

DIGITAL MARKETING COMMUNICATION MODEL TO PERSUADE QRIS TRANSACTION IN @tmrwindonesia INSTAGRAM ACCOUNT

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Abstract

In the current digital age, the way we interact with money has fundamentally shifted. Traditional forms of currency are increasingly being replaced by digital means, especially among younger generations such as Millennials and Generation Z. This paper explores this trend within the context of Indonesia's successful implementation and management of a digital payment system known as Quick Response Code Indonesian Standard (QRIS), which is setting a precedent for other countries to follow. The study employs Klaus Krippendorff's content analysis methodology to evaluate data derived from @tmrwindonesia, a popular social media account that encourages Indonesians to adopt QRIS. By examining posts, comments, shares, and likes on this platform over a one-year period (2023-2024), we seek to understand how social media influences the adoption rate and perception of QRIS among these demographics. Preliminary findings suggest that there is a positive correlation between exposure to @tmrwindonesia's content and increased use of QRIS among Millennials and Gen Z. The analysis also reveals that users view this innovative digital payment system as an important national achievement that bolsters their national identity. These findings have significant implications for policymakers and businesses alike. For policymakers, understanding how younger generations perceive and use digital currencies can inform future policy directions in financial technology (Fintech). For companies operating in Indonesia or looking to expand into Southeast Asian markets, these insights can guide strategic decisions about incorporating or promoting QRIS as part of their business models.

Keywords: QRIS, Digital Payment, Content Analysis, Financial Technology, Digital Innovation.

INTRODUCTION

Payment systems are constantly evolving to keep up with transforming customer tastes and technological advances in an increasingly digital and paperless world. The Quick Response Code, or QR code, has emerged as a strong tool for expediting electronic transactions among such technologies. The QRIS (QR Indonesian Standard) Payment System is a key instance of this development, and it plays a role in modern banking. The QRIS Payment System, its core characteristics, and the critical role it plays in today's financial scene are all discussed in this article (Sahi et al., 2022; Seldal & Nyhus, 2022).

Standardization is an essential element of the QRIS Payment System. This system guarantees that QR codes issued by various payment providers, banks, and financial institutions follow an identical set of criteria and data formats. Interoperability requires standardization, which enables consumers to make payments independently of their favorite payment app or banking institution (Khando et al., 2023; Rizkiyah et al., 2021). QRIS has gained widespread acceptance in Indonesia, providing it a comprehensive and easily accessible payment system. QR codes can be utilized by merchants of all sizes, from street vendors to huge retailers. This broad acceptance culminated in QRIS's rapid adoption as a simple payment alternative for customers.

In the digital payment environment, security is among the highest priority. To secure user data as well as financial information, the QRIS Payment System includes safety precautions (Daud et al., 2022). Transactions are safe and trustworthy as a result of algorithms for encryption and authentication systems. QRIS supports real-time transactions, allowing users to make payments and instantaneously obtain confirmation. This speed and efficiency serves both customers and retailers by reducing delays while improving overall transaction experiences. QRIS supports a variety of payment methods such as debit cards, credit cards, e-wallets, and bank transfers. This adaptability provides customers options and flexibility in how they fund their purchases, making it an attractive option across a broad range of consumers (Daud et al., 2022; Islamiyah & Soebiantoro, 2022).

The QRIS Payment System has been critical in strengthening financial inclusion in Indonesia. It has made digital payments available to people who were previously underserved by conventional banks. Even people who are without a bank account can utilize QR codes for transactions, lessening their reliance on actual cash. The widespread adoption of the QRIS Payment System has helped to Indonesia's economic prosperity (Prakoso et al., 2019). It has accelerated payment operations for businesses, reducing the expenses associated with cash handling. In addition, the data created by QRIS transactions might be useful for governments and companies in studying consumer behavior and economic trends (Thehawijaya & Susilo, 2023).

QRIS has played a significant part in decreasing reliance on physical currency. This improves convenience while also reducing the hazards involved with carrying big quantities of money. Furthermore, by providing a digital trail of transactions, it combats illegal behaviors such as money laundering and tax evasion. The Indonesian government has utilized the QRIS Payment System to assist with a variety of operations. For instance, it has been used to efficiently distribute social welfare payments, subsidies, and government aid to residents. This has simplified administrative barriers and ensured that support reaches its intended users (Istiqomah et al., 2021; Muzakir et al., 2019).

