

Public Sentiment Analysis on the Implementation of QRIS TAP Using Brand24

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ABSTRAK: Penelitian ini bertujuan untuk menganalisis sentimen publik terhadap Implementasi QRIS TAP di ruang digital menggunakan alat Brand24. Penelitian menggunakan pendekatan kualitatif jenis deskriptif dengan metode netnografi. Pengumpulan data dilakukan secara non-partisipatif melalui Brand24, dengan sumber data berasal dari platform X, TikTok, blog, video, dan portal berita pada periode 20 September 2025 hingga 20 Februari 2026. Data diperoleh melalui penelusuran kata kunci terkait QRIS TAP dan dianalisis dengan menginterpretasikan visualisasi data yang meliputi sentimen positif dan negatif, jumlah mentions, serta reach. Hasil penelitian menunjukkan bahwa sentimen publik cenderung didominasi oleh sentimen negatif yang disebabkan oleh kendala teknis, seperti kegagalan proses tap dan masalah sinkronisasi sistem, meskipun sentimen positif juga muncul terkait kemudahan dan kecepatan transaksi. Analisis mentions dan reach memperlihatkan fluktuasi tingkat perhatian publik dengan lonjakan pada periode tertentu yang dipengaruhi oleh peristiwa dan pemberitaan di ruang digital. Temuan ini menegaskan bahwa keberhasilan implementasi QRIS TAP tidak hanya ditentukan oleh inovasi teknologi, tetapi juga oleh stabilitas operasional dan efektivitas komunikasi publik. Oleh karena itu, diperlukan penguatan sistem serta strategi komunikasi yang lebih responsif dari pemangku kepentingan, termasuk Bank Indonesia, guna meningkatkan kepercayaan dan penerimaan masyarakat.

Kata kunci: QRIS TAP, sentimen publik, media sosial, Brand24

ABSTRACT: This study aims to analyze public sentiment towards the implementation of QRIS TAP in the digital space using the Brand24 tool. The study uses a descriptive qualitative approach with a netnography method. Data collection was conducted non-participatively through Brand24, with data sources coming from X, TikTok, blogs, videos, and news portals during the period from September 20, 2025, to February 20, 2026. Data was obtained through keyword searches related to QRIS TAP and analyzed by interpreting data visualizations that included positive and negative sentiments, number of mentions, and reach. The results of the study show that public sentiment tends to be dominated by negative sentiment caused by technical constraints, such as tap process failures and system synchronization issues, although positive sentiment also arises related to the ease and speed of transactions. Analysis of mentions and reach shows fluctuations in the level of public attention with spikes in certain periods influenced by events and news in the digital space. These findings confirm that the success of QRIS TAP implementation is not only determined by technological innovation, but also by operational stability and effective public communication. Therefore, stakeholders, including Bank Indonesia, need to strengthen the system and develop more responsive communication strategies to increase public trust and acceptance.

Keywords: QRIS TAP, public sentiment, social media, Brand24

1. INTRODUCTION

The development of digital technology has driven a significant transformation in the payment system in Indonesia, especially through the shift from cash transactions to non-cash payment systems that are considered faster, more efficient, and safer. In order to support the digitalization of the national payment system, Bank Indonesia has developed QRIS (Quick Response Code Indonesian Standard) as an integrated and interoperable QR code-based payment standard. The presence of QRIS aims to improve transaction efficiency while expanding people's financial inclusion (Paramitha & Wibowo, 2026).

QRIS TAP is present as one of the QRIS development innovations that aims to support the strengthening of national digital transformation in accordance with the direction of BSPI 2030. QRIS TAP is a national standard in payment transaction processing systems that utilizes Near Field Communication (NFC) technology. Through this feature, users can access the PJP application and simply bring their smartphone closer to the payment terminal to complete the transaction (Bank Indonesia, 2025). The feature is designed to speed up the payment process, reduce queues, and improve the convenience and hygiene of digital transactions (Zain & Hastjarjo, 2025).

