Paradigma, Vol. 25, No. 2, September 2023, P-ISSN 1410-5063, E-ISSN: 2579-3500, Page. 135-142
Published: LPPM Universitas Bina Sarana Informatika

PARADIGMA

website: http://jurnal.bsi.ac.id/index.php/paradigma/

The Acceptance of ATM Drive Thru of Bank CIMB Bintaro Branch Jakarta Using UTAUT Model

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ARTICLE INFORMATION

History Artikel:

Received: February 27, 2023
Revised: September 19, 2023
Accepted: September 21, 2023

Kata Kunci:

ATM Drive-thru
UTAUT
Performance Expectations
Business Expectations
Social Influence

ABSTRACT

ATM Drive-thru service is an application of technology in the banking services sector where customers withdraw money without needing to get out of their car. The aim of this research is to find out how much customer acceptance of the existence of the ATM Drive-thru service uses the UTAUT model research method. This research uses 5 (five) constructs in UTAUT (Perified Expectancy), Effort Expectancy, and behavioral intention to use the system (Behavioral Intention to Use The System). The research results show that the use of ATM Drive-thru services is welcomed by Bank Cimb Niaga customers. Because there is a positive relationship between all the variables included in the research and all hypotheses have a good influence. So the conclusion is that the independent variable has a significant positive relationship with the dependent variable. In hypothesis testing, the F test (Anova statistical test) and T test (Partial Test) are carried out. The F test results show a sig value. The F test is 0.000<0.05, then the hypothesis H0 is rejected, meaning the Ha hypothesis is accepted. The results of the T test obtained 3 variables, namely Performance Expectations (X1) with a sig value. 5,399, Effort Expectancy (X2) with a sig value of 228, Social Influence (X3) on the Use Behavior (Y) variable with a sig value of 074, and one of the variables that was rejected was Facilitating condition (X4) with a sig value of 102.

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INTRODUCTION

Along with current economic growth, people cannot escape the need for the services of a bank because banks are considered a safe place to save money and make transactions. The transaction process at banks is also made easier by using an Automated Teller Machine (ATM) to make cash withdrawals, money transfers, and bill payments. This forms information about the locations of ATM machines that are highly expected by the public (Nanincova, 2019)

Every bank certainly wants to provide the best service to its customers, (Maharani et al., 2017). Banks are currently more and more banks are setting up drive thru services for withdrawing money. By using land that is so small, customers can withdraw money via a drive thru ATM without the need to get out of the vehicle. Although not yet available in all cities, at least this service provides convenience for customers there.

One of the banking products most often used by customers is an Automated Teller Machine (ATM). One of the advantages is that customers can transact anywhere

and anytime without having to go to the teller first (Ferawati & Latif, 2021)

The presence of a drive thru means that consumers do not need to get out of the vehicle, this will lead to customer satisfaction. One form of consumer satisfaction is to create a positive impression and a sense of trust in order to continue using products and services, even indirectly recommending them to other consumers, thereby adding new customers from time to time.

Cimb Niaga is a bank engaged in the financial sector that collects and issues money to the public, primarily in the form of providing credit and providing services in payment traffic and money circulation. Therefore, Cimb Niaga developed a Drive Thru in the Bintaro sector 9 area, so that customers can make cash withdrawals, transactions, etc. without having to get out of vehicles such as cars and motorbikes. Based on the explanation of the phenomena above, the authors are interested in conducting research on customer acceptance of Drive-Thru ATM services using the UTAUT research model. UTAUT is an acceptance model technology, (Arde et al., 2021). UTAUT (Unified Theory of Acceptance and Use of Technology) is a model that explains the behavior of users towards information technology (Prasetyo, 2017).

