



Research Article

Unveiling the Determinants of Self-Service Technology Adoption: A Case Study of Fast-Food Restaurants in Indonesia

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Abstract.

This paper delves into the dynamics of self-service technology (SST) with the plan to use it in fast-food restaurants, focusing on pivotal determinants that shape users' intentions to engage with these technologies. Leveraging the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, the study investigates the influence of various variables such as performance expectancy, effort expectancy, social influence, habit, facilitating condition, and technology anxiety on users' intentions to use self-service technologies. To gauge consumers' intentions regarding SST use when ordering food and drinks, we conducted a field survey, with 272 customers participating at one of the largest Kentucky Fried Chicken (KFC) outlets in Indonesia. The findings suggest that certain variables such as habit, influence the desire to integrate SST as well as performance and effort expectancy, whereas facilitating condition and social influence do not exert a significant impact. As anticipated, factors related to technology anxiety impede customers' intentions to use SST. These findings are anticipated to provide a better understanding of both academic research and practical implications for the use of SST within the fast-food industry.

Keywords: SST, intention to use, performance expectancy, effort expectancy, social influence, habit, facilitating conditions, technology anxiety

1. Introduction

Amidst the digital transformation era, the widespread integration of SST has revolutionized the way individuals interact with services. SST, characterized by their user-driven, automated functionalities, have become integral components of numerous industries, ranging from retail and restaurant to healthcare and transportation. As users increasingly navigate this technological terrain, their decisions to embrace or resist self-service options become pivotal factors in shaping the success of these innovations. SST is an interface technology that allows consumers to perform services freely without direct interaction with the waiter [1]. Some examples of SST that we often encounter are ATMs, Kiosks and Vending Machines. One global company that has successfully adopted SST in Indonesia is KFC. KFC began adopting SST in 2019 in anticipation of preventing the spread of Covid-19 [2]. This technology allows consumers to order and make payments

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independently without interacting with the cashier, so it is hoped that it can reduce the buildup of customer queues.

Kazancoglu and Yarimoglu [3] conducted a study on how food retail is changing due to the spread of SST. The study results show that perceived ease to use, perceived usefulness, and technology anxiety have an impact on intentions while perceived risk, need interaction, and situational factors have no impact. Na et al. [4] conducted research on determining the intention to use self-service at fast food restaurants.

The research results highlighted four important factors that affected the higher behavioral intention of using a SST, these are : the higher the price value, social influence, performance expectancy and hedonic motivation. In addition to that, the higher the age difference, the higher the behavioral intention of using a kiosk. For that reason, in order to ensure that customers who are unfamiliar with SST would be able to make payments through kiosks with minimal effort and reasonable price value, fast food customer service would need to accommodate these people.

However, consumers do not always respond positively to new technology. A research by Bulmer et al.[5] found that some consumers refused to use technology because they felt uncomfortable and unfamiliar with the procedures for using such technology. Anxiety and fear that arise from ignorance are some things that can prevent someone from using technology. Venkatesh et al. [6] revealed that technology anxiety can reduce consumer's intentions to use SST. Investigating the determinants of the successful adoption of new technology is therefore crucial for businesses, especially in fast-food restaurants, where consumer experience and operational efficiency are paramount.

One model that is commonly used to predict the driving factors and constraint to technology accepted is Unified Theory of Acceptance and Use of Technology (UTAUT). The UTAUT model, originally developed by Venkatesh et al. [6], offers an essential understanding for technological adoption by emphasizing core elements such as performance expectations, effort expectations, social influences, and facilitating conditions. Built upon this model, this research broadens its scope by adding habit and technology anxiety factors that may play an important role in implementing SST.

2. Research Background

2.1. Unified theory of acceptance and use of technology

This research enriches the theoretical framework by incorporating additional components of UTAUT that have a deep impact on user intent. UTAUT, developed by Venkatesh et al. [6] to understand technology adoption as a whole, specifically emphasizing the factors of performance expectations, effort expectations, and social influence.



This model is a synthesis of 8 different models that have been applied in the past to understand ways people accept and use technology.

Venkatesh et al. [6] defined this model by 4 most important variables as the basis for research. These variables are as follows: performance expectancy, effort expectancy, social influence, and facilitating conditions. One way to measure the level of confidence in utilising a system that can assist in achieving work performance through the utilisation of a concept known as performance expectancy. The term "effort expectancy" describes the level of simplicity with which a system can be utilised in an effort to lessen the amount of time and energy that a person expends on activities.

