

## **ABSTRACT**

*The rapid development of technology has changed the pattern of people's lives to be easier in their activities, especially the development of internet technology. Along with the development of the internet, making businesses in Indonesia develop, one of which is in the banking sector. Banks offer mobile banking services for customers to make transactions easier. But in reality, there are still many banking customers who still do not use mobile banking services.*

*This study develops a research model that has been made by Khairani and Giri (2020) by replacing several variables with variables from the research models of Dwivedi et al., (2020) and Merhi et al., (2019) which aims to determine what factors influence the public in adopting mobile banking services.*

*This research uses quantitative methods by distributing questionnaires online in Yogyakarta. The data collection process used the quota sampling method with a total of 300 respondents. The data analysis technique in this study used SEM-PLS assisted by the WarpPLS 7.0 software to test the outer model and inner model.*

*Keywords: Hofstede Culture, Mobile Banking, UTAUT, WarpPLS*