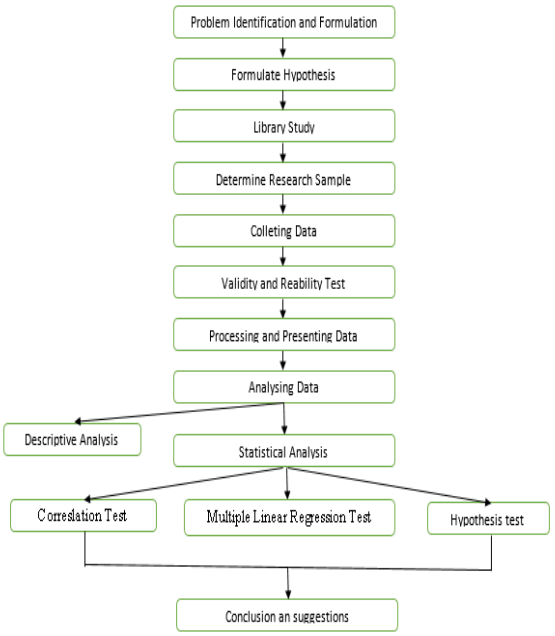
UTAUT synthesizes elements of eight technology acceptance models, namely the theory of reasoned action (TRA), the technology acceptance model (TAM), the motivation model (MM), the theory of planned behavior (TPB), a combination of TAM and TPB, the PC utilization model (MPTU), innovation diffusion theory (IDT) and social cognitive theory (SCT), to obtain a unified view of user acceptance, (Muttaqin, 2018).

ATM (Automated Teller Machine) At Automated Teller Machines (Automated Teller Machines), hereinafter abbreviated as ATMs, are machines used for ATM cards or debit cards as referred to in Bank Indonesia regulations governing transaction tools using cards (PBI No. 19/8/PBI/2017) .

At ATM (Automated Teller Machine) or which is very popular in Indonesia as an Automated Teller Machine, is a machine that is used to help process financial transactions quickly, practically and integratedly.

RESEARCH METHODOLOGY

This chapter will explain the stages carried out from the beginning to the end of the research process. In brief, the stages of the research can be seen in the figure.



Source: (Hadi & Normah, 2023)

Figure 1. Research Steps

In order for the writer to more easily understand the steps of the research stages scheme as shown in Figure III.1. then the author describes the steps taken in the research. The description of the scheme of the stages of this research is as follows:

Bank

Functionally the bank should be able to act as a money issuing authority in coordination with the government, seeking internal and external stability. Banks should be able to act as bankers to the government and commercial banks. The bank must make arrangements for clearing and settlement of cheques and transfers, and act as lender of last resort. It must also guide, supervise and regulate commercial banks (Kurniawan, 2021).

Research Instrument

A research instrument is a tool that fulfils academic requirements so that it can be used as a means of measuring objects or collecting data on a variable (Tachjar, 2017).

1. Identify and Formulate Problems
   The stages of identifying this problem can be done by determining the problems that exist within the company, after the problems have been found the next step is to analyze how to solve the existing problems. The results obtained at this stage are the main problems in acceptance of Drive thru ATMs which have been included in Chapter I in the problem formulation.
2. Determine the research sample
   The author determines the research sample according to the population. The sample is used to represent the entire existing population. The sample used by the author is staff / employees & customers who use the Cimb Niaga Drive thru ATM service located on Jl. Moh. Husni Thamrin, Bintaro Sector 7, South

Tangerang City, Postal Code 15224. 120 people. For the sampling technique, the author will explain in the following discussion. Research variables that are also based on the UTAUT example (1) performance Expectancy is the level of expectation that each individual has that using a system can improve performance at work, (2) effort Expectancy is defined as the level of ease associated with using a system, (3) social Influence is defined as a person who will individually perceive the importance ascribed by others who have influenced using a new system, (4) facilitating Conditions is the level of a person's belief that organisational or technical infrastructure is available to support a system. UTAUT found four components which are considered to have the main function in direct influence on user acceptance and information system usage behavior, (Purnomo, 2019).

The UTAUT model has four constructs that play an important role as directly determined by behaviour intention and use behaviour. They are Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition. In addition, a UTAUT model also has moderating variables, namely, gender, age, experience, and voluntariness (Prasetyo, 2017).