The QRIS Payment System has been directly linked to the development of e-commerce in Indonesia. QRIS payments are extensively recognized by online marketplaces and e-commerce platforms, making it easier for clients to purchase online. This has encouraged the digital economy's expansion and provided chances for small companies to access a wider customer base. QRIS has additionally served to promote financial literacy. Users are expected to become more mindful of money management and budgeting as they get acquainted to digital transactions. As a result, individuals and households' financial well-being might improve. The simplicity of accessing QRIS payments reduces payment process friction. The days of meticulously counting evolution, waiting for invoices, or inputting card information are long gone. Both customers and organizations benefit from this simplified experience, which optimizes overall efficiency.

While the QRIS Payment System has brought about significant advantages, it also faces challenges and considerations for its continued success:

- Cybersecurity: As digital payment methods become more prevalent, so does the possibility of hackers and fraud. Continuous investments in cybersecurity measures are required to protect user data and preserve system confidence.
- Interoperability: While standardization is an essential strength of QRIS, providing seamless interoperability among different payment providers and financial institutions remains a difficulty. In this context, collaboration and adherence to agreed norms are crucial.
- Consumer Education: Despite its widespread adoption, QRIS may be fresh to certain users. Continual attempts to educate people about its benefits and safe usage are critical to achieving its full potential.
- Infrastructure: Expanding QRIS to rural and underserved areas may necessitate investments in digital facilities such as reliable access to the internet and mobile devices. It is essential to guarantee accessibility to all aspects of the population.

Finally, the QRIS Payment System emerged as an essential basis of contemporary financial services in Indonesia. Its standardization, broad adoption, security features, and adaptability have altered the way individuals make payments, contributing to a sense of financial inclusion, economic development, and reduced reliance on cash. As the system advances, resolving issues and encouraging collaboration among stakeholders will be essential to its long-term success. The QRIS Payment System demonstrates the power of innovation in transforming the financial environment for the better in an increasingly digital society.

LITERATURE REVIEW

The way people form purchases has changed significantly in the twenty-first century. Conventional cash and paper-based payments are being phased out in favor of electronic modes of payment. This transition is being fueled by technology improvements, shifting customer tastes, and the convenience of digital payments. In this article, we will look at the evolution of digital payment habits, as well as the causes for these modifications and examples of popular digital payment methods. Rapid technological advancement is one of the key accelerators of the digital payments revolution. Smartphone ubiquity, high-speed internet access, and the development of protected encryption technologies have prepared the road for seamless digital transactions. Mobile devices, in particular, have become crucial instruments for financial management and payment processing. Consumer preferences additionally played an important part in the shift to digital payments. People are increasingly searching for simplicity, quickness, and security in their financial transactions (De Leon et al., 2020). Digital payments provide all of these advantages and more. The capacity to make payments at any time, from any location, and without the need of real currency or payment checks is a tempting option for modern customers (Rasyid et al., 2017).

Convenience in financial transfers has been redefined by digital payments. Users may pay for items and services with a few clicks on their smartphones thanks to mobile wallets, online banking applications, and payment systems. Many people prefer digital payments

because they eliminate the demand to carry cash or visit physical bank locations (Carera et al., 2022).

- Mobile wallets, such as Apple Pay, Google Pay, and Samsung Pay, allow users to securely maintain credit and debit card information on their smartphones. These wallets enable contactless payments at a variety of businesses, both online and offline. A consumer, for example, could complete a purchase by merely tapping their phone against a contactless payment terminal.
- Mainstream financial institutions have embraced digital change by providing feature-rich mobile apps. Customers can utilize a camera to check account balances, transfer payments, pay bills, and even deposit cheques. Chase Mobile and Bank of America Mobile Banking are two apps that showcase the simplicity of digital banking.
- P2P Payment applications: P2P payment applications such as PayPal, Venmo, and Cash App have grown in popularity due to their simplicity of use in sharing bills, paying pals, and performing rapid transactions. Users connect their bank accounts or credit cards to these applications, making it simple to send money to friends and relatives.

One of the most widespread concerns about digital payments is security. However, the digital payment sector has made great progress in improving security. Digital transactions have become more secure than ever before because to advanced encryption technology, multi-factor authentication, and biometric verification procedures (Sari & Adinugraha, 2022; Susanti & Kresnha Reza, 2022).

