

## **ABSTRACT**

*Global developments influenced by globalization, technology and information continue to experience significant progress. This dynamic is also reflected in Indonesia, where innovations in technology and information consistently emerge, providing convenience for people in various activities. One area that feels the positive impact of this development is economic activities, including daily financial transactions, which have become more efficient and accessible thanks to advances in technology and information. Payment systems in the digital era are now continuing to develop, including payment models with QR codes supported by various e-wallet applications in Indonesia, named QRIS.*

*This research uses a survey method with a questionnaire to undergraduate students at Diponegoro University Semarang. The method used in this research was carried out by multiple linear regression analysis and descriptive analysis with the number of samples used as many as 100 Diponegoro University undergraduate students who met the predetermined criteria. The dependent variable in this study is culinary product transactions using QRIS. The independent variables in this study are convenience, benefits, reputation, and trust.*

*The results showed that convenience, benefits, reputation, and trust have a positive and significant effect on culinary product transactions using QRIS. Convenience of QRIS has the greatest influence on the factors of using QRIS.*

*Keywords: QRIS, Transactions, Convenience, Benefits, Reputation, Trust.*