The degree that refer to how an individual perceives how others believe that he or she is expected to utilize a new system called "social influence". Facilitating condition is the term used to describe how much individuals believe that organizations and infrastructures are there to support the systems

And lastly, Habit is an essential component that we take into consideration when extending the UTAUT model. This is in addition to the performance expectancy, the effort expectancy, the social influence, and the facilitating conditions.

2.2. Performance expectancy

What is meant by the term "performance expectation" is the degree or perception that an individual has regarding the advantages that they obtain from utilising a system for the work that they do [6]. When it comes to UTAUT, this variable is either most important, which is the level users' perception of they believe that utilising a technology will enhance their overall productivity. In the context of fast-food self-service technology, customers' expectations regarding enhanced efficiency, convenience, and overall dining experience contribute to their intention to use SST. Previous studies have explored technology acceptance, such as Althuizen [7], and El-Masri and Tarhini [8].

2.3. Effort expectancy

Effort Expectancy to an extent can be explained by the ease of use of an individual in using a system or technology [6]. UTAUT emphasizes effort expectancy, assessing the perceived level of ease and simplicity in adopting a technology. In fast-food self-service, customers' perceptions of how easy it is to navigate and use self-service options are crucial factors in determining their decision to use SST. Prior studies on SST can be seen in Table 1.



No	Source	Independent	Mediator	Moderator	Dependent	Results	Research
		Variable	Variable	Variable	Variable		Context
1	Kohnke et al. [9]	 Performance expectancy Effort expectancy 		 Role Attitude anxiety Self-efficacy 	Behavioral intention	• All UTAUT variables have significant correlations on Intention to use.	Telehealth
		 Social influence Facilitating conditions 					
2	Gelbrich and Sattler [10]	Technology Self-Efficacy	 Technology Anxiety Perceived Ease of Use 	 Perceived Crowding Perceived Time Pressure 	• Intention to Use	 Technology self-efficacy, perceived ease of use, and time pressure have a positive impact on intention to use. Technology anxiety has a negative impact on intention to use. Perceived crowding amplifies the negative effects of technology anxiety. 	Public SST
3	Siwela et al. [11]	 Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions 	Behavioral Intention	 Gender Age Experience Voluntariness of Use 	• Use Behavior	 Performance expectancy, effort expectancy, social influence and facilitating conditions have a positive influence on use behavior through behavioral intention. Age moderates the facilitating condition variable with the use. 	SST in restaurant
4	Jeon et al. [12]	 Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Perceived Risk 		• Innovativeness	Acceptance Intention	 Performance expectancy, effort expectation, and social influence have a positive influence on SST adaptation. The facilitating conditions and perceived risk variables do not have a significant influence. Individual Innovativeness moderates the effect on social influence and perceived risk. 	SST in restaurant
5	Muktamarisa and Afiff [13]	 Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Perceived Risk 		• Perceived Vulnerability	Acceptance Intention	 Performance expectancy, effort expectancy, social influence, facilitating conditions have a positive effect on acceptance intention through perceived vulnerability. Perceived risk has a negative effect on acceptance intention 	SST in restaurant
6	Kazancoglu and Yarimoglu [3]	 Perceived Risk Need Interaction Situational factor 	 Perceived Usefulness Perceived Ease to use Technology Anxiety 		• <u>Behavioral</u> Intention	 Perceived usefulness, perceived ease of use, and technology anxiety influence <u>behavioral</u> intention. Perceived risk, need for interaction, and situational factors do not influence interest. 	SST Kiosk
7	Na et al. [4]	 Performance Expectancy Effort Expectancy Social Influence Facilitating Conditions Hedonic Motivation Price Value Habit 		• Age	Behavioral Intention	 Performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit have a positive effect on behavioral intention. Age differences play a role as a moderator 	SST in restaurant

Table 1: Prior studies on SST.



_	_	_	 _	_	_	-	_	_	_

No	Source	Independent Variable	Mediator Variable	Moderator Variable	Dependent Variable	Results	Research Context
8	Seo [14]	Performance Expectancy Effort Expectancy Social Influence	• Trust		Behavioral Intention	• Performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and	SST Kiosk
		 Facilitating Conditions Hedonic Motivation Price Value Habit Trust 				 habit have positive effects on trust. Trust has a significant positive effect on <u>behavioral</u> intention. 	