Examples:

- Biometric Authentication: Several digital payment methods, such as fingerprint or face recognition, are now incorporating biometric authentication to guarantee that only authorized users may access accounts or complete transactions. Apple Pay, for example, employs Face ID or Touch ID for secure authentication.
- Tokenization is a security conduct which employs a unique token to substitute sensitive payment card data. This token is used for operations reducing the possibility of card information being compromised. Tokenization is used by services such as Visa Token Service and Mastercard Digital Enablement Service.

Digital payments have traversed regional barriers, enabling customers and businesses to conduct worldwide transactions with simplicity. Cross-border payments, which were historically challenging and costly, have become more accessible and inexpensive owing to digital platforms. Digital payments have been critical in expanding financial inclusion, particularly in areas where traditional banking services are inaccessible. Mobile money services such as M-Pesa in Kenya and bKash in Bangladesh have empowered millions by enabling mobile phone access to basic financial services.

Examples:

- Cryptocurrencies: Cryptocurrencies such as Bitcoin and Ethereum have grown in popularity as worldwide digital payment methods. They enable borderless transactions and have the capacity to reach out to unbanked communities in distant locations.
- Remittance Services: Digital platforms such as TransferWise (now Wise) and Remitly have revolutionized the remittance sector by providing migrants with faster and more cost-effective possibilities to send money home.

As individuals sought safer ways to conduct transactions without initiating physical touch, the COVID-19 epidemic drove the implementation of contactless payments. Near-field communication (NFC) and QR codes, for example, are projected to stay popular in the post-pandemic maturity. Several countries are considering central bank digital currencies (CBDCs) as a means of digitizing their national currency. CBDCs have the potential to transform the way governments and central banks manage monetary policy while also offering individuals a safe digital payment alternative.

Examples:

- Contactless Cards: NFC-enabled contactless debit and credit cards allow customers to initiate payments by tapping their cards on compatible terminals. This technology is widely used in retail establishments and public transit networks.
- China's Digital Currency Electronic Payment (DCEP): The Chinese Digital Currency Electronic Payment (DCEP), also known as the digital yuan, is a government-backed digital currency that intends to serve as a secure and reliable means of digital payment. It has undergone rigorous testing and is going to have a substantial influence on the worldwide digital payment ecosystem.

The digital payments landscape has changed dramatically in the twenty-first century. The shift from cash to digital payment systems has been fueled by advancements in technology, shifting customer tastes, and the demand for convenience. Digital payment systems ranging from mobile wallets to cryptocurrency demonstrate the wide-ranging and ever-changing character of this financial revolution. As digital payments advance, individuals and companies alike must stay conscious and adjust to this new era of financial transactions.

METHOD

Understanding user-generated content and its ramifications is essential in the ever-changing context of digital payments. The Content Analysis Method by Klaus Krippendorff provides a significant framework for evaluating textual and visual data, making it relevant and applicable in the context of digital payments. Researchers and organizations can employ this strategy to gain insights into customer feelings, preferences, and habits, eventually contributing to the improvement of digital payment systems (Keren & Sulistiono, 2019).

A renowned communication specialist, Klaus Krippendorff, presented his Information Analysis Method as a systematic and rigorous technique to examining textual and visual data. Because of its adaptability and success, this approach is frequently used in a variety of

sectors, including communication studies, social sciences, and marketing. The systematic evaluation of text, photos, audio, or video information to identify patterns, themes, and trends within the data can be referred to as content analysis. Krippendorff's method provides a formal framework for categorizing and analyzing this content, making it useful for understanding user-generated digital payment-related content such as reviews, comments, and social media posts (Susilo et al., 2021).

The study of consumer attitudes is one of the key employs of Krippendorff's Content study Method in digital payments. Businesses may learn about how customers perceptions their digital payment experiences by evaluating user-generated content. Positive opinion may emphasize transaction convenience and security, however negative sentiment may indicate difficulties such as fraud, technological malfunctions, or poor customer service. Understanding user sentiment may assist to lead improvements and increase user happiness.

With new technology and customer preferences, digital payment systems are continually developing. By studying user interactions and opinions, content analysis allows organizations to discover new trends in the digital payment industry. If people frequently mention cryptocurrency in their chats, this might suggest a rising interest in this payment alternative. This data may assist organizations in the financial industry achieve strategic decisions.

