of 305 questionnaires processed from the two cities, Bandung and Medan. This study uses the method of analysis PLS (Partial Least Square) with 2.0 SmartPLS program to test the causality in the model that has been proposed. The study found that Masculinity is a strong determinant affecting Utility Expectancy. Uncertainty avoidance is penetu strong influence trust and privacy. User satisfaction was found a strong influence on effort expectancy and utility expectancy. Utility expectancy as well as the most influential on Behavioural Intention.

Keywords: Culture, Internet Banking, UTAUT, Bandung and Medan, PLS