Table 1: Continued.

2.4. Social influence

Social Influence is referring to the importance of others on how individuals carry out or use a new system that helps their work [6]. Social influence, another dimension in UTAUT, considers the impact of subjective norms and the sway of important individual's decisions and actions. In the fast-food context, social influence may manifest through peer recommendations, societal trends, or the impact of friends and family on the choice to utilise self-service technology.

2.5. Facilitating condition

In the context of using a system, the term "facilitating conditions" means how an individual perceives the infrastructure support facilities that are accessible to them individually. [6]. UTAUT introduces facilitating conditions as external factors influencing technology acceptance. This dimension considers the support, resources, and infrastructure available to users. In the fast-food environment, facilitating conditions may include the availability of user-friendly interfaces, adequate training, and seamless integration of self-service options.

2.6. Habit

To what extent an individual has developed a pattern of system use over the course of time is referred to as a habit. [15]. Habitual use of self-service technology requires less cognitive effort as the actions become ingrained in daily routines [16]. Habitual behavior is recognized as a powerful determinant in UTAUT, which explains an individual has developed a pattern of system use over time [17]. In the context of SST, users who are accustomed to using these systems are likely to continue doing so, because of the routines that they have established.

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2.7. Technology anxiety

Technology Anxiety refers to feelings of fear and anxiety in individuals when faced with a computer or technology [18]. UTAUT acknowledges the role of anxiety in technology acceptance. Technology anxiety reflects user's concerns about potential challenges, risks, or uncertainties associated with using a particular technology. The concept of anxiety is discussed in 2 directions; trait anxiety and state anxiety [19]. The term "trait anxiety" describes the characteristic of a person that causes them to react negatively when confronted with stimuli from outside influences [20]. An additional classification of state anxiety is proposed by Bradley and Russell [21], which includes the following categories: task anxiety, which refers to the fear of being unable to able to finish a task; damage anxiety, which refers to the fear of being damaged or losing something of value; and social anxiety, which refers to the fear of unexpected social exposure.

2.8. Behavioral intention to use

Behavioral Intention to Use refers to willingness of an individual to adopt and make use of a specific self-service technological solution. A person's planned behavior when it comes to adopting and using technology is shown by this psychological construct. It is common practice to investigate the concept within the framework of user acceptance models, such as the UTAUT models. In the context of information systems, intention to use can be referred to as an individual's desire to utilise technology in order to achieve the goals that they have set for themselves [6]. The user's intention to use a system on a continuous basis, under the assumption that they have access to the system, is what we mean when we talk about interest in using a system.

3. Research Framework and Hypotheses

3.1. Performance expectancy and intention to use

Users are willing to embrace SST if they believe it as a tool that enhances the efficiency and effectiveness of their tasks. If the technology is believed to streamline processes, reduce waiting times, or improve overall service delivery, which can motivate customers to use it. Previous research pointed out that performance expectations influence user's intentions to use computer-based information systems [4, 12]. In the context of KFC restaurants, if customers believe that using SST can speed up the food ordering process they might consider using it. Accordingly, it is hypothesized that:

H1: Performance expectancy has a positive effect on customers' intention to use



3.2. Effort expectancy and intention to use

The perception that SST simplifies processes and interactions contributes to positive effort expectancy. Customers are more inclined to embrace the technology when they expect it to streamline complex tasks, reduce steps, and minimize the overall effort required to accomplish their objectives. Venkatesh et al. [6] discovers that the intention to use technology is affected by the anticipation of the level of effort that will be require. An individual will be interested in using SST if that person does not find it difficult to use it. Therefore, we hypothesized the following:

H2: Effort expectancy has a positive effect on customers' intention to use

3.3. Social influence and intention to use

Customers are affected by social norms and the observability of other's behavior [6, 22]. It is commonly viewed that people act in particular ways in order to preserve a social image in the eyes of other people. Positive social norms and the visibility of others using the technology contribute to a positive intention to use [23]. If individuals perceive that using self-service technology is socially accepted and widely practiced, they are more likely to adopt the behavior themselves. Accordingly, it is hypothesized that:

