

ABSTRACT

The rapid development of technology has an impact on all aspects of life, one of which is technology in the banking sector. DBS Bank research shows that 41% of the frequency of Indonesia's customer banking transactions in 2018 is mobile banking transaction. Mobile Banking is a mobile-based application that helps users in conducting banking transactions using the Internet. However, in East Kalimantan itself as one of the provinces with high per capita income and consumption expenditure, internet use is still low, as evidenced by the 2018 APJII research it is ranked as the second lowest in internet usage.

This study aims to identify any factors that influence online behavior in the people of East Kalimantan to adopt mobile banking services using the UTAUT model of cultural modification based on Hofstede's cultural dimension theory. The goal is to find out which variables are the cause and which variables are the effects. The research method used is a quantitative method. The data collection process uses a quota sampling method with a total of 300 respondents where respondents are non mobile banking users. Data analysis techniques in this study used SEM-PLS (Partial Least Square) with WarpPLS 6.0 software.

The research shown, factors that mostly influence the consumer's Behavioral Intention in East Borneo to adopt mobile banking as in order are Effort expectancy, Performance Expectancy and Social influence . Behavioral Intention positively influence Usage Behavior and then Individualism/Collectivism (IDV) as culture moderating variable affect the relation between Behavioral Intention (BI) and Usage Behavior (UB).

Keywords: Mobile Banking, Modified UTAUT Model, Hofstede Culture Dimension, SEM-PLS, Warp PLS 6.0