QRIS TAP provides two transaction mechanisms, namely Single Tap and Tap In Tap Out. The Single Tap feature is designed to meet the need for a one-time payment with a fixed amount. Meanwhile, Tap In Tap Out is used to support a dynamic tariff system that is calculated based on mileage, duration of use, and user profile. This mechanism is widely applied to the transportation sector, such as public transportation ticket payments and parking, because it requires recording the starting point (departure) and end point (arrival) as the basis for determining fares. The implementation of QRIS TAP in the public transportation sector shows great potential in creating a more practical and integrated payment system in public spaces (Paramitha & Wibowo, 2026).

The adoption of QRIS TAP is inseparable from the challenges of public perception and acceptance even though it offers many advantages. The perceived usefulness and perceived ease of use factors are proven to influence the intention to use NFC-based payment technology, which shows that public perception has a strategic role in determining the success of the implementation of digital innovation (Cindy et al., 2025). Thus, the evaluation of QRIS TAP can not only be carried out through technical aspects, but also through the analysis of public opinion that is developing in the digital space.

Public opinion of a technological innovation is widely expressed through online platforms such as social media, news portals, discussion forums, and commentary-based applications. Sentiment analysis is a relevant approach to identify the tendency of public perception towards a digital service, by classifying opinions into positive, negative, and neutral categories based on conversation data available online (Abidin & Herawati, 2024). This approach allows the measurement of public opinion to be carried out systematically and based on empirical data.

This research utilizes a web based media monitoring platform, namely Brand24 to collect and analyze digital conversation data. Brand24 is a digital analytics tool that is able to track real-time sentiment distribution, mentions, reach, and conversation sources from various digital channels. The platform integrates data across social media and online sites, allowing the mapping of public opinion to be done in a quantitative and structured manner (Nabilla & Hafiar, 2024).

The use of Brand24 in the context of this study aims to analyze the dominance of public sentiment, the number of mentions, the level of reach, and the sources of conversation that appear on various digital channels related to QRIS TAP in the digital space. This approach is in line with previous research that shows that media monitoring is effectively used as an instrument for analyzing reputation and public perception of a digital service (Abidin & Herawati, 2024).

Many studies have examined the acceptance of digital payment technology, but research that specifically analyses public sentiment toward the QRIS TAP feature using media monitoring platforms remains limited. Therefore, a study is needed that specifically examines the dynamics of public opinion on QRIS TAP through a Brand24 based sentiment analysis approach.

Based on this description, the research entitled "Public Sentiment Analysis on the Implementation of QRIS TAP Using Brand24" is important to be carried out in order to obtain an empirical picture of public perception of NFC based digital payment innovations. The results of this study are expected to contribute to the development of sentiment analysis studies in the context of digital finance and become a strategic basis for the development and evaluation of QRIS TAP services in the future.

2. METHOD

2.1 Approaches and Types of Research

A qualitative approach with a descriptive type is used in this research. The qualitative approach aims to understand a phenomenon. The phenomenon studied can be in the form of experiences experienced by the research subject, such as behavior, perception, motivation, or action, which are then described in full in the form of words according to the actual conditions (Fiantika et al., 2022). In this research, the netnography method is used because the object of the research is in the form of community interaction and conversation in online media. Netnography is an adaptation of ethnographic methods applied to virtual communities, allowing researchers to observe public behavior and views naturally without direct involvement (Kozinets, 2015). This approach is relevant to examine the dynamics of public opinion towards digital payment system innovations such as QRIS TAP.

2.2 Data Collection and Analysis Techniques

Data collection was carried out in a non-participatory manner using the Brand24 tool, with researchers acting as observers without being directly involved in interactions in the digital space. The data was sourced from various online platforms, including X, TikTok, blogs, videos, and news portals, which were collected in the period from September 20, 2025 to February 20, 2026. Data collection is carried out through keyword searches "QRIS TAP", "QRIS TAP", and "NFC", which automatically collect all relevant mentions from various sources. The data obtained is presented in the form of graphical visualizations as well as direct quotes from public comments as support for qualitative analysis. Furthermore, the analysis was carried out by interpreting data that included positive and negative sentiment graphs, the number of *mentions*, and *reach* to identify sentiment patterns and the level of public attention to the QRIS TAP feature.

3. RESULT AND DISCUSSION

3.1 Sentiment Analysis on QRIS TAP

The results of this study group public sentiment towards the QRIS TAP feature into two main categories, namely positive sentiment and negative sentiment. The sentiment analysis process was carried out by utilizing the Brand24 platform.