3. Collect Data

The author collects data, becomes the raw material for information that must be sought. In this case the authors collect data through the survey method, and the authors obtain primary data by sharing questionnaires containing questions to customers who use the Cimb Niaga Drive thru ATM service located on Jl. Moh. Husni Thamrin, Bintaro Sector 7.

a. Observation

Observation is a way of collecting data by making direct observations of an object within a certain period and making systematic notes about certain things that are observed (Zazabillah et al., 2020).

b. Interview

Interview is the process of obtaining information / data for research purposes using question and answer methods, while meeting face to face between the interviewer and the respondent using a tool called an interview guide (Wicaksana, 2017).

c. Questionnaire

A questionnaire or questionnaire is a set of questions that logically co-operate using the research problem, and each question is an answer that has meaning to the survey research (Nugroho, 2018).

d. Library Study

Literature study is a data collection technique by conducting a study of books, records, and reports that have to do with the problem being solved. Researchers in this literature study method conduct searches and also collect data by reading books, reports, documents related to the object of research which can be used as a theoretical basis and can be used as a comparison material (Yulianto, 2020).

4. Validity and Reliability Test

To test the validity and reliability of research instruments. This validity test is carried out by the author to measure what is to be measured, and measure the level of accuracy of the research instruments used. In general, there are two (2) formulas or validity test methods, namely using the Bevariate Pearson Correlation and the Correlated Item-Total Correlation. Pearson's Bevariate Correlation is a formula that can be used to test the validity of data with the SPSS program. (Nanincova, 2019) said the minimum requirement to qualify for valid is rcount.

$$r = \frac{n(\sum xy) - (\sum x \sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}} \quad \text{.....(1)}$$

Source: (Nanincova, 2019)

r = product moment correlation coefficient

X = Score of each question/item

Y = Total score

n = Number of respondents

The basis for decision making on the validity test is:

a. If the value of rcount > rtable, then the question items or questions in the questionnaire have a significant correlation with the total score (ie the questionnaire items are declared valid).
b. If the value of rcount < rtable, then the question items or statements in the questionnaire are not significantly correlated with the total score (i.e. the questionnaire items are declared invalid).

While the reliability test was carried out by the author to measure the instrument used repeatedly to produce the same (consistent) data. Reliability has various other meanings such as trust, exemplary, or stable. In the SPSS program the method often used is to use Cronbach's Alpha method with the following formula:

$$r = \frac{na^2 - M(n|M)}{a^2(n-1)} \quad \text{.....(2)}$$

Source: (Nanincova, 2019)

r = test reliability

n = the number of questions in the test

α = standard deviation of the total value of each item

M = calculated average of the total value of each item

The significance test was carried out at the level of a = 0.05. The instrument can be said to be reliable if the Alpha value is greater than the r table.

Data analysis method

The data analysis method used in the research is as: In this study, a questionnaire data collection method was used which was carried out by giving or submitting a set of questions or written statements to the respondents to be answered via Google From. In this study the research method used was a survey method used to obtain data from certain natural (not artificial) places, but the

researcher carried out the treatment of data collection, for example using circular questionnaires such as sending via online whatsapp for Cimb Niaga ATM users who use Drive ATM The Cimb Niaga Thru.
Statistical analysis is a science that studies related to data used to discuss quantitative data. This statistic serves to describe data in a certain form, it can also simplify complex data, into data that is easy to understand, because it is in the form of numbers (Priyatna, 2020)

RESULTS AND DISCUSSION

1. Respondent Profile

Based on research conducted on 120 respondents who are customers who use the Drive thru ATM service located on Jl. Moh Husni Thamrin, Bintaro Sector 7, South Tangerang City, obtained an overview of the profiles of respondents classified by gender, age and employment status.

1. Gender

Table 1. Characteristics of Respondents Based on

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	68	56.7	56.7	56.7
	Woman	52	43.3	43.3	100.0
	Total	120	100.0	100.0	

Source: (Hadi & Normah, 2023)

Based on Table 1. It can be seen that out of a total of 120 respondents, there were 68 male respondents (56.7%) and 52 female respondents (43.3%). Based on the data above, it can be seen that the interest in accepting Drive thru ATM technology is more in demand by male respondents.

