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# UTAUT Model Analysis on E-Wallet Usage of Vocational School Students

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*Abstract*

*The purpose of this study is to analyze the acceptance and usage of E-Wallet Dana among vocational students. The research was conducted on 140 students from the 11th and 12th grades of SMKN 1 Lamongan, majoring in Office Management and Business Services (MPLB) and Office Automation and Management (OTKP) programs. The data analysis technique used in this study was Structural Equation Modeling-Generalized Structured Component Analysis (SEM-GSCA) using the GSCA Pro application. The results of this study indicate that Performance Expectancy and Social Influence have a significant positive impact on Behavioral Intention in the acceptance and usage of E-Wallet Dana. However, Effort Expectancy and Facilitating Condition has a non-significant negative impact on Behavioral Intention in the acceptance and usage of E-Wallet Dana. Additionally, Behavioral Intention also has a non-significant negative impact on Use Behavior in the acceptance and usage of E-Wallet Dana. This study provides insights for E-Wallet developers to provide systems that meet the criteria of Performance Expectancy and Social Influence, as these factors significantly influence students' acceptance and usage of the E-Wallet application.*

*Keywords: E-Wallet; UTAUT Model; Vocational Student*

## INTRODUCTION

Information technology has begun to be intensified in its current use in the era of the industrial revolution 4.0. Modern organizations and global companies are competing to increase competitiveness through information technology. It is intended that the company's rating is getting better and more competitive. This increase was also conveyed by Westland and Clark (2000) in Handayani (2015) that there is a significant increase in systems used in an organization. Information technology is also always adjoining with employee tasks. Not only applied to companies but information technology is also applied to agencies or institutions, from elementary and middle schools to tertiary institutions. Teachers and students must be able to be separated from the use of information technology in carrying out their obligations; this is why researchers analyze whether there is a significant influence on the use of information technology. If this research is not carried out, it will impact the sustainability of this technology's use. The term information technology was born in the 20th century and began with the formation of an information society. Richard Weiner argues in Websters New World Dictionary and Communications that information technology is the process of processing and disseminating data by combining computers and telecommunications. The Internet significantly facilitates interactions among distributed entities, humans, and machines. It's the key to making objects and systems "smart" through real-time data sharing and leveraging computational power in remote data centers accessed via the Internet. (Aceto, et al., 2019). The connection with SDGS point 8 concerning decent work and economic growth is that by intensifying e-wallets' usage, it will be possible to achieve higher economic productivity levels through diversification, improvement, and technological innovation, including focusing on sectors that provide added value. High and labor intensive (sdgs.bappenas.go.id).

The company PT Espay Debit Indonesia launched one of the E-wallets in Indonesia, namely Dana. Dana introduces the concept of an open platform, which means people can easily transact via non-cards and non-cash. In addition, Dana can also be accessed in an integrated manner, both online and offline. The concept promoted by Dana makes it easier to use a digital wallet connected to all payment instruments, such as credit cards, online balances, and debit cards. Based on a Kadence International

survey among ovo, gopay, and shoppepay, E-wallet Dana occupies Indonesia's 4th most popular E-wallet position (Ramadhanty, 2021).

The phenomenon described above is the reason for researchers to study further the use of E-wallets using the UTAUT model. This research's novelty is contributing and adapting to the existing literature. First, expanding the research hypothesis without changing the existing model. The strategy explains the effect of various predictors on the intention to use and adopt E-wallets. Second, this study offers significant theoretical contributions to the UTAUT model and E-wallet theory in general. Starting from analyzing the features of the E-wallet, then making users interested in how it looks, transactions are easy, faster, and safe under the scope of an expanded theory. These novelties will later affect how often users use information technology (user behavior) and behavioral intentions. Hwang et al. (2019) defines behavioral intention as the expressed likelihood of consumer participating in an action who continuously desire to use products or services. This means the community is expected to sustainably use e-wallets through this research.

This study uses six variables consisting Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Behavioral Intention (BI), and Use Behavior (UB). The six variables are analyzed to determine the user's intensity in implementing the new technology, mainly if it can be used continuously. Based on Muhammad Nasir (2013), shows that simultaneously and partially, there is a significant and positive relationship between the variables of performance expectancy, effort expectancy, social influence, behavioral intention, and use behavior on technology acceptance variables. Meanwhile, Diah Fitri Harseno (2021) shows that technical protection and security statements significantly affect perceptions of security and trust. Unlike the research conducted by Utami & Irwansyah (2022), which shows that performance expectancy and price value have a positive and significant influence on use behavior, effort expectancy, and facilitating condition have a negative and insignificant effect on use behavior, social influence has a negative effect but significant effect on behavioral intention, and hedonic motivation has a positive but not significant effect on behavioral intention. Differences in research results indicate a research gap that must be filled.

