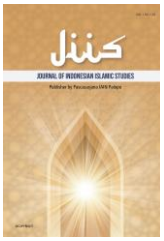
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Digital Marketing Communication of Hajj Products at Bank Muamalat Indonesia: A Qualitative Analysis Using the AISAS Model

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Abstract

The digital transformation of Islamic banking has reshaped how financial institutions communicate religiously oriented products, including Hajj savings and financing services. This study examines the digital marketing communication strategies employed by Bank Muamalat Indonesia to promote its Hajj-related products through digital platforms. Using a qualitative case study approach, the research analyzes publicly available digital communication materials, including social media content, website information, and promotional materials related to Hajj banking services. The analysis applies the AISAS (Attention, Interest, Search, Action, Share) model as a conceptual framework to identify communication strategies across different stages of digital consumer engagement. The findings indicate that Bank Muamalat employs platform-specific communication approaches, particularly through Instagram and X (formerly Twitter), to communicate institutional credibility, product information, and service accessibility. Promotional campaigns and educational content are used to attract attention and stimulate interest, while official digital channels provide access to additional product information and service-related actions. However, the available evidence provides limited insight into actual consumer conversion and post-service sharing behavior. The study highlights the potential of the AISAS model for understanding digital marketing communication in Islamic banking while emphasizing the importance of transparent information, religious sensitivity, and integrated digital services in communicating Hajj financial products.

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Introduction

The digital transformation of financial services has substantially changed how banking institutions communicate with customers, disseminate product information, and facilitate access to financial services. Digital marketing communication has consequently developed beyond conventional advertising into an interconnected system of informational, promotional, and interactive activities. Chaffey and Ellis-Chadwick (2022) emphasize the importance of integrating digital channels with organizational marketing objectives, while Kingsnorth (2022) highlights the need for coordinated communication strategies that respond to different stages of customer engagement. Similarly, Kotler et al. (2021) argue that technological advancement should be accompanied by human-centered approaches to marketing. These perspectives indicate that digital communication should be evaluated not merely by institutional visibility but also by its capacity to provide relevant information and facilitate meaningful interactions.

In Islamic banking, digital communication carries additional responsibilities because financial services are expected to operate in accordance with Sharia principles. The Indonesian Financial Services Authority has identified digitalization and the strengthening of Islamic banking characteristics as major priorities for developing a competitive and sustainable Islamic banking industry (Otoritas Jasa Keuangan, 2023). The development of Islamic financial services also reflects broader efforts to expand financial accessibility and strengthen the institutional foundations of Islamic finance in Indonesia (Otoritas Jasa Keuangan, 2024). Within this context, digital communication has become an important mechanism through which Islamic banks present their services, communicate institutional credibility, and respond to customers' financial and religious considerations.

The communication of Hajj-related financial products represents a distinctive dimension of Islamic banking. Hajj is a religious obligation for Muslims who possess the necessary capacity, as stated in Qur'an 3:97. Financial preparation for the pilgrimage may involve long-term savings, administrative requirements, and careful consideration of available banking facilities. Therefore, the communication of Hajj savings and financing products requires a combination of accessible financial information, religious sensitivity, and institutional credibility. Unlike products associated with immediate consumption, Hajj-related services may involve extended planning periods and decisions shaped by both financial circumstances and religious aspirations.

Bank Muamalat Indonesia provides a relevant institutional context for examining these communication practices. Established in 1991 as Indonesia's first Islamic commercial bank, Bank Muamalat offers Hajj-related financial products and services, including Hajj savings, financing facilities, and digital banking services through Muamalat DIN. The institution also maintains digital communication channels, particularly Instagram, X (formerly Twitter), and its official website. Its documented promotional materials refer to Hajj financial preparation and campaigns such as Rindu Haji. These channels and materials provide an opportunity to investigate how an Islamic banking institution communicates religiously oriented financial services through digital platforms.

Social media is particularly relevant because it combines institution-generated communication with opportunities for public interaction and information sharing. Mangold and Faulds (2009) conceptualize social media as a hybrid element of marketing communication that enables both organizational messages and consumer-to-consumer

communication. Kietzmann et al. (2011) further identify identity, conversations, sharing, presence, relationships, reputation, and groups as functional components of social media. These perspectives suggest that the communication value of a digital platform cannot be adequately understood through follower counts or posting frequency alone. Instead, attention must be directed toward the characteristics of the messages, interaction opportunities, and information pathways provided to audiences.