2. Age

Table 2. Characteristics of Respondents Based on Age

Age	Frekuensi	Presentase (%)
< 20	8	6,6%
21-30	67	55,7%
> 31	45	37,4%
Total	120	100%

Source: (Hadi & Normah, 2023)

Based on Table 2. it can be seen that a total of 120 respondents, the group of respondents aged <20 years was 8 people (6.6%), the group of respondents aged 20-30 years was 67 people (55.9%), while the group aged > 30 years was 45 people (37.5%). Based on the data above, it can be seen that respondents aged 20-30 years are more interested in accepting Drive thru ATM technology.

3. Jobs

Table 3.Characteristics of Respondents Based on Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private employees	57	47.5	47.5	47.5
	Self-employed	46	38.3	38.3	85.8
	Government employees	9	7.5	7.5	93.3
	other	8	6.7	6.7	100.0
	Total	120	100.0	100.0	

Source: (Hadi & Normah, 2023)

2. Descriptive Analysis Respondents' Responses to Performance Expectancy

Description of respondents' responses as many as 120 people to the question item performance expectations as many as 2 (two) items. The questionnaire data contained in the attachment can be seen in the description of the respondents' responses to each question item. An overview of the frequency distribution regarding respondents' perceptions of receiving performance expectations for customers who use ATM Drive thru services are:

Table 4. Point 1 regarding Drive thru ATM services fulfills user activity

Nasabah

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Totally disagree.	1	.8	.8	.8
	Don't' agree.	1	.8	.8	1.7
	Agree.	106	88.3	88.3	90.0
	Strongly agree.	12	10.0	10.0	100.0
	Total	120	100.0	100.0	

Source: (Hadi & Normah, 2023)

Based on Table 4. above illustrates that the respondents' responses related to facilitating user activities. From the table above it can be seen that 0.8% of respondents stated that they strongly disagree, 0.8% of respondents stated that they did not agree, 88.3% of respondents stated that they agreed, and 10% of respondents stated that they strongly agreed. So it can be seen that the majority of respondents agreed that Drive thru ATM services can fulfill user activities.

Table 5. Point 2 about making it easier to use the Drive thru ATM service

Nasabah

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Don't agree.	3	2.5	2.5	2.5
	Agree.	95	79.2	79.2	81.7

Nasabah

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree.	22	18.3	18.3	100.0
Total	120	100.0	100.0	

Source: (Hadi & Normah, 2023)

Based on Table 5. above illustrates that the responses of respondents related to performance expectations. From the table above it can be seen that 0% of respondents stated that they strongly disagree, 2.5% of respondents stated that they did not agree, 79.2% of respondents stated that they agreed, and 18.3% of respondents stated that they strongly agreed. So it can be seen that the majority of respondents agreed that Drive thru ATM services make it easier for users.

Table 6. Point 3 about feeling satisfied using the ATM Drive thru service

Nasabah

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Setuju	2	1.7	1.7	1.7
	Setuju	45	37.5	37.5	39.2
	Sangat Setuju	73	60.8	60.8	100.0
	Total	120	100.0	100.0	

Source: (Hadi & Normah, 2023)

Based on Table 7. above illustrates that the responses of respondents related to performance expectations. From the table above it can be seen that 0% of respondents stated that they strongly disagree, 1.7% of respondents stated that they did not agree, 37.5% of respondents stated that they agreed, and 60.8% of respondents stated that they strongly agreed. So it can be seen that the majority of respondents agreed that the Drive thru ATM service was satisfied for users.