H3: Social influence has a positive effect on customers' intention to use

3.4. Facilitating condition and intention to use

Customers perceive a sense of control and empowerment when they are provided with conditions that are conducive to their needs [6, 24]. When people have the perception that they are equipped with the resources and support they need to make effective use of SST, they are more likely to take a proactive approach. This empowerment can stem from the availability of assistance, troubleshooting guides, and easily accessible customer support, all of which contribute to a positive user experience. Customers are likely to embrace SST if they feel that they have the necessary assistance to overcome any potential challenges [25]. Accordingly, it is hypothesized that:

H4: Facilitating conditions have a positive effect on customers' intention to use

3.5. Habit and Intention to Use

Habit, defined as a repetitive behavior pattern that becomes automatic and involuntary over time, is a significant factor influencing customer's intention to use self-service



technology [26]. This argument draws upon empirical evidence and theoretical frameworks to illustrate how the development of habits in technology usage fosters positive attitudes and intentions amongst users. The correlation between habit and intention to use can be found in the expectation confirmation theory, which stated that habit has a significant effect on the intention to use [27, 28]. Therefore, we hypothesized the following:

H5: Habit has a positive effect on customers' intention to use

3.6. Technology anxiety and intention to use

It is crucial to acknowledge that in general, technology anxiety is considered a negative factor in influencing technology adoption. Users with higher levels of technology anxiety may become more hesitant to embrace new technologies [29]. The significance of technology anxiety in technology adoption has been highlighted in several studies. For instance, Bandura [30] demonstrated that anxiety is a negative emotion that creates a detrimental effect on a person's intention to carry out certain tasks. Compeau et al. [31] describe anxiety as a crucial barrier to the acceptance of technology. Addressing and minimizing the impact of technology In the context of fast food restaurants, anxiety is an essential component in the process of cultivating positive intentions to use SST. Our hypothesis is therefore:

H6: Technology anxiety has a negative effect on customers' intention to use

Figure 1 represents our research model, reflecting the impact of performance expectations, effort expectations, social influences, habits, facilitating conditions, and technology anxiety on intention to use in the context of SST.



Figure 1: Hypothesis model. Source: Author's own work.



4. Research Method

4.1. Measures

We adopted multi-item scales from previous research for the measure of constructs. All items for measurement were taken from Venkatesh et al. [6, 17] and evaluated using a Likert scale with five points, which ranged from 1 (strongly disapprove) to 5 (strongly agree). As can be seen in Table 2, the detailed measurement items are presented.

Constructs Ite		Measurements				
	ms					
Performance	PE1	SST is useful in ordering food and beverage				
Expectancy	PE2	Using the SST can speed up food and beverage ordering				
	PE3	SST can increase efficiency in ordering food and beverage				
Effort Expectancy	EE1	For me, the use of the SST is very easy to understand				
	EE2	The interface of the SST is clear and easy to understand				
	EE3	The STT is easy to use				
	EE4	It was easy for me to become proficient in using the SST				
Social influence	SI1	People in my circle recommend using the SST				
	SI2	People who influence my behavior suggest using the SST				
	SI3	People whose opinions I consider suggest using the SST				
Facilitating	FC1	There are sufficient facilities to support the use of the SST				
Condition	FC2	SST is relevant to today's technology				
	FC3	Some officers helped me when I had difficulty using SST				
Habit	H1	Using the SST has become a habit for me				
	H2	I often use the SST				
	H3	I feel the need to use the SST				
Technology Anxiety	TA1	I feel anxious when using the SST				
	TA2	I'm afraid of making a mistake when using the SST				
	TA3	I'm hesitant to use the SST				
	TA4	I feel uncomfortable when using the SST				
Intention to Use	B1	I would like to use the SST on my next order				
	B2	Very likely I will use SST on my next order				
	B3	I plan to use SST on my next order				

Table 2: Items measurement.

Source: Venkatesh et al. [6, 17]

4.2. Data collection

The research employs a cross-sectional design to collect data within a specific period of time, capturing a snapshot of users' perceptions and intentions regarding self-service technology adoption at one of KFC outlets in Indonesia. There are 400 surveys distributed, 272 justifiable responses were obtained, yielding a response rate of 68%. The sample had no missing values. As illustrated in Table 3, nearly 57% of the participants were female, while 43% were male. A majority (53.7%) fell within the 18-23 age range, and



52 % h	eld bachelor's	degrees.	Notably,	all selected	respondents	had prior	experience	е
using	SST.							