The subject of this research is vocational studentsof SMKN 1 Lamongan. The subject is determined because vocational students can sort and select information according to their needs. In addition, they can easily keep up with current technological innovations. This study aims to analyze user acceptance or rejection of Dana and identify factors influencing students' intentions to use the e-Wallet. In terms of novelty, this study used Structural Equation Modeling-Generalized Structured Component Analysis (SEM-GSCA).

## LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

### UTAUT Model

This research involves one of the contemporary technology acceptance models developed by Venkatesh et al. is known as UTAUT (Unified Theory of Acceptance and Use of Technology). UTAUT focuses on the alignment between information technology and user behaviour, depicted through a model (Venkatesh et al., 2003). The UTAUT model integrates eight previously developed models, namely the Social Cognitive Theory (SCT), Model of PC Utilization (MPTU), Theory of Planned Behavior (TPB), Technology Acceptance Model (TAM), Theory of Reasoned Action (TRA), Motivational Model (MM), combined TAM and TPB, and Innovation Diffusion Theory (IDT). It combines the features of these theories into a comprehensive framework for technology acceptance. UTAUT has outperformed the other eight theories in explaining up to 70 per cent of usage variance (Venkatesh et al., 2003). The eight models were evaluated by Venkatesh et al., and they identified seven key constructs that are relevant to behavioural intention or use behaviour across one or more of the models. The primary objective of using the UTAUT model in research is to assist organizations in understanding user responses to introducing new technology (Prasetyo et al., 2011). This model uses six variables consisting Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Behavioral Intention (BI), and Use Behavior (UB). The six variables are analyzed to determine the user's intensity in implementing the new technology, mainly if it can be used continuously.

## Hypotheses Development

Performance expectancy has consistently been found to have a significant positive influence on the intention to use information technology (Venkatesh, 2003; Sedana & Wijaya, 2010; Jati & Laksito, 2012; Attaquayefio & Addo, 2014; Abar, 2013; Rivai, 2014). When users perceive the usefulness, motivation, and benefits derived from using information technology, their interest in utilizing it to enhance their performance increases. Al-Gahtani et al. (2007) also revealed a positive influence of performance expectancy on the intention to use E-wallet Dana.

H1: Performance expectancy (PE) has a positive and significant effect on behavioral intention (BI) in the acceptance and usage of E-wallet Dana.

Numerous studies have reported a significant influence of effort expectancy on behavioral intention and technology adoption. Sin et al. (2013) found that effort expectancy significantly influences the intention to use internet marketing in South Korea. Khatimah and Halim (2014) discovered a positive relationship between effort expectancy and the intention to use E-money in Indonesia. Regarding the effort expectancy variable, significant effects on behavioral intention were found (Venkatesh, 2003; Jati & Laksito, 2012; Attaquayefio & Addo, 2014; Abar, 2013; Rivai, 2014), except for Sedana & Wijaya (2010), who found no association between the two constructs.

H2: Effort expectancy (EE) has a positive and significant effect on behavioral intention (BI) in the acceptance and usage of E-wallet Dana.

Social influence refers to the impact of influential individuals recommending system usage (Venkatesh et al., 2003). Numerous studies have investigated the influence of social influence on the intention to use technology. According to Alkhunaizan and Love (2012), social influence significantly affects the intention to use E-commerce in Saudi Arabia. Social influence has been found to have a significant impact on behavioral intention (Venkatesh, 2003; Jati & Laksito, 2010; Attaquayefio & Addo, 2014; Abar, 2013; Rivai, 2014), except for Jati & Laksito (2012), who found no significant relationship between social norms and technology utilization.

H3: Social influence (SI) has a positive and significant effect on behavioral intention (BI) in the acceptance and usage of E-wallet Dana.

E-wallet Dana provides a range of service features within its application. The completeness of service features in E-wallet Dana includes technologically advanced features that facilitate transactions. This service does not require interaction with customer service or tellers, and its usage requires consideration. E-wallet Dana enables online and offline transactions through features such as fund transfer, fund request, nearby me, top-up, and dana news.

Facilitating conditions have a direct and significant relationship with actual behavior (use behavior) in information system usage (Venkatesh et al., 2003). Similar findings were obtained by Sedana & Wisnu (2009), Dewi & I Ketut (2017), Guo et al. (2015), and Mohamad & Salina (2018). Using the system requires users to have specific skills, such as operating an Android-based smartphone and connecting it to the internet. Users also need to bear the cost of data access when using the system. This implies that users will not adopt a system if they lack the necessary infrastructure and resources, including financial resources and operational skills (Amrullah & Anjar, 2018).

