

### ***Abstract***

*This study aims to identify any factors that can influence online behavior in using internet banking in rural communities in Sukabumi, Cianjur, Bogor with using UTAUT model and culture as a moderator. The goal is to figure out which variables are the causes and which variables are the result. The method used is a quantitative method by means of samples taken randomly, data collection uses research instruments, data analysis is quantitative in order to test hypotheses that have been set. The method of data collection uses a purposive sampling method while data analysis uses the PLS-SEM method. This study used 401 respondents by distributing questionnaires offline and online at Sukabumi, Cianjur, Bogor. The results of data processing show a significant relationship between variables. Except, Website Quality variable on Effort Expectancy.*

***Keywords: Internet Banking, UTAUT, PLS-SEM, Sukabumi, Cianjur, Bogor.***