

## **ABSTRACT**

*Technological development in Indonesia is currently providing convenience for doing transactions especially in big cities. The aim of this research is to analyze the application of UTAUT (Unified Theory of Acceptance and Use of Technology) Model in order to improve positive attitude and behavioral intention to use QRIS as transaction tool. The total of sample used on this research is 239 samples and analyzed using SEM (Structural Equation Modeling) technique. The result of this study shows that Performance Expectancy, Effort Expectancy and Facilitating Condition have significant effect toward Attitude. Effort Expectancy and Facilitating Condition also have significant effect on Behavioral Intention to use QRIS, meanwhile Performance Expectancy does not have significant effect on Behavioral Intention. Attitude gives significant effect on Behavioral Intention and also mediate the impact of Performance Expectancy, Effort Expectancy, and Facilitating Conditions on Behavioral Intention to use QRIS for Transaction.*

**Keywords: Attitude; Behavioral Intention; Effort Expectancy; Facilitating Conditions; Performance Expectancy**