	01						
Measure	Categories	#	%	Measure	Categories	#	%
Gender	Male	116	42.6	Education	High school	129	35.8
	Female	156	57.4		Diploma	59	51.4
Age	18-23 years	146	53.7		Bachelor or above	84	12.8
	24-29 years	66	24.3	Experience	Inexperience	27	9.9
	30-35 years	43	15.8		1-2 times	85	31.3
	36-41 years	9	3.3		3-4 times	92	33.8
	Above 41 vears	8	2.9		Above 4 times	68	25.0

Table 3: Demographic information.

Source: Author's own work

4.3. Common method bias

Given that both independent and dependent variables data are self-reported and sourced from a singular outlet, this study acknowledges the possibility for Common Method Bias (CMB) raised with Podsakoff and Organ's [32] concerns. To assess the severity of CMB, Harman's one-factor test was employed. The outcomes indicated four factors with Eigenvalues surpassing 1, where the initial factor explained 36.48% of the overall variance. Consequently, it is improbable that CMB significantly impacts this study.

5. Results of Analysis

5.1. Measurement model

Model measurements are said to be valid and reliable, which can be ensured through discriminant validity, composite reliability, and average variance extracted (AVE). In this study, discriminant validity was tested using the cross-loading ratio. The cross-loading ratio examines items with high loadings on the same construct and items with high loadings on several constructs. At this stage, a value greater than 0.7 is required as the minimum limit. Composite Reliability, a measure used to estimate variable reliability, must meet the requirements for composite reliability, namely a value greater than 0.7. AVE is used to check whether the conditions for discriminant validity are met. The minimum value that must be achieved to show that reliability has been achieved is 0.5, which means it shows that the construct has good convergent validity. the results presented in Tabel 4.

Construct	Composite Reliability	Average Variance Extracted (AVE)		
Intention to Use	0,918	0,788		
Effort Expectancy	0,902	0,696		
Facilitating Condition	0,842	0,728		
Habit	0,913	0,779		
Performance Expectancy	0,902	0,754		
Construet	Composite	Average Variance Extracted		
Construct	Reliability	(AVE)		
Social Influence	0,916	0,785		

0,765

0,929

Table 4: Reliability dan validity.

Source: Author's own work

Technology Anxiety

5.2. Structural model

To assess the framework, we utilised Partial Least Squares (PLS) and examined the R-square value, which serves as an indicator for assessing the adequacy of the model test. The findings indicate that the R-square value for the intention to use is 0.54%, as depicted in Figure 2. The text states that 54.5% of the intention to use variables is influenced by the observed variables, while the remaining percentage is attributed to other variables.

No	Source	Independent	Mediator	Moderator	Dependent	Results	Research
		Variable	Variable	Variable	Variable		Context
		 Facilitating 				 Age moderates the 	
		Conditions				facilitating condition variable	
						with the use.	
4	Jeon et al. [12]	 Performance 		 Innovativeness 	 Acceptance 	 Performance expectancy, 	SST in
		Expectancy			Intention	effort expectation, and social	restaurant
		 Effort 				influence have a positive	
		Expectancy				influence on SST adaptation.	
		 Social 				 The facilitating conditions 	
		Influence				and perceived risk variables	
		 Facilitating 				do not have a significant	
		Conditions				influence.	
		 Perceived Risk 				 Individual Innovativeness 	
						moderates the effect on social	
						influence and perceived risk.	
5	Muktamarisa	 Performance 		 Perceived 	 Acceptance 	 Performance expectancy, 	SST in
	and Afiff [13]	Expectancy		Vulnerability	Intention	effort expectancy, social	restaurant
		 Effort 				influence, facilitating	
		Expectancy				conditions have a positive	
		 Social 				effect on acceptance intention	
		Influence				through perceived	
		 Facilitating 				vulnerability.	
		Conditions				 Perceived risk has a negative 	
		Perceived Risk				effect on acceptance	
						intention.	

Figure 2: Hypothesis model. Source: Author's own work.



5.3. Hypothesis testing

To assess the hypotheses, we analyzed the impact of effort expectancy, habit, performance expectancy, social influence, facilitating condition, and technology anxiety on intention to use. For the impact of expectancies on intention to use, both performance expectancy (β = 0.14, p < 0.05) and effort expectancy (β = 0.19, p < 0.05) were positively associated with intention to use; therefore, H1 and H2 were supported. Unfortunately, social influence (β = 0.04, p > 0.05) and facilitating conditions (β = 0.12, p > 0.05) have insignificant impact on intention to use. Therefore, H3 and H4 were not supported. As expected, habit (β = 0.37, p < 0.01) and technology anxiety (β = -0.11, p < 0.05) had a positive impact on intention to use; thus, H5 and H6 were supported. Table 5 shows the results of our hypothesis testing.

