

ABSTRACT

Financial Institution plays an important role in the advancement of technology. One of those advancements is bank which has internet banking service which offers friendly-user features for the customers. Despite all of the features, in Indonesia, the total of internet banking users is less than the amount of the bank customers.

This study aims to discover factors that mostly affect Indonesian Bank Customers' intentions and behaviors. It also focused customers who have not use internet banking features.

This study adopted Giri & Pratama's (2016) full model of UTAUT modification as the research model with rural community in West Java as the object of the study. In order to collect the data, this study used quota sample which included 150 participants to take offline questionnaire in two rural community regions of West Java, Bandung and Subang. To analyze the data, covariance base SEM and software Warp PLS 4.0 is used in this study.

The result of the study presents that the connection of Performance Expectancy, Effort Expectancy, and Social Influence affect Behavioral Intention with R^2 0.78 or 78%. Meanwhile, Website Quality and Behavioral Intention influence Usage behavior significantly with R^2 0.68 or 68%. Another finding shows that Performance Expectancy, Social Influence, and Trust are the factors that mostly give influence to online users behaviors.

For the future studies are suggested to add e-banking awareness, internet connection, and security as the variables, since those variables are related to trust which becomes a critical factor that influences customers' intentions to use internet banking feature.

Keywords : *Internet Banking, Trust, Internet Skill, Prior Experience, Website Quality, Warp PLS, Rural, UTAUT modification*