Empirical marketing research also demonstrates the importance of distinguishing communication activities from their potential outcomes. Kim and Ko (2012), in a study of luxury fashion brands, examined the relationships between social media marketing activities, customer equity, and purchase intention. Although their research was conducted outside the banking sector, it provides a useful comparative perspective on how promotional activities and customer outcomes represent analytically distinct constructs. Within Indonesian Islamic banking, Sarassina (2022) specifically examined the relationship between social media marketing activities and customer loyalty, incorporating relational factors such as trust, satisfaction, and commitment. These studies highlight the importance of examining communication processes without assuming that institutional social media presence automatically produces favorable customer outcomes.

Recent studies have further examined the relationship between social media engagement and Islamic banking customers. Yasin et al. (2025a) investigated how Islamic brand personality characteristics and brand love relate to consumer engagement, electronic word-of-mouth, and brand trust. In a related study, Yasin et al. (2025b) explored the relationships among trust, brand love, and social media engagement in Islamic banking. These contributions extend the discussion of Islamic banking communication beyond promotional exposure toward relational and behavioral dimensions. However, their analytical emphasis differs from a documentary examination of how Hajj-related financial products are communicated through institutional digital channels.

Religious considerations are also relevant to digital financial services. Shah et al. (2020) examined the moderating role of religiosity in relationships involving halal-oriented social media, customer engagement, and brand satisfaction. In the Islamic banking sector, Suhartanto et al. (2020) found that religiosity contributes to understanding mobile banking adoption alongside technological considerations. Sudarsono et al. (2022) likewise identified religiosity as an important factor in Indonesian Islamic bank customers' intention to adopt mobile banking. These findings suggest that technological accessibility and religious considerations may jointly shape engagement with Islamic financial services. Nevertheless, studies of banking technology adoption do not directly explain the content and structure of promotional communication concerning Hajj financial products.

To examine these communication processes, the present study employs the AISAS framework, consisting of Attention, Interest, Search, Action, and Share. Sugiyama and Andree (2011) discuss AISAS as a model of consumer behavior within changing digital communication environments. The framework emphasizes not only initial exposure and interest but also active information searching and subsequent information sharing. These dimensions are particularly relevant to Hajj-related financial services because prospective customers may require additional information about product characteristics, financial requirements, and banking procedures before undertaking service-related activities.

Although existing scholarship has provided important insights into digital marketing, Islamic banking engagement, customer loyalty, and mobile banking adoption, these studies address different analytical questions. Research on loyalty and engagement generally investigates customer responses, while technology adoption studies focus on factors influencing the acceptance and use of banking applications. The present research addresses a more specific question: how are the observable communication functions of Hajj-related financial products represented across the five AISAS dimensions within Bank Muamalat Indonesia's digital communication materials? The relevant gap is therefore not the general absence of digital marketing studies in Islamic banking but the need for a focused, case-based interpretation of communication content concerning Hajj financial preparation.

The contribution of this study lies in adapting AISAS as a qualitative analytical framework for classifying institution-generated communication concerning religiously oriented financial services. Rather than assuming that the presence of promotional messages demonstrates customer conversion or loyalty, the study distinguishes between communication intended to encourage awareness, information seeking, service-related action, and sharing, and the actual consumer responses that would require separate empirical investigation. This distinction provides a more cautious and context-sensitive interpretation of digital marketing communication in Islamic banking.

Accordingly, this study aims to analyze Bank Muamalat Indonesia's digital marketing communication of Hajj-related financial products using the AISAS model. Specifically, it examines the characteristics of the bank's documented digital communication channels, identifies communication elements corresponding to the five AISAS dimensions, and considers how financial information, institutional credibility, and religiously oriented messages are represented in the available materials. Through this analysis, the study seeks to contribute to the understanding of digital marketing communication in Islamic banking, particularly in relation to the informational and religious characteristics of Hajj financial services.

