

ABSTRACT

The growth of internet users in Indonesia according to the survey results conducted by APJII in 2017 shows the growth of internet users that continues to increase. The development of information technology has changed the business strategy of the business world. One of them is internet banking services provided by banks. But in reality there are still many customers who have not used internet banking, and there are still many who choose to the nearest branch office or ATM machine to conduct banking transactions. This study aims to determine what factors influence the interest of rural communities (rural) Riau Islands Province who have accounts in adopting internet banking services by using the UTAUT model with culture as a moderator. The method used is a quantitative method by taking samples randomly. Data collection used is purposive sampling. The data analysis technique in this study used covariance based SEM with WarpPLS 5.0 software using the outer model and inner model test. Respondents in this study were 301 by distributing them offline and online in Riau Islands Province, namely Tanjungpinang City, Batam City and Bintan Regency. The results of data processing show a significant relationship between variables. Except, Trust variables towards Use Intention.

Keywords: Hofstade culture, internet banking, rural, UTAUT Modification, , WarpPLS 5.0