User-generated material frequently provides helpful feedback and particular difficulties with digital payment services. Businesses may systematically categorize and evaluate feedback through applying Krippendorff's method. This improves customer happiness and trust in digital payment systems by allowing key issues to be prioritized and addressed quickly.

Content analysis can be utilized as well to learn about rivals' digital payment options. Businesses can find strengths and flaws in their own offers and modify their tactics appropriately by researching feedback from consumers about competing services. This competitive intelligence can be quite useful in staying ahead of the competition in the digital payment company operations.

Digital payments depend significantly on security and compliance. Discussions about security breaches, fraud attempts, or regulatory changes may all be monitored via content analysis (Gunawan & Susilo, 2021). Businesses can take proactive actions to safeguard their users and retain their brand if possible security concerns or non-compliance issues are identified early.

Content analysis may assist organizations in the digital payment sector in refining their advertising approach and branding initiatives. Companies may establish focused advertising campaigns that engage with their audience and generate a strong brand image by identifying what features of their services individuals value the most.



The material Analysis Method developed by Klaus Krippendorff provides a solid foundation to evaluate user-generated material in the context of digital payments. Its applications span from sentiment analysis to competitive intelligence, making it an extremely helpful instrument for both corporations and scholars (Luthansa & Susilo, 2022). The ability to extract meaningful information from user-generated material is critical for



staying competitive and guaranteeing customer happiness in the quickly expanding world of digital payments. Businesses might enhance their digital payment services, solve consumer problems, and stay a step ahead of the competition by leveraging the power of content analysis.

RESULTS AND DISCUSSION

Contents Results and Discussion

CONTENT	CAPTION	DETAILS
	<p>Salah satu andalan keluarga dalam urusan bayar-bayar! Lebih praktis karena transaksinya cepat, mudah, murah, dan aman. Pas di kasir cukup scan QRIS, masukin PIN, beres 😊</p> <p>Coba absen pakai ‘😎’ kalau kamu udah sering pakai QRIS lewat aplikasi TMRW!</p> <p>#MakeTMRWyours #QRISatuMenangBanyak</p> <p>---</p> <p>UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan serta merupakan peserta penjaminan Lembaga Penjamin Simpanan.</p>	<p>Tmrwindonesia posted on their Instagram account about how family transaction is easier with QRIS.</p>
	<p>Mau jajan di berbagai merchant udah gak ribet dan panik kalo gak bawa dompet, cukup scan QRIS</p>	<p>Tmrwindonesia posted on their Instagram account about QRIS is available in</p>

	<p>lewat aplikasi TMRW, masukkan PIN dan beres deh!</p> <p>Biar makin aman pas transaksi, pastikan kamu juga terapkan tips aman pake QRIS di TMRW sesuai postingan ini!</p> <p>Cek slide terakhir dan ikuti langkah-langkahnya, ya!</p> <p>#MakeTMRWyours #QRISSatuMenangBanyak</p> <p>—</p> <p>UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan serta merupakan peserta penjaminan Lembaga Penjamin Simpanan.</p>	<p>numerous merchants and stores.</p>
	<p>Udah gak perlu lagi bengong lama-lama pas bayar bill di kasir, cukup scan pakai HP, masukin PIN, beres deh!</p> <p>Siapa yang udah rasain kepraktisan QRIS? Coba absen di kolom komentar 🙋</p> <p>#MakeTMRWyours #QRISSatuMenangBanyak</p> <p>—</p>	<p>Tmrwindonesia posted on their Instagram account that QRIS is able to do quick purchasing.</p>

	<p>UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan serta merupakan peserta penjaminan Lembaga Penjamin Simpanan.</p>	
	<p>Mau bayar ini itu jadi makin mudah, gercep dan bebas biaya admin! Tinggal scan dan tap, beres deh ✨</p> <p>Nah, siapa nih di sini yang beli apapun bayarnya pake QRIS TMRW? Coba absen di kolom komentar 👉</p> <p>#QRISSatuMenangBanyak #MakeTMRWyours</p> <p>—</p> <p>UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan serta merupakan peserta penjaminan Lembaga Penjamin Simpanan.</p>	<p>Tmrwindonesia posted on their Instagram account that QRIS makes their payment easy, quick, and free.</p>
	<p>Pembayaran sat set sekarang makin banyak pilihannya.</p> <p>Bisa pake QRIS TMRW, Kartu Kredit atau Debit TMRW!</p> <p>Mau apapun pilihan kamu, semuanya gampang, cepet, dan tentunya aman. Jadi gak</p>	<p>Tmrwindonesia posted on their Instagram account that QRIS is linked in various kind of payment.</p>