H4: Facilitating Condition (FC) has a positive and significant effect on Use Behavior (UB) in the acceptance and usage of E-wallet Dana.

Tella & Olasina (2014) conducted a study that expanded the technology acceptance model by adding nine variables or modified aspects, two of which were derived from the information system success model, to examine the e-payment intention to continue use. The results demonstrated that all nine variables, including attitude, satisfaction, and actual use, were significantly related to intention to continue use, and all variables collectively predicted continuous usage of e-payment.

In the research by Hong Zhu & Ying L. Y. P. Chang (2017), it was highlighted that subjective norms and competitor marketing efforts were factors influencing intention to continue use. The study also revealed that belief served as a significant mediator influencing intention to continue use. Competitor

marketing efforts, although effective in attracting users, could lead to discontinuation of technology usage. E-wallet service users make comparisons based on their own experiences and internal data, which assist them in evaluating their intention to continue using the e-wallet. In a competitive market, competitor efforts become an external aspect influencing decision-making. In summary, this research emphasized that intention to continue use is influenced by both internal factors, such as experience, and external factors, such as competitor marketing (Pornsakulvanich & Dumrongsiri, 2013).

H5: Behavioral Intention (BI) has a positive and significant effect on Use Behavior (UB) in the acceptance and usage of E-wallet Dana.

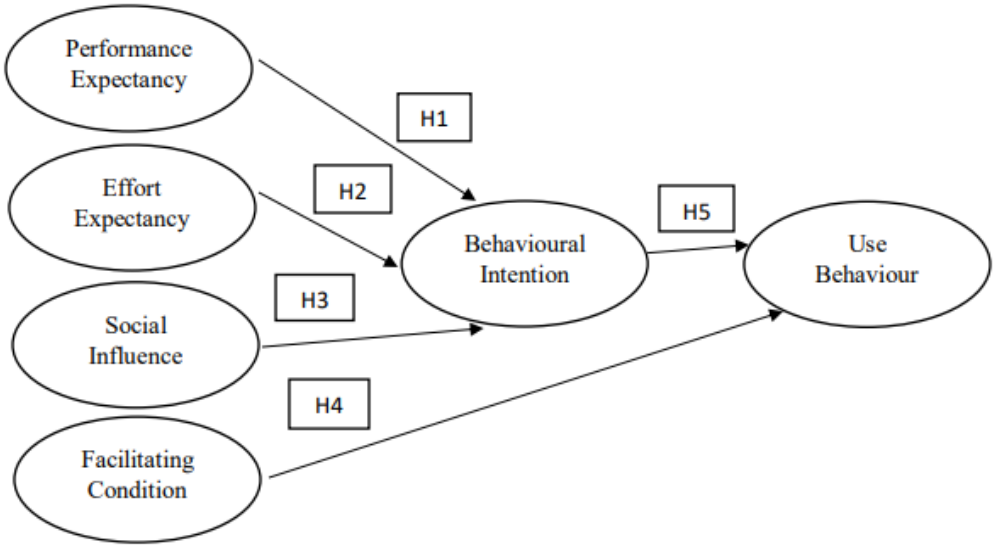


**Figure 1. RESEARCH DESIGN**

## METHOD

This study used an explanatory approach with a quantitative research method, using ratio data to determine the magnitude of the influence between the variables studied. Based on the opinion expressed by V. Wiratna Sujarweni (2014: 39), quantitative research is a type of research that produces discoveries that can be achieved (obtained) using statistical procedures or other methods of quantification (measurement). Explanatory research aims to identify causes, ascertain causality between existing factors, determine effects on the social behavior of phenomena, as well as to predict how a phenomenon will change or vary in relation to other variables (Engel & Schutts, 2010:10-11; Jackson, 2011:16; Marlow; 2015:334; Pierson & Thomas; 2010:440). This is done to find and report some relationships between different aspects of the phenomenon studied (Boru, 2018:3). This study was conducted at SMKN 1 Lamongan. The population in this study were students majoring in office at SMKN 1 Lamongan, with a total of 220 people. The determination of the sample used a purposive sampling technique by taking samples based on certain criteria only, which are considered to meet the criteria according to the author (Sugiyono, 2020). The sample of this study involved 140 students from grade 11 majoring in Office Management and Business Services (MPLB) and grade 12 majoring in Office Automation and Management (OTKP), who are considered capable of sorting information through the technology that the authors propose. Data were collected by distributing questionnaires to research samples using Google Forms. The questionnaire consisted of 4 exogenous variables: performance expectancy, effort expectancy, social influence, and facilitating condition, and 2 endogenous variables, namely behavioral intention and use behavior. Table 1 presents an instrument outline tested for each variable. Data were analyzed using Structural Equation Modeling-Generalized Structured Component Analysis (SEM-GSCA). SEM is a multivariate analysis technique that allows researchers to examine the relationship or influence between complex variables, both recursive and non-recursive, in order to obtain an overall picture of the entire model (Larcker, 1981). The data collected through a survey will be tested for validity and reliability before further research procedures are carried out. The testing technique is used to test the Pearson product moments validity. While the reliability test through

Cronbach's alpha. Measurement results and data processing using the SEM-GSCA method were carried out using the GSCa Pro application.

