

## **ABSTRACT**

*Technology has become part of the primary need for every individual in carrying out strategic actions from every field. The banking sector is one of the industries following the growth of this technology, changing conventional services to digital-based services. The development of banking technology has been able to create easy and fast mobility for human activities. The banking sector creates mobile banking services to influence the level of popularity of the way of life and way of working that is facilitated by the convenience and availability of services. Culture has an important role in the adoption and utilization of information technology mobile banking. The cultural dimension has an important moderating effect on people's behavioral intentions in the stage of adopting mobile banking.*

*This study aims to present empirical evidence of a relationship between task suitability factors and technology fit which affects the use (utilization) and has an impact on individual performance (individual performance) which is influenced by culture as a moderator.*

*This study uses a technique non-probability side sampling and a sample of 193 respondents by distributing questionnaires, the results of the questionnaire were analyzed using SmartPLS 3.0. In this study added 2 cross-cultural factors from Hofstede which were used as moderating variables. Before processing the data, the validity and reliability tests were carried out first using SPSS 22.0 which showed that the research instrument was valid and reliable.*

*The results showed that the suitability of tasks and technology in mobile banking BCA was considered good. The use of mobile banking BCA can improve individual performance. However, the moderating effect that is proven to have a moderating effect is only the avoidance of uncertainty on task technology fit and individual performance that is proven, other moderating effects are rejected or in other words it is said to have no moderating effect. Thus proving that the use of mobile banking BCA has a positive effect on individual performance and uncertainty avoidance has a moderating effect on task technology fit and individual performance but has no moderating effect on other variables.*

**Keywords :** *BCA, individualism, usability, individual performance, mobile banking, uncertainty avoidance, task characteristics, technology characteristics, technology task suitability.*