Method

This research employed a qualitative case study design focused on Bank Muamalat Indonesia’s digital marketing communication of Hajj-related financial products. Qualitative inquiry is appropriate for examining the meanings and functions of documented communication rather than measuring statistical marketing effects (Creswell & Creswell, 2022). The case was bounded by one institution and its documented Hajj-related digital communications, consistent with the contextual orientation of case study inquiry (Yin, 2018). No interviews, customer surveys, or internal banking transaction records were used.

The documentary material described in the original manuscript comprised observations of official Instagram and X account profiles, references to the bank’s website and Muamalat DIN mobile service, and descriptions of Hajj savings, financing, and campaigns such as Rindu Haji. The unit of analysis was a documented digital communication item or feature relevant to Hajj financial preparation, product information, institutional identification, or access to services. General institutional content unrelated to the research focus was not considered substantive evidence of Hajj communication.

A deductive classification was structured around AISAS (Sugiyama & Andree, 2011). Directed qualitative content analysis organizes material through predefined theoretical categories (Hsieh & Shannon, 2005); Schreier (2012) likewise provides guidance on constructing and using systematic qualitative coding frames. Attention was operationalized as promotional visibility and institutional recognition; Interest as product information, educational messages, and religious framing; Search as pathways to further information; Action as service-related guidance and calls to action; and Share as references to hashtags, testimonials, or further circulation of messages. A feature could relate to more than one category.

Interpretation distinguished directly documented institutional content from inferred communication purposes and from any claim about customer response. Institutional financing growth, follower counts, and market-share statements were not used as evidence that a particular campaign produced transactions or loyalty. The original manuscript does not specify a complete dated content corpus, item-level evidence inventory, or documented coding audit. Accordingly, this is a bounded interpretive reconstruction of reported digital materials rather than a comprehensive longitudinal content analysis. The study does not claim intercoder reliability, member checking, or interview-based triangulation. These documentation limits constrain the reproducibility and generalizability of its findings.

Results

Digital Communication Channels and Hajj Product Promotion at Bank Muamalat Indonesia

The analysis of Bank Muamalat Indonesia's digital communication materials identified several channels used to communicate Hajj-related financial products, particularly Instagram, X (formerly Twitter), the official website, and the Muamalat DIN mobile banking application. The documented materials included institutional information, Hajj savings and financing services, promotional messages, and references to the Rindu Haji campaign. These communication channels provided different forms of access to promotional information and banking services.

Observations reported in the original research documentation showed that Bank Muamalat's official Instagram account (@bank.muamalat) had approximately 110,000 followers and 10,000 published posts. Meanwhile, the bank's X account was documented as having approximately 33,000 followers and 25,000 posts. The profiles contained information concerning institutional identity, regulatory supervision, deposit protection, and customer service contacts. These characteristics demonstrated the bank's use of social media as a channel for institutional communication, although the available figures did not specifically measure audience engagement with Hajj-related promotional content.

Table 1. Characteristics of Bank Muamalat's Digital Communication Channels

Digital Channel	Documented Characteristics	Communication Function
Instagram	Approximately 110,000 followers and 10,000 posts	Visual promotional communication and institutional identity
X (formerly Twitter)	Approximately 33,000 followers and 25,000 posts	Institutional updates and customer communication channels

Official Website	Institutional and Hajj product information	Access to product descriptions and banking information
Muamalat DIN	Mobile banking services referenced in the research documentation	Digital access to banking information and services
Rindu Haji Campaign	Campaign references and promotional information concerning Hajj financial preparation	Communication of Hajj-related promotions and financial preparation

Source: Compiled from the digital observations and secondary materials reported in the original research manuscript. Social media figures refer to the documented observations rather than current account statistics.

