

## **ABSTRACT**

*The wave of digitization and internet penetration in Indonesia has affected daily life. With the rapid flow of digitalization, it has affected the pattern of economic interaction that demands mobile, fast, easy and secure financial services. The internet and smartphones have been widely used by the public and are predicted to continue to grow. The data shows that the majority of internet users access via their mobile phones. The banking industry through Mobile Banking offers services that are expected to be a solution for its customers. However, according to Bank Indonesia (2019), the digital transformation of the banking industry in Indonesia is still lagging behind. Based on the level of population density, the percentage of the population using the internet, and the value of gross regional domestic product, the City of Surabaya has the highest average in East Java Province.*

*The purpose of this study was to determine the factors that influence the people of Surabaya in adopting Mobile Banking services with a modified UTAUT approach. Sample used in this study amounted to 304 respondents who are Mobile Banking users. Collection of respondents used a non-probability sampling technique, namely quotas. The analytical technique used in this research is PLS-SEM with WarpPLS 7.0 software. The results of this study indicate that the factors that influence Behavioral Intention are Performance Expectancy, Effort Expectancy, Facilitating Condition Perceived Risk, Power Distance and Use Behavior are influenced by Behavioral Intention factors. Cultural factors, namely Masculinity / femininity affect Effort Expectancy and Power Distance affect Behavioral Intention.*

**Keywords:** *Mobile Banking, UTAUT, Culture, Surabaya, Warpls 0.7*