## RESULTS AND DISCUSSIONS

The respondent data were obtained from a research questionnaire distributed online through Google Forms, with a total of 140 respondents. The respondents in this study were 11th and 12th-grade students from SMKN 1 Lamongan, specifically from the Office Management and Business Services (MPLB) program and the Office Governance Automation (OTKP) program. The characteristics of the respondents in this study were categorized based on gender, age, grade level, program specialization, and experience in using the Dana E-Wallet. The data on respondent characteristics can be seen in the tabulation of data provided in Table 1.

**Table 1.**

**RESPONDENT CHARACTERISTICS**

| Characteristics | Respondent | Total | % |
|---|---|---|---|
| **Gender** | Man | 10 | 7,14% |
| | Woman | 130 | 92,86% |
| | **Total** | **140** | **100%** |
| **Age** | <17 Years Old | 104 | 74,29% |
| | 18-23 Years Old | 36 | 25,71% |
| | **Total** | **140** | **100%** |
| **Class** | XI | 62 | 44,29% |
| | XII | 78 | 55,71% |
| | **Total** | **140** | **100%** |
| **Major** | Office Management and Business Services | 62 | 44,29% |
| | Office Management Automation | 78 | 55,71% |
| | **Total** | **140** | **100%** |
| ***E-wallet* Dana Usage Experience** | 1-10 times in last 3 months | 125 | 89,29% |
| | 11-20 times in last 3 months | 7 | 5,00% |
| | More than 20 times in last 3 months | 8 | 5,71% |
| | **Total** | **140** | **100%** |

Source: Processed Data (2023)

### Assessing Measurement Model

Table 3 presents the values of Indicators of Loading Assessment, which are used to evaluate the measurement quality of variables in the GSCA model. This evaluation provides information on how well each variable is measured by its corresponding construct and assesses the consistency between variables and constructs. Hair et al., (2014) established a measurement standard for Indicators of Loading Assessment for each construct at ≥ 0.70. However, values ≥ 0.5-0.6 are considered to be sufficiently adequate (Chin, 1998). Based on Table 3 of the results of Indicators of Loading Assessment processed using SEM-GSCA (2022), the calculations conducted using the GSCApro software with the SEM-GSCA method reveal that for the Performance Expectancy (PE) variable, the highest loading value is observed for the ease of management indicator (0.872). For the Effort Expectancy (EE) variable, the highest loading value is observed for the complexity indicator (0.893). For the Social Influence (SI) variable, the highest loading value is observed for the peer factor indicator (0.895). For the Facilitating Condition (FC) variable, the highest loading value is observed for the knowledge indicator (0.869). For the Behavioral Intention (BI) variable, the highest loading value is observed for the intention to use indicator (0.919). Finally, for the Use Behavior (UB) variable, the highest loading value is observed for the frequency of use indicator (0.82).

