

## **ABSTRACT**

*The rapid development of technology and internet penetration in Indonesia in this digitalisation era has a positive impact on Indonesia's economic growth with an increase in transactions using e-money. The cumulative growth of e-money shows that the adoption by the public of digital wallets is very rapid and significant. One form of e-money adoption is the adoption of a digital payment system in the form of Gopay. Gopay is a platform that is widely used compared to other e-money platforms, especially in gen Z and Millennial generation, namely 58% of Gopay users. One of its functions is the adoption of Gopay as a payment for online transportation and food and beverage delivery services.*

*This research uses a quantitative analysis approach with multiple linear regression analysis methods. The sampling technique in this study was purposive sampling with a total sample of 110 Diponegoro University student respondents who had used Gopay. The research instrument used a questionnaire through the google form platform and was analysed using IBM SPSS Statistics 27.*

*The results showed that all constructs in the UTAUT theory and Islamic Financial Literacy have a positive and significant influence on Behaviour Intention to Use Gopay in making payment transactions. The coefficient of determination shows that 54.6% of the dependent variable can be explained by the independent variable and the remaining 45.4% is explained by other constructs outside the variables of this study.*

***Keywords: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Islamic Financial Literacy (IFL), Behaviour Intention, Gopay, Undip Students.***