

## ABSTRACT

*The development of digital technology has significantly changed transaction behavior in society, including among students as part of the digital native generation. One of the key innovations is the Quick Response Code Indonesia Standard (QRIS), which enables digital payment efficiency through a single QR code across multiple platforms. This study is motivated by the widespread use of QRIS among Diponegoro University students, who consider it more practical and efficient than conventional payment methods. The purpose of this research is to analyze the influence of perceived ease of use and perceived usefulness of QRIS on digital payment efficiency among students at Diponegoro University.*

*This research employs a quantitative approach using a survey method through questionnaires distributed to students from various departments at Diponegoro University, class of 2021–2024, with a total sample of 100 respondents. Data analysis was conducted using multiple linear regression with the assistance of IBM SPSS software version 26.0.*

*The results indicate that both perceived ease of use and perceived usefulness of QRIS have a positive and significant influence on digital payment efficiency, both partially and simultaneously. Students find QRIS easy to use, practical, and helpful in managing personal finances through its transaction history feature. Despite some challenges, such as technical issues and additional charges from certain merchants, QRIS remains an efficient payment method for students.*

**Keywords:** *QRIS, Ease of Use, Usefulness, Digital Payment Efficiency*

