

## **ABSTRACT**

*The number of internet users increase in indonesia. Seeing this potential, many banks in Indonesia were intensified to promote online banking services by using internet media called the Internet banking.*

*This study uses the model of technology acceptance UTAUT and add culture Hofstede (MasculinityFeminine, Uncertainty Avoidance, Individualism, Power Distance) as moderator. Besides, adding another variables, user satisfaction, trust and privacy, cost and convenience into the model UTAUT.*

*The study was conducted by distributing questionnaires in Medan and Bandung Raya with a number of 305 respondents who use internet banking. The sampling technique used in this study is convenience sampling. Questionnaires were analyzed by using Partial Least Square (PLS) is processed by software SmartPLS3.*

*The results showed that: (1) Utility and Effort Expectancy Expectancy are the most influence construct on behavioral intention of using internet banking (behavioral intention). (2) Culture Hofstede (Masculinity, Uncertainty Avoidance, Individualism and Power distance) has no effect as moderators. (3) Behavioral Intention to Use Behavior has the most significant effect in this study.*

*Based on the research results, the bank advised to give the specifications of the user on the benefits and ease obtained by using internet banking service when compared to other banking services. Banks also need to improve facilities services so that consumers feel satisfied in using internet banking.*

*Keywords: Internet Banking, UTAUT, Culture*