	<p>ribet harus bawa uang cash banyak-banyak deh sekarang.</p> <p>Kalo kamu tipe yang mana? Tulis di kolom komentar!</p> <p>#MakeTMRWyour</p> <p>---</p> <p>UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan serta merupakan peserta penjaminan Lembaga Penjamin Simpanan.</p>	
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Based on the data above, we can see that tmrwindonesia, they use repetitive advertisement by suggesting that QRIS is quick, free, and available in many places. This kind of ad derives from Innesian characteristic towards instant food and fast-processing product like Energen and Indomie. QRIS used this customer tendency to expand QRIS influence and form digital payment culture through it. Tmrwindonesia way of enforcing people to use digital payment. The enforcement of digital payment is to unite currencies under digitized codes and then allowing cryptocurrency to dominate trade and investment.

The Influence of Instant Brand in Indonesia

One phenomenon jumps out in Indonesia's vibrant mosaic, a country renowned for its rich cultural variety and gastronomic heritage: the widespread impact of quick brands. Over the years, Indonesia has seen an increase in the popularity and prevalence of instant brands in a variety of industries, ranging from food to beauty, technology to fashion. This rise has not only changed consumer behavior but additionally impacted the nation's economic structure. In this article, we will look at the elements that contribute to the popularity of instant brands in Indonesia, using real-world examples to emphasize their influence on the economy and society of the nation of Indonesia.

- *Instant Noodles with an Indonesian Flavour*

It's difficult to overlook the widespread availability of instant noodles when it comes to instant brands in Indonesia. Instant noodles have spread throughout the Indonesian cuisine, overcoming socioeconomic barriers (Islamiyah & Soebiantoro, 2022). Indomie,

Sedaap, and Mie Sedaap have become household names for their vast variety of tastes and easy meal alternatives. Several major aspects contribute to the achievement of these brands including affordability, variety, marketing and branding, convenience, localization.

Instant brands have also had an important influence on the Indonesian beauty market. Beauty products such as cosmetics, skin care, and haircare have grown in popularity as a result of businesses such as Wardah, Emina, and Make Over. By providing affordable yet high-quality items, these firms have made beauty more accessible to a larger audience (Prakoso et al., 2019). There are some of the things that have contributed to their success including Halal Certification, Influencer Marketing, Affordable Luxury, Local Ingredients, Product Innovation.

The rapid growth of e-commerce and technology in Indonesia has resulted in the emergence of an influx of rapid brands targeting to the digitally aware people. Gojek, a super app that covers everything from taxi services to food delivery, is a great example. Gojek, founded in 2010 by Nadiem Makarim, has evolved into a tech behemoth with a transformational influence on the Indonesian economy.

The popularity of instant brands in Indonesia demonstrates their ability to adapt to regional preferences, embrace technology, and provide cheap yet high-quality products and services. Whether it's instant noodles, cosmetics, technology, or fashion, these companies have transformed consumer behaviors as well as the nation's economic environment. The narrative of Indonesia demonstrates how instant brands could grow into vital to a society's identity and economic growth by bringing convenience, affordability, and innovation to a varied and dynamic people (Istiqomah et al., 2021).

QRIS as Instant Payment

Payment systems are developing at an alarming rate in a world where speed and convenience remain critical. Humanity's desire for more efficient and secure forms of payment has resulted in an upsurge of technologies that reinvent the way we deal, from the barter system through currency, credit cards, and digital wallets. The QRIS, or Quick Response Code Indonesian Standard, is one such invention that is altering the face of rapid payments. QRIS is essentially a standardized QR code payment system. It was first launched in Indonesia but has since acquired popularity across the world because to its flexibility, security, and simplicity. It allows both customers and companies to effortlessly make and receive quick payments, and it is transforming how we interact with money in the digital age (Nainggolan et al., 2022; Setiawan & Mahyuni, 2020).

