

ABSTRACT

The growth of technology in this modern era has increased rapidly. Some of them are the high use of mobile devices and the internet. This is widely used by the community for their daily needs, one of which is banking needs. Banking needs are indicated by the use of one of the services, namely mobile banking. Mobile banking services are listed as digital transactions that can outperform traditional transactions in Indonesia. However, it takes a process for mobile banking services to serve previously for Indonesian citizens. Likewise happened in several areas, one of which is the city of South Tangerang. South Tangerang City has a population where 80.54% use smartphone devices for social media needs. This shows the lack of use of mobile banking services in the people of South Tangerang.

This study aims to see and determine the factors that influence the people of the city of South Tangerang on the use and adoption of mobile banking services. This study uses the UTAUT method which has been modified by adding cultural factors as a moderator to see the adoption of mobile banking usage. This study found 296 respondents as mobile banking users. WarpPls 7.0 was used in this study to analyze data using the PLS-SEM method and non-probability sampling techniques.

The results obtained from this study indicate that the factors that have an influence on the adoption of mobile banking are Disposition to trust, Trust, Effort expectancy, Performance expectancy, Social Influence, Behavioral intention, and Individualism.

Keywords: *Mobile Banking, UTAUT, Hofstede culture, PLS-SEM, WarpPls*