ABSTRACT

One of the technologies in the banking business is mobile banking. Mobile banking allows customers to perform banking transactions through their mobile devices. Mobile banking is a service that allows bank customers to perform banking transactions via mobile phones or smartphones.

The purpose of this study was to determine the factors that influence the adoption of m-banking customers in Banten and to see the influence of the culture variable as a moderator that is not included in the UTAUT model in encouraging interest in using m-banking.

The method used in this research is quantitative. Collecting data on customers from Bank Mandiri, BRI, BCA and BNI who use mobile banking in Banten Province with a total of 185 respondents. This study uses a non-probability sampling method with the type of convenience sampling. for hypothesis testing with PLS-SEM (Partial Least Squares Structural Equation Modeling) stages. and using an ordinal scale with 37 questionnaire questions, and processed using the WarpPLS 6.0 application.

The results in this study, the performance expectancy variable does not affect behavioral intention in the adoption of mobile banking. Effort expectancy variable does not affect behavioral intention in adopting mobile banking. Meanwhile, social influence variables affect behavioral intention in adopting mobile banking. The behavioral intention variable affects the behavioral usage in the adoption of mobile banking. Masculinity/feminity as a moderator does not affect performance expectancy and behavioral intention. Uncertainty avoidance as a moderator does not affect effort expectancy and behavioral intention. Individualism/collectivitism and long term orientation as moderators did not affect social influence and behavioral intention.

***Keywords: Mobile Banking,* PLS-SEM, UTAUT, UTAUT2, WarpPLS**