**Table 3.**

**INDICATORS OF LOADING ASSESSMENT**

| Indicators | PE | EE | SI | FC | BI | UB |
|---|---|---|---|---|---|---|
| **PE1** | **0.872** | 0.750 | 0.596 | 0.634 | 0.604 | 0.134 |
| **PE2** | **0.857** | 0.753 | 0.509 | 0.598 | 0.537 | 0.132 |
| **PE3** | **0.871** | 0.792 | 0.558 | 0.650 | 0.647 | 0.128 |
| **PE4** | **0.857** | 0.660 | 0.621 | 0.647 | 0.711 | 0.004 |
| **PE5** | **0.870** | 0.753 | 0.592 | 0.654 | 0.678 | 0.018 |
| **E1** | 0.851 | **0.871** | 0.614 | 0.710 | 0.638 | 0.120 |
| **E2** | 0.728 | **0.879** | 0.658 | 0.749 | 0.628 | 0.139 |
| **E3** | 0.727 | **0.893** | 0.604 | 0.715 | 0.664 | 0.068 |
| **E4** | 0.721 | **0.875** | 0.708 | 0.720 | 0.688 | 0.117 |
| **E5** | 0.743 | **0.882** | 0.646 | 0.726 | 0.651 | 0.080 |
| **SI1** | 0.544 | 0.552 | **0.810** | 0.563 | 0.652 | -0.009 |
| **SI2** | 0.643 | 0.694 | **0.895** | 0.673 | 0.686 | 0.024 |
| **SI3** | 0.538 | 0.624 | **0.875** | 0.654 | 0.599 | 0.035 |
| **SI4** | 0.552 | 0.664 | **0.859** | 0.718 | 0.717 | 0.005 |
| **SI5** | 0.552 | 0.580 | **0.817** | 0.576 | 0.628 | 0.065 |
| **FC1** | 0.676 | 0.684 | 0.714 | **0.867** | 0.774 | -0.031 |
| **FC2** | 0.614 | 0.680 | 0.681 | **0.869** | 0.761 | -0.046 |
| **FC3** | 0.701 | 0.728 | 0.570 | **0.847** | 0.685 | 0.024 |
| **FC4** | 0.593 | 0.748 | 0.626 | **0.870** | 0.690 | 0.146 |
| **FC5** | 0.572 | 0.679 | 0.624 | **0.825** | 0.694 | -0.024 |
| **BI1** | 0.656 | 0.671 | 0.685 | 0.733 | **0.878** | -0.024 |
| **BI2** | 0.632 | 0.617 | 0.64 | 0.701 | **0.864** | -0.072 |
| **BI3** | 0.696 | 0.670 | 0.769 | 0.799 | **0.919** | -0.015 |
| **BI4** | 0.664 | 0.675 | 0.66 | 0.757 | **0.864** | -0.015 |
| **BI5** | 0.565 | 0.624 | 0.62 | 0.689 | **0.865** | 0.020 |
| **UB1** | 0.074 | 0.073 | -0.033 | -0.019 | -0.083 | **0.820** |
| **UB2** | 0.170 | 0.160 | 0.084 | 0.082 | 0.067 | **0.727** |
| **UB3** | 0.160 | 0.153 | 0.072 | 0.094 | 0.069 | **0.637** |

| | | | | | | |
|---|---|---|---|---|---|---|
| **UB4** | -0.050 | -0.036 | -0.013 | -0.076 | -0.087 | **0.678** |
| **UB5** | -0.022 | 0.076 | -0.003 | -0.005 | -0.041 | **0.681** |

Source: Processed Data (2023)

In the Construct Quality Measure, Hair et al., (2014) recommended that a study should have PVE values ≥ 0.50 for convergent validity, internal consistency, and composite reliability, in line with the recommendations of Ali et al. (2021). Meanwhile, for Alpha and Rho values, it is preferable to have values ≥ 0.70 and dimensionality of 1.0 (Meneau & Moorthy, 2022). The values of Construct Quality Measures in this study can be seen in Table 4. From the table, it can be observed that the results of processing Construct Quality Measures using the SEM-GSCA method through the GSCApro software indicate that the PVE values for all variables are ≥ 0.50, and the Alpha and Rho values are ≥ 0.70 with a Dimensionality of 1.0. Therefore, it can be concluded that all variables in the research model have acceptable convergent validity, internal consistency, and composite reliability.

**Tabel 4.**
**CONSTRUCT QUALITY MEASURES**

| | **PE** | **EE** | **SI** | **FC** | **BI** | **UB** |
|---|---|---|---|---|---|---|
| **PVE** | 0.749 | 0.774 | 0.725 | 0.733 | 0.771 | 0.506 |
| **Alpha** | 0.916 | 0.927 | 0.905 | 0.909 | 0.926 | 0.753 |
| **Rho** | 0.937 | 0.945 | 0.930 | 0.932 | 0.944 | 0.836 |
| **Dimensionality** | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |

Source: Processed Data (2023)

The Forner-Lacker Criterion is used to evaluate discriminant validity in the GSCA model, which measures the extent to which each variable in the model represents different and weakly correlated constructs. The Forner-Lacker Criterion value is expressed as the square root of the Average Variance Extracted (AVE) that is greater than the correlations among the measured constructs (Larcker, 1981). This indicates that the measurement model has acceptable psychometric quality (Adu et al., 2020). The Forner-Lacker Criterion values for each variable in this study can be seen in Table 5. From the table, it can be observed that all diagonal values representing the square root of the Average Variance Extracted (AVE) are greater than the correlations among the factors in the model. Therefore, it can be concluded that the measurement model in this study has acceptable discriminant validity.