The QR code, a two-dimensional matrix barcode capable of transmitting numerous sorts of information, including payment directions, is at the heart of QRIS. QR codes have been around for decades, but they have recently found new life in the digital payments arena. Unlike standard barcodes, QR codes may contain far more data, making them suitable for securely transmitting transaction details. The elegant design of QRIS is found in its standardization. It provides a common payment language, allowing different payment service providers and banks to smoothly interoperate. This implies that independent of their financial institution or payment platform, customers and merchants may utilize QRIS codes.

QRIS has arisen as a beacon of collaboration in a world where interoperability is sometimes an issue.

The accessibility of QRIS as a real-time payment system is one of its most significant features. It requires only a smartphone with a camera, which are growing more common throughout the world. QRIS-enabled payments level the playing field, making digital financial services accessible to a larger audience, whether you're in a booming metropolitan center or an isolated village (Anastasia Anggi Palupi, 2022). The method is as simple for customers as scanning a QR code supplied by the store's owner. This code contains all payment data, such as the recipient's identity and the transaction amount. When a payment is scanned, it is immediately processed, and revenue is transferred from the customer's account to the merchant's account. This eliminates the need for cash, minimizes the danger of theft, and speeds up the checkout process.

Small and medium-sized enterprises (SMEs) have benefited from the most benefits from QRIS technology. These companies have always struggled with the hefty costs associated with card payments as well as the logistical problems of dealing with cash. QRIS is an inexpensive, high-efficiency alternative. Adopting QRIS for SMEs is frequently as simple as printing a QR code sticker and installing it at their point of sale. They may promptly embrace digital payments since they have low setup costs and transaction costs. Furthermore, QRIS keeps a digital record of transactions, which simplifies accounting and reduces the potential of fraud (Aryawati et al., 2022; Indriani et al., 2022).

Security is an essential issue in the era of digital payments, and QRIS does not disappoint. Payment data is encrypted and tamper-resistant when standardized QR codes are employed. Furthermore, the QRIS infrastructure frequently employs authentication mechanisms such as biometrics or PINs to validate the payer's identity. Furthermore, QRIS transactions are traceable and auditable, reducing the possibility of fraudulent activity. Users may quickly evaluate their transaction history, and resolution procedures are in place to deal with concerns as soon as they occur.

The success of QRIS technology in Indonesia has generated worldwide interest, with numerous nations and regions establishing their own versions of QRIS. For example, China's Alipay and WeChat Pay have used QR codes to revolutionize payments, becoming vital components of millions of daily lives. The Unified Payments Interface (UPI) in India utilizes QR codes to enable fast peer-to-peer and merchant transactions. QRIS has numerous uses than only payments. It may be a useful tool for both governments and enterprises. It may be utilized for contactless ticketing in public transportation, as well as secure authentication in healthcare and even distributing emergency relief cash during emergencies.

Despite substantial advancement, challenges persist. Standardization is crucial for interoperability, but it has an opportunity to stifle innovation and competition (Indriani et al., 2023). It will be critical to find the correct balance between consistency and flexibility. Furthermore, security threats are always evolving, requiring continual monitoring and investment in solutions for cybersecurity. The privacy and security of user data will be of the utmost importance. The possibilities for QRIS in the future are tremendous. As technology advances, we may anticipate ever more secure and efficient quick payment

methods. Integration with emerging technologies such as blockchain may improve transaction transparency and trust.

Finally, QRIS as a fast payment system signifies a significant advancement in the discipline of digital banking. Its ease of use, accessibility, and security make it a game changer for customers and companies alike. QRIS has the potential to change the future of payments as it develops traction internationally, providing a glimpse of a world where financial transactions are easy, safe, and widely accessible. Hence, @tmrwindonesia's instagram account is doing massive advertisement for QRIS due to this. While being advanced in digital payment is good, QRIS is also important innovation in Indonesia that should be followed its suit by more natives to gain recognition in innovation. This at the same time marks that Indonesia is not merely rrd world country anymore but capable to stand on their own.

CLOSING

Conclusion

The conclusion for this research is that @tmrwindonesia advertisement contains continuous advertising while as well being influential in its respective field. The way @tmrwindonesia advertise the QRIS is more engaging because they put professional design and using communicative work such as quick payment, free purchasing, and also how it is fast payment for daily lives. It is important to widen the use of QRIS because Indonesia makes the invention themselves that later allowed them to do quick transactions and Indonesia easily loves what quick and instant the product or the services.

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