ABSTRACT

The development of internet technology which increases rapidly and more and more who use the internet in daily life make business in banking should also grow, especially in Indonesia. The banks currently offer internet banking services that are services that utilize the internet to facilitate its customers transact. But in reality, more of the banking customers still don't use internet banking services and prefer other services to make transactions.

This research combines a research model that had been created by Giri & Pratama *(2016)* with Giri & Putra *(2016)* research model which aims to find out what factors influence the rural community to adopt internet banking services.

In this research, 400 respondents obtained by distributing online and offline questionnaires in four regencies in Yogyakarta Special Region namely Kulon Progo Regency, Gunungkidul Regency, Bantul Regency and Sleman Regency. The method for collecting data was the quota sampling method. This research used WarpPLS 5.0 software to test outer model and inner model.

This study found the significant relationship between variables prior experience, internet skill, website quality, trust, performance expectancy, effort expectancy, social influence, behavioral intention, and usage behavioral. While the moderator variables that show significant results were masculinity/feminity, uncertainty avoidance, individualism/collectivism, and long-term orientation.

Based on this research, performance expectancy (PE) had the most significant effect on rural society's intention to adopt internet banking services, and the bank sides are expected to improve features of internet banking services to be more useful and provide education or a detailed explanation of these features to customers.

Kata Kunci: *Internet Banking, UTAUT Modification Model, Hofstede Culture, rural, WarpPLS 5.0.*