

## ***ABSTRACT***

Digital transformation within Indonesia's payment system has reached a pivotal stage with the implementation of the Quick Response Code Indonesian Standard (QRIS), initiated by Bank Indonesia and ASPI to harmonize various payment system service providers. This study aims to analyze the factors influencing consumer behavioral intention and use behavior toward QRIS adoption in Solo City, utilizing the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) framework. The examined variables include performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. A quantitative approach was employed, involving 163 respondents who use QRIS in Solo City. Data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Square (PLS). The results indicate that social influence, hedonic motivation, and price value exert a positive and significant influence on behavioral intention. Furthermore, facilitating conditions, habit, and behavioral intention are proven to have a significant impact on actual use behavior. Conversely, performance expectancy, effort expectancy, facilitating conditions, and habit do not significantly influence behavioral intention in this model. These findings suggest that psychological aspects and economic value are the primary drivers of intention among the people of Solo, while the availability of infrastructural support and habit serve as key determinants of actual use behavior. This research offers practical contributions for payment system providers to optimize value-based and convenience-oriented service strategies to strengthen digital financial inclusion.

**Keywords:** QRIS, UTAUT2, SEM-PLS, Consumer Behavior, Solo City.