**Tabel 5.**
**FORNER-LACKER CRITERION VALUE**

| | **PE** | **EE** | **SI** | **FC** | **BI** | **UB** |
|---|---|---|---|---|---|---|
| **PE** | **0.865** | | | | | |
| **EE** | 0.856 | **0.880** | | | | |
| **SI** | 0.666 | 0.734 | **0.852** | | | |
| **FC** | 0.737 | 0.822 | 0.751 | **0.856** | | |
| **BI** | 0.737 | 0.743 | 0.775 | 0.842 | **0.878** | |
| **UB** | 0.094 | 0.119 | 0.027 | 0.019 | -0.025 | **0.711** |

Source: Processed Data (2023)

Table 6 presents the VIF (Variance Inflation Factor) values used to measure the level of multicollinearity among the independent variables in the model. According to (Latifah & Nugraha, 2023), a recommended VIF value is < 5, which is consistent with the viewpoint of Hair et al. (2011) stating that high levels of multicollinearity in a formative measurement model can result in indicator redundancy and insignificant impact on the indicators. From Table 6, it can be observed that all VIF

values are below 5. Therefore, it can be concluded that there are no issues of multicollinearity among the independent variables in this study. This indicates that each independent variable makes a unique contribution in explaining the variability of the dependent variable in the research model.

**Tabel 6.**

**VIF VALUE**

| | PE | EE | SI | FC | BI | UB |
|---|---|---|---|---|---|---|
| **PE** | 0 | 0 | 0 | 0 | 3.786 | 0 |
| **EE** | 0 | 0 | 0 | 0 | 4.565 | 0 |
| **SI** | 0 | 0 | 0 | 0 | 2.192 | 0 |
| **FC** | 0 | 0 | 0 | 0 | 0 | 3.430 |
| **BI** | 0 | 0 | 0 | 0 | 0 | 3.430 |
| **UB** | 0 | 0 | 0 | 0 | 0 | 0 |

Source: Processed Data (2023)

To measure the extent to which the model explains the variability of the dependent variable, the R-Square value is used. The R-Square value ranges from 0 to 1, and the higher the R-Square value, the greater the proportion of variability in the dependent variable that can be explained by the model (Latifah & Nugraha, 2023). Table 7 presents the R-Square values in this study. From the table, it can be seen that the R-Square value for the BI variable is 0.692, indicating that 69.2% of the variability in BI can be explained by the independent variables in this study, while 30.8% of the variability in BI is influenced by other unexamined variables. On the other hand, the R-Square value for the UB variable is 0.54, meaning that 54% of the variability in UB can be explained by the independent variables in this study, and 46% of the variability in UB is influenced by other unexamined variables. Therefore, overall, the research model meets the standards of reliability and validity and can be used to assess the structural model.

**Tabel 7.**

**R-SQUARE VALUE**

| PE | EE | SI | FC | BI | UB |
|---|---|---|---|---|---|
| | | | | 0.692 | 0.540 |

Source: Processed Data (2023)

## Assessing Structural Model

The FIT value is a measure that explains the amount of variance in all variables within the model, ranging from 0 to 1. A higher FIT value indicates a greater amount of variance explained in the model (Hwang & Choo, 2021). The AFIT value is similar to FIT but takes into account the complexity of the model and ranges from 0 to 1. In Table 8, the FIT value is found to be 0.611, indicating that 61.1% of the variance in the research model can be explained. The AFIT value is also equal to FIT, which is 0.605, indicating that 60.5% of the variance in the research model can be explained while considering the complexity of the model. The FITs value is a measure that explains the amount of variance in all components of the structural model and ranges from 0 to 1. The FITs value in this study is 0.116, indicating that 11.6% of the variance can be explained in the structural model. The FITm value is a measure that explains the amount of variance in all components of the measurement model and ranges from 0 to 1. The FITm value in this study is 0.71, indicating that 71% of the variance in the measurement model can be explained. All these values will help evaluate whether the model fits the collected data, can explain the relationships between variables well, and provide good predictions for the dependent variables. Hwang et al. (2021) state that if the sample size of the study is >100, the GFI value should be >0.93, and the SRMR value should be <0.08. In this study, the sample size is 140. Based on Table 8, the GFI value is 0.988, and the SRMR value is 0.057, meeting the requirements for model fit.

**Tabel 8.**

**STURCTURAL MODEL FIT MEASURE**

| FIT | AFIT | FITs | FITm | GFI | SRMR | OPE | OPEs | OPEm |
|---|---|---|---|---|---|---|---|---|
| 0.611 | 0.605 | 0.116 | 0.710 | 0.988 | 0.057 | 0.396 | 0.901 | 0.295 |

Source: Processed Data (2023)