Hypotheses	Original sample	t-Statistic	P-value
Performance Expectancy-> Intention to use	0.134	2.039	0.041
Effort Expectancy -> Intention to use	0.194	2.050	0.040
Hypotheses	Original sample	t-Statistic	P-value
Social Influence-> Intention to use	0.042	0.691	0.490
Facilitating Condition-> Intention to use	0.117	1.509	0.131
Habit-> Intention to use	0.365	5.111	0.000
Technology Anxiety-> Intention to use	-0.107	2.453	0.014

Table 5: Path coefficient (mean, stdey, t-value).

Source: Author's own work

6. Discussion

The findings within research highlighted the multidimensional aspect of an individual's intention to utilise technology, By thorough out examination of the performance expectancy, effort expectancy, social influence, habit, facilitating conditions, and technology anxiety. The discussion explains in detail the implication of these factors on user's willingness to adopt SST and provides insight to further enhance a more refined understanding of user behavior within technology adoption.

Performance expectancy is considered as a strong indicator of user intention to use, which is the same as prior studies [4, 12] that highlight the significance of perceived benefits in shaping user's decisions. This positive correlation shows that individuals are likely to accept SST when they expect favorable outcomes and improved performance from its utilisation. Developers and businesses must recognize the importance of



emphasizing the practical benefits and value propositions of the technology to potential users.

The influence of effort expectancy will reinforce the significance of how user-friendly a technology is to the people, in relation to how people's attitude toward said technology [6, 12]. SST users will show their desire to utilise a SST after discovering that it is user-friendly and easy to operate. This discovery emphasizes the importance of designing SST which focuses more toward its comfortability and ease of use features. In addition, having a more intuitive interface would encourage more people to accept and use SST. With this in mind, developers would need to appeal more to the users by creating simple and easy to use SST in order to increase its user acceptance.

Social influence refers to the degree where an individual perceives that opinions of trusted others will influence to utilise new systems or technology. Contrary to prior research by Venkatesh et al. [6], this study concludes that social influence has no significant impact on the intention to use, which indicates that KFC consumer use of SST is more specific toward their own personal choice, and are not affected by external influence such as family or friends [33]. Therefore, the decision to utilise SST remains with the KFC consumers themselves.

The significance of habit suggests that individuals are more attracted to use technology if they have developed habitual patterns [34]. Habitual use creates a sense of familiarity and comfort, reducing perceived risks associated with adopting new technologies. So developers and businesses should consider strategies to encourage habitual use, emphasizing consistent and seamless experiences to cultivate user habits.

Facilitating conditions are defined as an individual's view that the current facilitating and technical aspects inside a company or organization can support a technology. However the results of this study indicate that facilitating conditions do not influence the intention to use SST. This means that the study does not support the prior study conducted by Venkatesh et al. [6], which states that facilitating conditions affect the intention to use technology. This occurs because KFC consumers feel that the facilities provided are not significant enough to influence their decision to use SST [12].

Organizations and developers should prioritize creating an enabling environment that provides the necessary tools and resources for users to seamlessly integrate the technology into their routines. The intention to use technology is negatively impacted by anxiety. This explains how negative emotions can weaken user's intentions to use technology [30]. It highlights the importance of addressing user anxieties through education, training, and user support mechanisms. Businesses should consider implementing strategies to alleviate technology anxiety, fostering a more positive and receptive user environment. In other words, users experiencing anxiety related to technology are less likely to express an intention to use it.



7. Limitations and Future Directions

It is of the utmost importance to limitations of this study, which include the potential for social desirability bias and the reliance on self-reported data. In the future, study should explore the dynamics of these determinants in different cultural contexts, industries, or with diverse user demographics to provide a more comprehensive understanding. Additionally, longitudinal studies should investigate the changes over time of these factors as users become more familiar with technology.

In conclusion, this research provides another point of view in understanding the complex nature of technology adoption by exploring the influence of various factors that affect it. These findings offer valuable implications for developers, businesses, and policymakers aiming to improve the acceptance and integration of SST in different sectors.

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