Table 1. Number of Positive Sentiments towards the QRIS TAP Feature by Type of Source

Number	Source	Quantity
1.	X	31

2.	Video	4
3.	Tik Tok	8
4.	News	5
5.	Posted on	7
6.	Facebook	0
	Other Social Media	
	Total	55

Source: Brand24, 2026

Table 1 shows that of the total 55 positive sentiments related to the QRIS TAP feature identified between September 20, 2025 and February 20, 2026, the majority came from social media X with 31 sentiments, followed by TikTok (8), Facebook (7), News (5), and Video (4), while other social media did not record positive sentiment. This indicates that positive conversations about QRIS TAP's latest features are most likely to occur on X, with other platforms also providing positive responses albeit in smaller numbers.

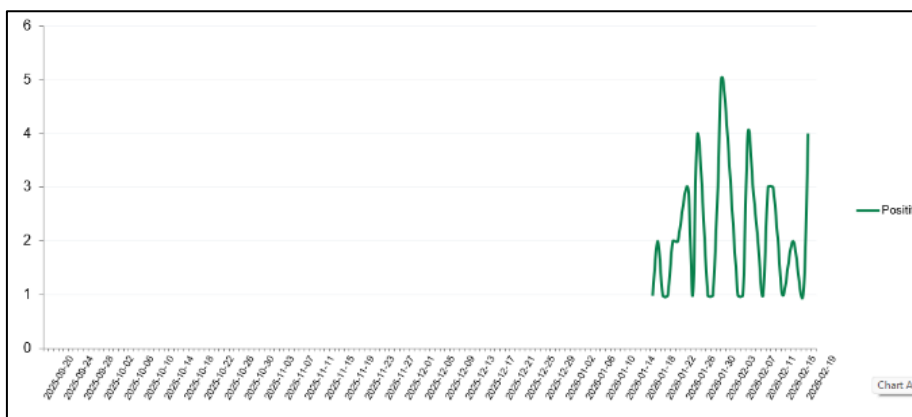


Figure 1. Positive Sentiment Analysis Chart on QRIS TAP Feature. Source: Brand24, 2026

Figure 1 shows that public positive sentiment towards the QRIS TAP feature has begun to increase since early February 2026, with the most significant spike occurring on February 2, 2026, which was 5 sentiments. This increase reflects the initial high enthusiasm of the public for the presence of QRIS TAP as a digital payment system innovation that is considered practical and efficient. After peaking at its peak, positive sentiment fluctuated in the period of February 3–15, 2026, but remained at a relatively stable level, indicating that public perception in general is still likely to be positive. The surge was seen again in the range of February 18-20, 2026, which is in line with the expansion of the implementation of QRIS TAP to a number of regions as well as the user experience shared in public spaces.



Figure 2. Positive Sentiment towards the QRIS TAP Feature. Source: Brand24, 2026

In figure 2, there is an example of positive sentiment on platform X uploaded by @halfbeakprince account. Positive uploads of the QRIS TAP feature show that public perception is dominated by an assessment of the practicality, efficiency, and speed of transactions offered. Users consider QRIS TAP to be able to reduce dependence on electronic money cards and the balance *top-up process*, making it easier to carry out daily transaction activities, especially on public transportation services. The system's fast response during the tapping process also further amplifies the pleasant user experience.

This positive sentiment not only comes from personal experiences shared on social media, but is also reinforced by official information from the banking side that emphasizes convenience, smooth transactions, and data security. These factors are the main reasons for positive sentiment towards QRIS TAP.

Table 2. Number of Negative Sentiments towards QRIS TAP Features by Type of Source

Number	Source	Quantity
1.	X	71
2.	Video	0
3.	Tik Tok	0
4.	News	0
5.	Posted on	0
6.	Facebook	0
	Other Social Media	
	Total	71

Based on table 2, all negative sentiments towards the QRIS TAP feature came from platform X with a total of 71 uploads, while in other sources such as videos, TikTok, news, Facebook, and other social media, no negative sentiment was found. This suggests that the negative response is more centralized on one platform, which is influenced by the characteristics of user X who are more active in expressing criticism or complaints openly. Although there were 71 negative sentiments, their distribution that did not spread to various platforms indicates that these negative perceptions have not developed widely and are still limited to specific discussion spaces.

