ABSTRACT

The development of information technology has followed by the high number of internet users in Indonesia. But in fact, the number of internet banking users are not directly proportional to the bank clients in Indonesia. A survey carried out in five major cities in Indonesia mentioned that 34,7% respondents knows about internet banking services, but only 8,1% that actually use that. The number of the comparison between the level of awareness with users of internet banking services in Indonesia are influenced by factors from technology adoption in Indonesia.

In addition to this comparison turnover in indonesiaon any territory is not the same. The purpose of this research is to find the influence of a model modification UTAUT who moderated by the culture Hofstede in all three regions in Indonesia namely Jawabali, Sumatera and Eastern Indonesia who adopts previous research namely Venkatesh (2003) in Al-Qeisi, 2009, Huang et al, 2010, Alshare et al., 2011 and Bankole et al., 2011. The data collection process in a quota sampling. Respondents to research is 950 respondents spread in three areas (Jawabali, Sumatera and Eastern Indonesia). Technique data analisys in this research using Partial Least Square with WarpPLS 5.0 software.

This research result indicates variable effort expectancy and performance expectancy is the most influential variable and significant fired intention in use internet banking. While the moderator Hofstede variable have no intention of influence on internet banking.

Key words : Internet Banking, UTAUT, Hofstede culture dimension, partial least square (PLS), WarpPLS, comparison area.