

ABSTRACT

With the current technological developments, banking in the world continues to grow as well as in Indonesia. One of them is Internet banking services that can facilitate the bank's customers to perform banking transactions anywhere and anytime just by accessing through the internet banking website. But in reality, many customers haven't use Internet banking yet, and prefer to go to the bank's branch office or the nearest ATM machine to conduct banking transactions.

This study aims to determine what factors that affect the interests of rural communities who have an account in adopting internet banking services by combining the models that have been proposed by Giri & Pratama (2016) using the modified Unified Theory of Acceptance Use of Technology (UTAUT) with Giri & Putra (2016) which adds Culture as a moderator.

Respondents in this study are 525 respondents by spreading them offline and online in three provinces namely North Sumatra, West Sumatra, and Jambi. Data collection method used is quota sampling. Data analysis techniques in this study is covariance based SEM with WarpPLS 4.0 software using test outer model and inner model.

The result of this research shows significant correlation between variables such as internet skill, prior experience, website quality, trust, effort expectancy, performance expectancy, social influence, behavioral intention, and usage behavior. Whereas moderator variable, uncertainty avoidance shows moderate affection towards effort expectancy to behavioral intention and power distance shows moderate affection towards social influence to behavioral intention.

Based on the results of this study, Trust (T) has the greatest influence on rural customers' interest in using internet banking services in Sumatra. So to increase the interest of customers in adopting internet banking services, the bank is expected to educate its customers to believe in the security and ease in using internet banking services because the higher the individual's trust in internet banking services, the higher the individual's interest to use internet banking services.

Keyword: Internet Banking, UTAUT Modification, Hofstede's Culture, rural, Warp PLS 4.0