

ABSTRACT

Number of Internet users in Indonesia is quite a lot to show major increases every year. This condition doesn't supported by number of internet banking users. One of the major reason is the culture difference within country. The purpose of this research is analyzing culture's effect as a moderator with modified UTAUT model without facilitating condition variable. This research focused on culture's effect influencing behavioral intention as the key factor from system technology's non-user.

Quota sample is used to collecting datas. There are 900 respondents in areas in Indonesia based on total loans and funds. Covariance based SEM with WarpPLS version 5.0 is used to analyze the data. Result of this research shows the significance relationship between effort expectancy, performance expectancy, social influence, behavioral intention and usage behavioral. Then the correlation between culture variables as a moderator (Long Term Orientation and Uncertainty Avoidance) decrease the exist correlation in this research.

Keywords: *Internet Banking, Hofsted Culture, Modified UTAUT*