

Abstract

This study was conducted to determine what factors affect the most respondents in the use of Internet Banking service which is one method of online payment and made to facilitate bank banks in transactions. This research is conducted for rural community that exist in Tangerang Banten area. This study aims to reveal the variables that exist in the model UTAUT, modification, and cultural variables as a moderator. Data obtained from 365 respondents who fill out the questionnaires in the spread offline and online. Data that has been collected and then processed using Partial Least Squares (PLS). The most influential factor on rural society in adopting internet banking in Tangerang Region is Performance Expectation on Intensi Behavior with line coefficient of 0,334 and p-value <0,001 which can mean that rural community in Tangerang Region will adopt internet banking service performance in accordance with the performance expected

Keywords : *UTAUT modifikasi, Internet Banking, Culture*