

ABSTRACT

Banks are part of financial institutions that have a considerable role in finance in a country. All activities in the world of banking have become part of the community. While the rapid development of technology, banks must be able to adjust to the speed of existing mobility. One of the efforts made by banks in adjusting technology is by providing internet banking services that provide convenience and speed for the bank-specific community in transactions in the banking world

This study aims to identify what factors can affect the intentions of bank customers in adopting internet banking in rural communities in CIAYUMAJAKUNING by using a modified UTAUT model with a culture as a moderator. The method used is a quantitative method with convenience sample selection. This study had 358 respondents by distributing questionnaires offline and online, and data processing was done through WarpPLS 5.0 software. The results of data processing show a significant relationship between variables, except trusts that are not significant with behavioral intention and performance expectancy (PE) or performance expectations have the greatest influence on behavioral intention.

Keyword: Internet Banking, Rural, UTAUT, WarpPLS 5.0, West Java