

ABSTRACT

One of the sectors most affected by the development of information and communication technology is the financial sector, especially banking. In the country's economy, the banking sector has an important role to play. With the development of increasingly advanced technology, all banks, both state banks and private banks, are competing to launch a banking service application, namely Mobile Banking.

The aim of this research is to analyze what factors can influence online usage behavior in adopting mobile banking based on the influence of Hofstede cultural dimension in 4 well-known banks in Indonesia based on the highest total assets in the last 4 years from 2016- 2019, including BRI, Bank Mandiri, BCA, and BNI.

This study uses quantitative methods with the type of causal investigation., the location of this study was conducted in West Java. The population in this research are internet users in West Java with the number of samples used are 352 respondents of mobile banking users in West Java. Data analysis techniques using descriptive statistical analysis, SEM-PLS (Partial Least Square) with WarpPLS 7.0 software and testing hypotheses.

This study uses the UTAUT model of cultural modification based on Hofstede's culture dimension theory, cultural dimension construct as moderator to see the influence of moderation relationships between independent variables Effort Expectancy (EE), Performance Expectancy (PE), Social Influence (SI) and Behavioral Intention (BI) variables in the adoption of technology.

The results of this study indicate that, application quality (AQ) is the factor that most influences usage habits or Behavioural Usage (UB) in customers in West Java Province. The study also showed that Individualism and Uncertainty Condition do not significantly affect the relationship between Behavioural Intention and Behavioral Usage, so for both variable to be considered even more in the future.

In order for mobile banking to be easy to use, the bank should create a mobile banking application design with UI / UX (Visual design) that is informative and innovative, easy to operate, reliable. Improves application security so that it can be trusted, as well as by improving application functionality, performance and stability. In addition, service providers need to control the interaction of mobile banking users. Also, recommend to the service provider and the banking sector to make a mobile banking service application by presenting complete information so that it is easily understood by the customer when the customer uses the service, so that the customer knows what services are offered and facilitates customers in using the service to be more useful in the customer's banking activities

Keywords: Cultural Dimensions of Hofstede, Modified UTAUT Model, Mobile Banking, Behavioural Intention, Behavioural Usage.