

ABSTRACT

Banking financial institutions have important activities in the economy in a country. Banks have activities that bring parties who need funds and those who have excess funds. With rapid technological developments, banks must adjust to the speed of mobility. One effort of banking institutions in adjusting technology is to provide internet banking services that able to provide ease and speed in transacting in the banking world.

This study aims to identify what factors can affect online behavior in using internet banking in rural communities in Central Java. Using the UTAUT model modified with culture as moderator.

The goal is to know which variable is the cause and which variable is the result. The method used is quantitative method by the sample taken at random, data collection using research instruments, quantitative data analysis with the aim to test the hypothesis that has been set. With data collection method of quota sampling method. Using data analysis techniques that are covariance-based SEM with WarpPLS 5.0 software with outer model test and inner model test. This study has 418 respondents by distributing them offline and online in three areas, namely Ungaran, Salatiga, and Pati.

Results of data processing showed significant relationship between variables. Unless, the priority variable is not significant with effort expectancy and trust which is not significant with behavioral intention. As for moderator variables, almost all of them had an effect except masculinity which is not significant between the effort expectancy relationship and the relationship between performance expectancy towards behavioral intention.

From this research shows that Performance Expectancy (PE) or performance expectancy has the greatest influence to rural community interest to adopt internet banking service in Central Java. Therefore, to increase public interest in adopting internet banking services, banks are expected to educate rural communities about the benefits of using internet banking, so that people believe the ease and benefits to be provided by internet banking. This will increase public interest in adopting internet banking services.

Keywords: Central Java, Internet Banking, Rural, UTAUT, WarpPLS5.0.