

ABSTRACT

The development and increasing use of the internet in Indonesia is an opportunity for banks to provide banking services that can be accessed on customers' personal smartphones, namely mobile banking. However, in daily practice, mobile banking users are still smaller than the number of customers, and are not evenly distributed throughout Indonesia, including in Central Java, which is considered very low and in contrast to the reduction in the number of commercial bank offices for switching to Digital Financial Services (LKD).

This study aims to determine the factors that can influence the interest of bank customers in Central Java to adopt mobile banking using the UTAUT model with culture moderation. The survey was conducted to obtain as many as 301 respondents so the technique for sampling used is non-probability sampling, namely the quota with the PLS-SEM data analysis technique that relies on WarpPLS 7.0 software.

The results show that the factors that influence the interest of bank customers in Central Java in adopting mobile banking sequentially are Performance Expectancy, Effort Expectancy, Perceived Cost, Social Influence, Perceived Risk, and Perceived Trust. Behavioral Intention has a positive and significant effect on Usage Behavior. Then the moderator variable Power Distance culture strengthens the relationship between Behavioral Intention and Usage Behavior.

Keywords: Mobile Banking, UTAUT Model, Hofstede Cultural Dimension, SEM-PLS, WarpPLS 7.0