

ABSTRACT

The current rapid development of technology has changed the business strategy of the business world, one of which is technology in the banking sector. DBS Bank research shows that 41% of the frequency of customer banking transactions in 2018 were mobile banking transactions in Indonesia. However, Cirebon itself is one of the regions with a high gross regional domestic product in Ciayumajakuning and is predicted to continue to increase but still experiences low penetration of internet usage and low use of mobile banking.

Therefore, this study aims to identify what factors influence online behavior in rural communities in Cirebon to adopt mobile banking services using the modified UTAUT model with culture from Hofstede's culture dimension theory.

In this study, the data collection process used the quota sampling method with a total of 252 respondents using mobile banking, by distributing questionnaires through Google Forms. To achieve the research objectives, the technical analysis of the data used PLS-SEM (Partial Least Square) with WarpPLS 7.0 software.

The results of this study indicate that the factors that most influence customer interest in Cirebon in adopting mobile banking services in sequence are Performance Expectancy, Effort Expectancy, and Facilitating Condition. Behavioral Intention has a positive and significant effect on Usage Behavior. Then, the moderator variables of Masculinity/Femininity (MF), Uncertainty Avoidance (UA), and Individualism/Collectivism (IDV) strengthen the relationship between Behavioral Intention and Usage Behavior (UB).

The suggestions from this research for service providers and banks can always innovate so that the benefits provided are always increasing, easy to use with an informative, innovative, innovative, easy-to-use UI/UX (visual design) display, and supporting conditions such as providing education on how to operate mobile banking services. Then some questions remain unanswered. For example, the predictors of "trust" and "social influence" had the worst predictor results in the weight analysis in this study. It is suggested that the use of this type of predictor in future research can be explored rationally again.

Keywords: Mobile Banking, Modified UTAUT Model, Hofstede Culture Dimension, Rural, PLS-SEM, WarpPLS 7.0