

## ***ABSTRACT***

*Nowadays, in this era, the technology has been implemented in many things, such as transportation, shopping, donating, and even vacations can be done via digital. One of the implementation of technology in finance is Quick Response Code Indonesian Standard (QRIS). QRIS is a digital payment system created by Bank Indonesia (BI) in purpose to unite all types of QR from all types of payment systems to make the payment process easier. Generation Z, as a generation born and raised with rapid developments of technology, is certainly relevant to the presence of QRIS. The purpose of this study is to determine the factors that influence Generation Z's usage of QRIS.*

*This study uses a quantitative approach with primary data as its data source. Then, the data that has been obtained will be processed using SPSS software with the Kolmogorov-Smirnov test to test whether two independent samples come from the same population. We can use this procedure to see the difference in distribution in two different samples.*

*The results of this study indicate that the variables of ease of use, perceived usefulness, perceived risk, user satisfaction, and transaction security have a positive and significant effect on the decision to use QRIS. Although users are satisfied with the services offered by QRIS, Bank Indonesia must still improve the quality of its security to maintain the trust of its users and for the sake of personal data security.*

*Keywords : QRIS, Generation Z, usage*