

## ABSTRACT

*The growth of digital payment technology in Indonesia shows rapid acceleration, particularly in the use of the Quick Response Code Indonesian Standard (QRIS), which is dominated by Generation Z. This research aims to analyze the factors influencing the behavioral intention and use behavior of QRIS among Diponegoro University students using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model, extended with the Digital Financial Literacy variable.*

*This research is a quantitative research using primary data obtained through online questionnaires. The population in this study involves active students of Diponegoro University from the class of 2022-2024. The sampling technique used was purposive sampling, resulting in a final sample of 430 respondents. The data analysis method employed was Structural Equation Modeling (SEM) with a Partial Least Square (PLS) approach using SmartPLS 4.0 software.*

*The results showed that Performance Expectancy, Facilitating Conditions, Hedonic Motivation, Price Value, and Habit have a positive and significant effect on Behavioral Intention to use QRIS. Furthermore, Behavioral Intention was proven to have a positive and significant effect on actual Use Behavior. However, Effort Expectancy, Social Influence, and Digital Financial Literacy were not proven to have a significant effect on Behavioral Intention. These findings indicate that as digital natives, Diponegoro University students prioritize aspects of utility, enjoyment, economic value, and routine in using QRIS, rather than ease of use or social pressure.*

**Keywords:** *QRIS, UTAUT 2, Digital Financial Literacy, Behavioral Intention, Use Behavior, Students*