Overall, to find out how the Performance Expectancy variable is according to respondents' responses based on the statement indicators that have been set in the questionnaire by the researcher, it can be known through statistical methods as follows:

Table 7. Accumulation of Respondents' Responses to Variable X1 (Performance Expectancy)

Correlations

		Nasabah	Nasabah	Nasabah	2,3,5
Nasabah	Pearson Correlation	1	.072	.102	.682**
	Sig. (2-tailed)		.433	.266	.000
	N	120	120	120	120
Nasabah	Pearson Correlation	.072	1	.294**	.611**
	Sig. (2-tailed)	.433		.001	.000
	N	120	120	120	120
Nasabah	Pearson Correlation	.102	.294**	1	.677**
	Sig. (2-tailed)	.266	.001		.000
	N	120	120	120	120
2,3,5	Pearson Correlation	.682**	.611**	.677**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	120	120	120	120

**. Correlation is significant at the 0.01 level (2-tailed).

Source: (Hadi & Normah, 2023)

This is the result of the accumulation of performance expectations with the number of questions 3 items and the number of respondents as many as 120 respondents.

Validity and Reliability Test

Validity and reliability tests were used to test data using a list of questions or a questionnaire by looking at the questions in the questionnaire filled out by the respondents whether or not these questions were used to collect data.

1. Validity Test

Validity test is used to determine the validity of the questionnaire in collecting data. The validity test carried out in this study was by using the Pearson bivariate correlation formula with the SPSS application tool.

The summary of the results of the validity test in this study, as the data in the following table.

Table 8.Instrument Validity Test Results Variable X1 (Performance Expectancy)

Correlations

		Nasabah	Nasabah	Nasabah	2,3,5
Nasabah	Pearson Correlation	1	.072	.102	.682**
	Sig. (2-tailed)		.433	.266	.000
	N	120	120	120	120
Nasabah	Pearson Correlation	.072	1	.294**	.611**
	Sig. (2-tailed)	.433		.001	.000
	N	120	120	120	120
Nasabah	Pearson Correlation	.102	.294**	1	.677**

Correlations					
		Nasabah	Nasabah	Nasabah	2,3,5
	Sig. (2-tailed)	.266	.001		.000
	N	120	120	120	120
2,3,5	Pearson Correlation	.682**	.611**	.677**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	120	120	120	120

**. Correlation is significant at the 0.01 level (2-tailed)

Source: (Hadi & Normah, 2023)

This is the result of the accumulation of performance expectations with the number of questions 3 items and the number of respondents as many as 120 respondents, as the data in the following table:

Table 9. Instrument Validity Test Results Variable X1 (Performance Expectancy)

No *Item*	r hitung	r table 5%(120)	Remarks
1	0,682	0,195	Valid
2	0,611	0,195	Valid
3	0,677	0.195	Valid

Source: (Hadi & Normah, 2023)

The total instrument score is 1. r count 0.682. r table 0.195, statement valid. 2. r count 0.611. r table 0.195, valid statement. 3. r count 0.677. r table 0.195, valid statement.

2. Reliability Test

Reliability test is used by using the alpha formula. A significant test was carried out with a level of $\alpha = 0.005$. The instrument can be said to be reliable if the alpha value is greater than the r-table value (0.195). The data below is the result of reliability testing in SPSS, the results are as follows:

Table 10. Research Instrument Reliability Test Results

No	Variabel	Alpha	Remarks
1	*Performance Expectancy*	0,329	Reliabel
2	*Effort Expectancy*	0,377	Reliabel
3	*Social Influence*	0,379	Reliabel
4	*Facilitating Condition*	0,635	Reliabel

Source: (Hadi & Normah, 2023)

The reliability test results above show that all variables have an alpha coefficient greater than the r-table value of 0.195 so that it can be said that all the concepts of measuring each variable from the questionnaire are reliable, which means that the questionnaire used in this study is a good and consistent questionnaire so that it can be used many times.