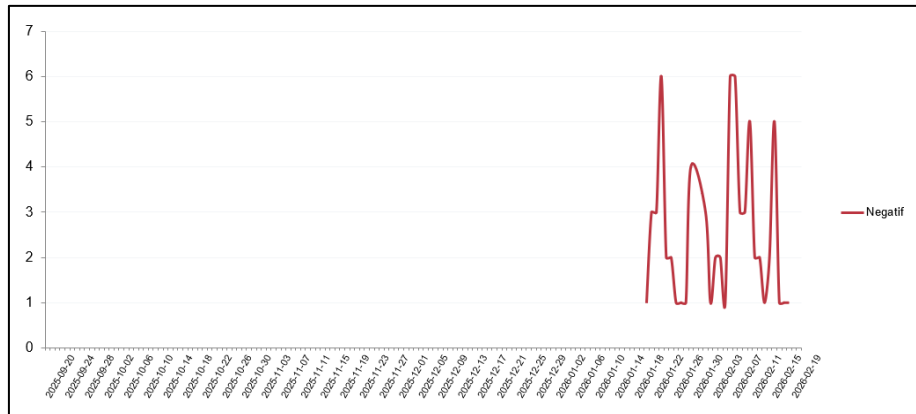


Figure 3. Negative Sentiment Analysis Chart on QRIS TAP Features. Source: Brand24, 2026

Based on figure 3, negative sentiment began to emerge at the end of January and reached its peak on February 7, 2026 with a total of 6 negative sentiments. This surge is related to technical problems, such as system disruptions during the tap out process and maintenance on banking services that hinder the smooth flow of transactions. On that date, 5 negative mentions were recorded that highlighted the problem. After reaching the peak, the number of negative sentiments fluctuated and increased again on February 15. This up-and-down pattern suggests that negative responses tend to be triggered by technical issues that are temporary, rather than due to an overall rejection of the QRIS TAP feature.

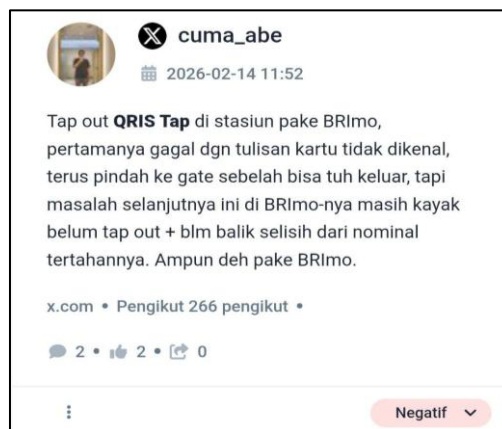


Figure 4. Negative Sentiment towards the QRIS TAP Feature. Source: Brand24, 2026

Figure 3 shows one of the negative sentiments uploaded by @Cuma_abe on platform X. The upload highlights the disruption of transaction synchronization in the QRIS TAP feature in the BRImo application. A *failed tap out* process at the *first gate* indicates an obstacle in the reading or validation system. Even though the transaction was successful at other gates, the status on the application was still recorded as not taped out and the retained balance had not been returned. This condition indicates a delay in data updates between the transportation system and QRIS, which ultimately affects user comfort and trust. In general, the negative sentiment that emerges reflects user dissatisfaction due to technical glitches that have a direct impact on their transaction experience.