Table 9 presents the path coefficient results. According to Hwang et al. (2021), a path coefficient is considered significant if its value falls within the 95% confidence interval and does not include negative values, or if the estimate is statistically significant at the 0.05 level when the confidence interval does not encompass the value of 0. The path coefficient from Performance Expectancy (PE) to Behavioral Intention (BI) is 0.31 (CI L = 0.124; CI U = 0.62), indicating that the first hypothesis is accepted. This means that Performance Expectancy has a positive influence on Behavioral Intention. The testing of the second hypothesis shows that Effort Expectancy (EE) to Behavioral Intention (BI) has a path coefficient of 0.132 (CI L = -0.198; CI U = 0.514), thus accepting the second hypothesis. This means that Effort Expectancy has a positive influence on Behavioral Intention. The testing of the third hypothesis reveals that Social Influence (SI) to Behavioral Intention (BI) has a path coefficient of 0.471 (CI L = 0.125; CI U = 0.636), thus accepting the third hypothesis. This means that Social Influence has a positive influence on Behavioral Intention. The testing of the fourth hypothesis indicates that Facilitating Condition (FC) to Use Behavior (UB) has a path coefficient of 0.139 (CI L = -0.251; CI U = 0.502), thus accepting the fourth hypothesis. This means that Facilitating Condition has a positive influence on Use Behavior. However, the testing of the fifth hypothesis shows that Behavioral Intention (BI) to Use Behavior (UB) has a path coefficient of -0.142 (CI L = -0.498; CI U = 0.179), thus rejecting the fifth hypothesis. This means that Behavioral Intention has a negative influence on Use Behavior.

**Tabel 9.**

**PATH COEFFICIENT**

| | Estimate | SE | 95%CI (L) | 95%CI (U) | Decision |
|---|---|---|---|---|---|
| **PE→BI** | 0.310 | 0.122 | 0.124 | 0.620 | H1 Accepted |
| **EE→BI** | 0.132 | 0.176 | -0.198 | 0.514 | H2 Rejected |
| **SI→BI** | 0.471 | 0.111 | 0.215 | 0.636 | H3 Accepted |
| **FC→UB** | 0.139 | 0.173 | -0.251 | 0.502 | H4 Rejected |
| **BI→UB** | -0.142 | 0.184 | -0.498 | 0.178 | H5 Rejected |

Source: Processed Data (2023)

**The Influence of Performance Expectancy on Behavioral Intention**

Performance Expectancy is the strongest predictor of intention to use information systems and significantly influences all measurements of usage. In this study, Performance Expectancy encompasses several items, including ease of management, transaction acceleration, profitability, motivating others, and opportunities for accessing information. Direct field observations have demonstrated that vocational students at SMKN 1 Lamongan can easily access the Dana E-Wallet in their daily lives. Individuals are more likely to use a system if it provides advantages in their activities. This finding aligns with previous research by Venkatesh and Davis (2000), Lawan and Dahalin (2011), Venkatesh et al. (2012), Mahendra and Affandy (2013), Iriani et al. (2014), and Widnyana and Yadnyana (2015), which indicate that Performance Expectancy is one of the most important determining factors in the acceptance of information technology systems. Considering the utility, motivation, and benefits derived from using information technology, users develop an interest in utilizing technology to enhance their performance. Performance Expectancy consistently and significantly influences the intention to use information technology (Hung et al., 2019; Muangmee et al., 2021; Subawa & Mimaki, 2019). One specific item within Performance Expectancy, namely the perception of ease of management, has a significant impact on Behavioral Intention in using the Dana E-Wallet. The higher the perception of ease of management of the Dana E-Wallet, the greater the probability of Behavioral Intention in its usage. This finding is consistent with previous research conducted by Hung et al. (2019), Muangmee et

al. (2021), and Subawa and Mimaki (2019), which concluded that Performance Expectancy has a positive and significant influence on Behavioral Intention. Noteworthy is the specific element within Performance Expectancy, the perception of ease of management, which bears substantial influence on Behavioral Intention in employing the Dana E-Wallet. A heightened perception of the ease of managing the Dana E-Wallet directly corresponds to an increased likelihood of Behavioral Intention to use it. These findings underline the unequivocal importance of Performance Expectancy in shaping users' intentions, backed by a body of empirical research.

**The Influence of Effort Expectancy on Behavioral Intention**

The research findings indicate that the tested hypothesis regarding the relationship between Effort Expectancy and Behavioral Intention in the acceptance and usage of the Dana E-Wallet is not supported. Effort Expectancy refers to the perceived level of ease and simplicity in using a system. Previous studies, such as those by Venkatesh et al. (2003) have suggested that Effort Expectancy has a positive influence on individuals' intention to use a system. However, in this study, it was observed that vocational students at SMKN 1 Lamongan had a high intention to use the Dana E-Wallet but did not consistently translate this intention into actual usage. This implies that the perceived ease of use of the Dana E-Wallet did not significantly affect their intention to use the system. This result is in accordance with previous research findings by Zacharis and Nikolopoulou (2022) and highlight the need for further investigation into the specific factors that may influence the relationship between Effort Expectancy and Behavioral Intention in the context of the Dana E-Wallet. It is essential to understand the barriers or challenges that may hinder students' actual usage of the system despite perceiving it as easy to use. By addressing these factors, future studies can provide insights into developing strategies to enhance the alignment between Effort Expectancy and Behavioral Intention, thus promoting the effective utilization of the Dana E-Wallet.

