

## **ABSTRACT**

*The development of technology in this modern era continues to increase, including the use of smartphones and the internet. it is widely used by the people of Central Java province. The banking industry in Indonesia also utilizes technology to improve the performance of mobile banking services. The use of mobile banking services in 2018 has defeated the use of offline services owned by banks in Indonesia. The use of the internet and smartphones in the province of Central Java has continued to increase over the past three years. However, data from wearesocial regarding mobile activities in Indonesia, mobile banking users still tend to be low compared to users of shopping digital services.*

*The purpose of this study is to determine the factors that influence the people of Central Java province in adopting the use of mobile banking services using the UTAUT method which is moderated by cultural variables based on Hofstede's Culture Dimension theory. The sample in this study amounted to 290 respondents with criteria as mobile banking users. Therefore, the sampling technique used is non-probability sampling, the analytical technique used in this study is PLS-SEM using WarpPLS 7.0 software.*

*The results of this study show that the factors that most influence the interest of bank customers in Central Java in the adoption of mobile banking are Performance Expectancy and Facilitating Conditions on Behavioral Intention, Structural Assurance on Initial Trust which then affects Behavioral Intention. Behavioral Intention has a positive and significant effect on Usage Behavior. Then the cultural variable Masculinity/Feminity strengthens the relationship between Behavioral Intention and Usage Behavior.*

*Keyword : Mobile banking, UTAUT Modification, Culture Dimensions Hofstede, PLS-SEM, dan WarpPLS 7.0*