3.2 Mentions & Reach Analysis on the Implementation of QRIS TAP

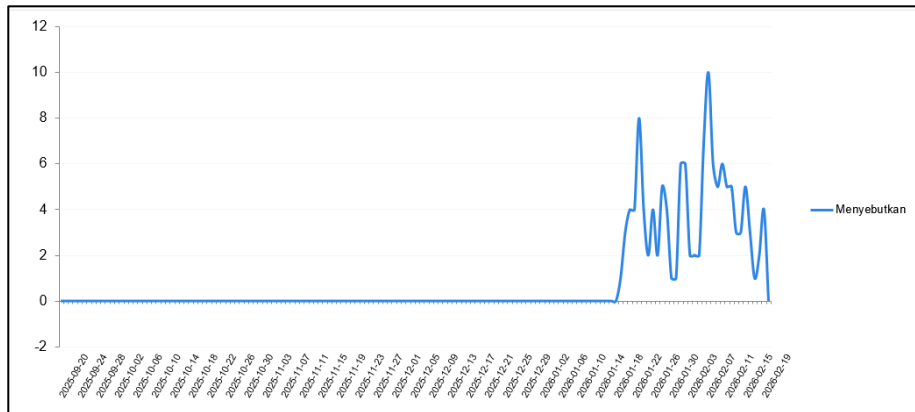


Figure 5. Graph *mentions* the implementation of QRIS TAP. Source: Brand24, 2026

Based on Figure 5, the number of *public mentions* related to the implementation of QRIS TAP shows a fluctuating pattern. The surge on January 23, which reached 8 mentions, reflects the increasing public attention in the early phases of implementation and socialization. After that, the number of *mentions* went up and down which was influenced by the variety of user experiences and the emergence of several technical obstacles. Entering early February, precisely on the 7th, there was a more significant spike with as many as 10 mentions. This increase is related to the news about the limited use of QRIS TAP on iPhone devices due to NFC access that has not been opened by Apple, and reinforced by a statement from Bank Indonesia. After that period, the chart shows a gradual downtrend.

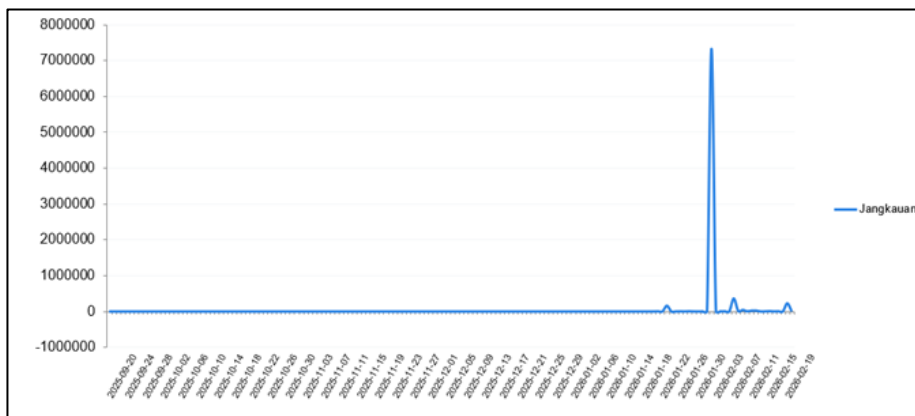


Figure 6. Reach Graph on QRIS TAP Implementation. Source: Brand24, 2026

Based on the graph in Figure 6, the *reach* at the beginning of the observation period looks relatively low and stable. The peak of coverage occurred on Monday, February 2, with a significant spike to 731,000. This figure indicates that there is a major event or issue that has managed to attract the attention of the public at large. After reaching the peak, reach again declined, although there were still some small increases reflecting continued discussions in the public sphere.

4. CONCLUSION

Based on the results of the analysis in the period from September 20, 2025 to February 20, 2026, it was found that public perception of QRIS TAP was dominated by negative sentiment rather than positive sentiment. Positive sentiment was recorded as many as 55 mentions spread across the X platform, TikTok, Facebook, news, and video, with a narrative that generally highlights practicality, efficiency, ease of use, and fast transaction experience, especially in public transportation services, so that QRIS TAP is seen as a digital payment innovation that provides real benefits. On the other hand, there were 71 negative sentiments, all of which came from platform X, which were generally triggered by technical constraints such as interruptions during the tap in or tap out process, delays in transaction synchronization, and outstanding balances. The emergence of this negative sentiment is fluctuating and tends to increase when there is a system disruption, so it can be understood that negative perceptions are more situational and related to technical operational aspects, not rejection of the QRIS TAP concept as a whole. The analysis of mentions and reach shows that there is a surge in public attention in certain periods influenced by technical issues and news in the digital space. These findings confirm that the success of the implementation of QRIS TAP is not only determined by technological innovation, but also by system stability and user experience. The use of Brand24 in this study has proven to be effective in mapping the distribution of sentiment, as well as the dominant source of public opinion so that the results of this study can be the basis for evaluation for stakeholders to improve the quality of the system, accelerate responses to technical complaints, and strengthen public communication strategies so that QRIS TAP is increasingly widely accepted as a practical and efficient digital payment solution in Indonesia.

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