**The Influence of Social Influence on Behavioral Intention**

Social Influence refers to the influence of important individuals who recommend the use of a system (Venkatesh et al., 2003). Numerous studies have been conducted to investigate the impact of social influence on the desire to use technology. This is consistent with direct field observations that the age of vocational students influences the intentions of other students to use a system. Therefore, when they receive recommendations from people around them, especially those close to them, they are more likely to adopt the system. When confronted with something new, individuals tend to seek support from others. In line with this research, the friend factor has a significant influence on Behavioral Intention in using the Dana E-Wallet. The more friends using the Dana E-Wallet, the higher the probability of Behavioral Intention in its usage. This finding is consistent with previous research conducted by Khatimah et al. (2019), Nhan PHAN et al. (2020), and Saprikis et al. (2022), which concluded that Social Influence has a positive and significant influence on Behavioral Intention.

**The Influence of Facilitating Condition on Use Behavior**

The research findings reveal that the hypothesis regarding the relationship between Facilitating Condition and Use Behavior in the acceptance and usage of the Dana E-Wallet is not supported. Facilitating Condition refers to the availability of necessary resources and support to facilitate the use of a system. Previous studies have suggested that Facilitating Condition has a positive influence on individuals' actual usage of a system (Venkatesh et al., 2003). However, in this study, it was observed that despite the presence of facilitating conditions, such as the availability of the Dana E-Wallet in various locations frequently visited by vocational students, the actual usage of the system was not consistent. This indicates that the facilitating conditions alone were not sufficient to promote the desired level of use behavior among the students. This result is in accordance with previous research findings by Zhang et al., (2020) and suggest the existence of other factors that may contribute to the complex relationship between Facilitating Condition and Use Behavior in the context of the Dana E-Wallet.

Future research should explore additional variables or contextual factors that might influence the effectiveness of facilitating conditions in promoting the actual usage of the system. By gaining a deeper understanding of these factors, strategies can be developed to enhance the alignment between Facilitating Condition and Use Behavior, thus fostering the effective utilization of the Dana E-Wallet among vocational students.

### The Influence of Behavioral Intention on Use Behaviour

The level of Behavioral Intention significantly influences the level of system usage (Venkatesh et al., 2003). Behavioral Intention refers to an individual's intention or desire to use a system in the future. An individual will decide to use a system if there is a desire within them to use that system. The indicator that has the most influence on Behavioral Intention is the intention to use. However, in this study, vocational students at SMKN 1 Lamongan only have the intention to use but have not yet consistently implemented the usage of the Dana E-Wallet. Based on this, the Dana E-Wallet is not fully utilized in all places such as the school cafeteria, photocopy shops, or street vendors frequently visited by students. These findings support previous research indicating that Behavioral Intention has a negative influence on Use Behavior (Pardamean & Susanto, 2012). This implies that the extent of Behavioral Intention does not necessarily reflect Use Behavior in the usage of the Dana E-Wallet by vocational students.

## CONCLUSION

Based on the discussion of the research findings, it can be concluded that Performance Expectancy has a significant positive effect on Behavioral Intention in the acceptance and usage of the Dana E-Wallet. Effort Expectancy has a non-significant negative on Behavioral Intention in the acceptance and usage of the Dana E-Wallet. Social Influence has a significant positive effect on Behavioral Intention in the acceptance and usage of the Dana E-Wallet. Facilitating Condition has a non-significant negative effect on Use Behavior in the acceptance and usage of the Dana E-Wallet. Behavioral Intention has a non-significant negative effect on Use Behavior in the acceptance and usage of the Dana E-Wallet. The high intention to use the Dana E-Wallet among vocational students can facilitate their school fee payments, thereby contributing to the achievement of SDG (Sustainable Development Goals) Goal 8 on decent work and economic growth. This includes attaining higher levels of economic productivity through diversification, upgrading, and innovation in technology, including a focus on sectors that provide high value-added and labor-intensive activities. This study has several limitations. First, each variable only includes five indicators, as mentioned earlier. Second, the research sample is limited to office administration students at SMKN 1 Lamongan, so it cannot be generalized to a larger population. Third, this study is limited to the analysis of the UTAUT model, and other factors that may influence Behavioral Intention and Use Behavior were not investigated. Fourth, the results of this study cannot be generalized to other samples and research subjects. Future research can increase the number of indicators for each variable to provide a more comprehensive understanding of the factors influencing Behavioral Intention and Use Behavior. Additionally, conducting research with a larger sample and a broader population would be beneficial.

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