Classical Assumption Test

1. Normality Test

The normality test is a statistical analysis to see whether the data is normally or abnormally distributed residual values. If the data is normally distributed, then the next analytical tool that must be used is parametric statistics. The indicator that is looked at is the one that compares the results of the normality test analysis with 0.05. If the result is greater than 0.05, it can be said that the data is normally distributed, meaning that the next analysis tool must use parametric statistics. If the test results show numbers below 0.05 then the analysis tool that must be used is non-parametric statistics. The results of the normality test appear in the table below:

Table 11. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			120
Normal Parameters[a,b]		Mean	.0000000
		Std. Deviation	.76046149
Most Differences	Extreme	Absolute	.084
		Positive	.084
		Negative	-.066
Test Statistic			.084
Asymp. Sig. (2-tailed)			.037[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: (Hadi & Normah, 2023)

Based on the table 11. above, it is known that the significance value is 0.084> 0.05, it can be concluded that the residual value is normally distributed using the one sample Kolmogorov Smirnov test.

2. Test Autocorrelation is the correlation between the variables themselves, at different times or individual observations. Generally, in this case many occur in time series data. This autocorrelation symptom can be detected using the Durbin-Watson test.

Table 12. Durbin-Watson Value for Autocorrelation Test Model Summary

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.496[a]	.246	.227	.77023

a. Predictors: (Constant), 6,7,8, X2, 9,10,11

b. Dependent Variable: 2,3,5

Source: (Hadi & Normah, 2023)

Based on the results of processing with SPSS 22, the statistical value is obtained

Durbin-Watson (D-W) = 969, then there is no autocorrelation, if the DW value (du < d < 4-du) is 227 < 246 < 496.

3. Multicollinearity means that the independent variables contained in the model have a perfect or near perfect relationship or the correlation coefficient is high. The result of multicollinearity is indeterminate or infinite standard errors. This leads to bias in estimation. A good regression model is if there is no correlation between variables. The method to test whether there is multicollinearity can be seen from the variance Inflation Factor (VIF) and Tolerance value. The VIF value limit is> 10 and the tolerance value is <0.10, if the value is> 10 and <0.10, it is concluded that multicollinearity occurs.

Table 13. Multicollinearity Assumption test results

Coefficients

Coefficients[a]

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1(Constant)	5.399	.736		7.340	.000		
X2	.288	.066	.379	4.364	.000	.862	1.160
9,10,11	.074	.074	.101	1.009	.315	.646	1.548
6,7,8	.102	.072	.138	1.408	.162	.673	1.485

a. Dependent Variable: 2,3,5

Source: (Hadi & Normah, 2023)

Based on what is seen in Table 13. above shows that there is no Multicollinearity because the Tolerance value> 0.10 and the VIF value <10.

CONCLUSION

The test results on the proposed model show good results. Based on research that has been conducted on Drive thru ATM service users located on Jl. Moh Husni Thamrin, Bintaro Sector 7, it can be concluded as follows: In hypothesis testing, the F test (Anova statistical test) and T test (Partial Test) are carried out. The F test results show a sig value. The F test is 0.000<0.05, then the hypothesis H0 is rejected, meaning the Ha hypothesis is accepted. The results of the T test obtained 3 variables, namely Performance Expectations (X1) with a sig value. 5,399, Effort Expectancy (X2) with a sig value of 228, Social Influence (X3) on the Use Behavior (Y) variable with a sig value of 074, and one of the variables that was rejected was Facilitating condition (X4) with a sig value of 102.

From the results of this study it is known that Performance Expectancy (X1) has a significantly positive relationship to Behavioral Intention (Y), the better the ATM Drive thru performance, the better the effect on Bank Cimb Niaga customers. From the results of this study it is known that Effort Expectancy (X2) has a significantly positive relationship to Behavioral Intention (Y), the easier the ATM Drive thru is to use, the better the effect will be on Bank Cimb Niaga Customers. From the results of this study it is known that Social Influence (X3) has a significantly positive relationship to Behavioral Intention (Y), the more positive the reviews from users of the Drive thru ATM service, the better the effect on other customers of Bank Comb Niaga. From the results of this study it is known that Facilitating Condition (X4) has a significantly positive relationship to Behavioral Intention (Y), the more complete the facilities at the Drive thru ATM, the better the effect on Bank Cimb Niaga customers who want to use the service this again.

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