

ABSTRACT

The purpose of this research is to test the adoption of internet banking technology where in We Are Social 2016 study, in the publication of Digital in 2016 the number of Indonesian people, amounted to 259.1 million inhabitants with the number of internet users of 88.1%, but not balanced by The increasing adoption of internet banking services, only about 8.1% of people who already use internet banking.

The purpose of this research is to know the effect of modified UTAUT model that is moderated by Hofstede cultural dimension adopted by Baptista & Oliveira (2015) on internet banking usage. The total sample in this study amounted to 185 respondents spread in 4 districts in West Java (rural area).

The analysis technique used in this research is using Partial Least Square with WarpPLS 5.0 software. The results obtained are effort expectancy, performance expectancy and significantly influence behavioral intention which can increase interest in internet banking usage. As for Hofstede moderator dimensions, there are no influential variables that moderate behavioral intention to usage behavior.

Kata Kunci : Internet Banking, UTAUT Modifikasi, Partial Least Square, Rural