Abstract

This study aims to identify what factors can affect online behavior in using internet banking in rural communities in East Priangan. Using the UTAUT model 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 purposive sampling method. Using data analysis techniques that are PLS-SEM. This study has 350 respondents by distributing them offline and online in five areas, namely Tasikmalaya, Garut, Ciamis, Banjar dan Sumedang. Results of data processing showed significant relationship between variables. Unless, Website Quality towards Perfomance Expectancy and Usage Behavioral, and then Trust towards Behavioral Intention.

Keywords: Internet Banking, UTAUT, PLS-SEM, Rural, East Priangan.