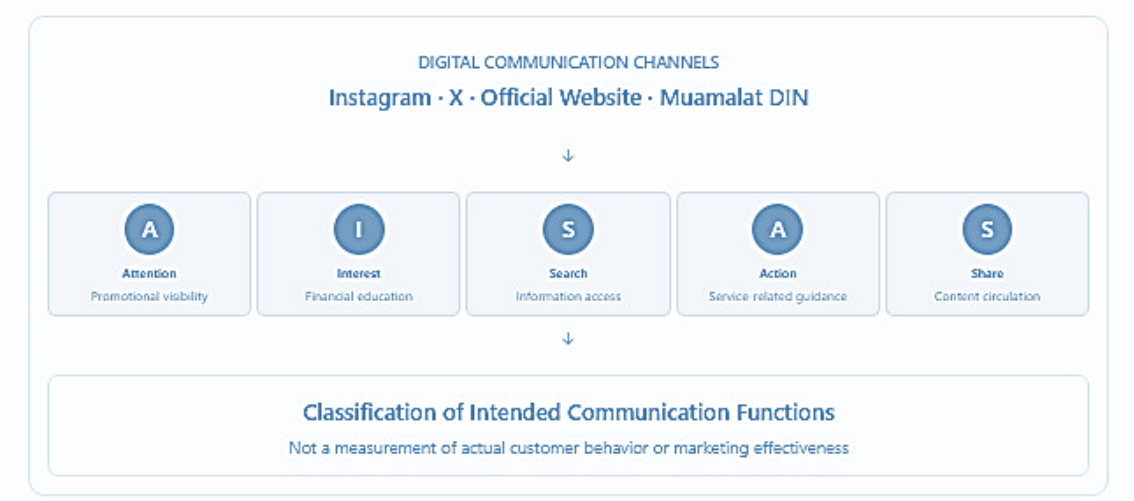
The documented communication materials indicated that Bank Muamalat presented Hajj products through a combination of institutional identification, product information, and service-related messages. The official social media profiles displayed institutional credentials and customer contact information, while the website and mobile banking application were identified as channels associated with product information and banking services.

The materials also referred to Hajj savings and financing products, including Tabungan iB Hijrah Haji, ProHajj Plus, and the Rindu Haji promotional program. These references associated financial preparation for Hajj with digital banking services and promotional communication. However, the available documentation did not establish the proportion of social media content specifically devoted to Hajj products or the frequency of publication of individual campaign messages.

Digital Marketing Communication Based on the AISAS Model

The communication elements documented in the study were classified using the AISAS model, comprising Attention, Interest, Search, Action, and Share. This classification was applied to identify the functions represented in Hajj-related promotional and informational materials.

Figure 1. AISAS-Based Analytical Framework for Hajj Product Digital Marketing Communication



Source: Authors' analytical reconstruction based on the AISAS framework and communication elements reported in the original manuscript. The sequence represents analytical categories, not an empirically verified customer journey.

The AISAS classification identified communication elements intended to attract attention, encourage product consideration, facilitate access to information, support service-related actions, and provide opportunities for information sharing. However, the availability of such elements did not independently establish the behavior of individual customers at each stage.

Table 2. AISAS-Based Classification of Hajj Product Digital Communication

AISAS Dimension	Communication Elements Documented in the Study	Principal Finding
Attention	Rindu Haji promotional materials, campaign hashtags, and institutional recognition	Promotional messages intended to increase awareness of Hajj banking services
Interest	Hajj financial preparation information, product benefits, and Sharia-oriented service descriptions	Communication combining financial information with religiously oriented messages
Search	Website references, digital banking information, and customer contact channels	Availability of pathways for obtaining additional product information
Action	Account-opening guidance, registration information, and promotional calls to action	Communication encouraging access to banking services
Share	Campaign hashtags and references to customer testimonials	Communication elements intended to facilitate further circulation of promotional information

Source: Authors' classification of communication materials described in the original research manuscript.

1. Attention: Promotional Visibility and Institutional Recognition

The Attention dimension was reflected in promotional materials intended to introduce Hajj-related banking services and attract prospective customers' awareness. The original documentation referred to the Rindu Haji campaign, promotional information about Hajj savings and financing, and institutional recognition associated with Hajj banking services.

The identified messages connected the religious aspiration of performing Hajj with financial preparation and the availability of Islamic banking services. Campaign titles, promotional references, and institutional recognition constituted the principal attention-oriented elements in the documented materials.

These findings established the presence of promotional communication designed to generate initial awareness. However, the research documentation did not provide campaign-specific reach or impression statistics sufficient to determine the actual extent of audience exposure.

2. Interest: Financial Education and Religious Considerations

The Interest dimension was represented by product descriptions and informational content concerning Hajj financial preparation. The materials described Hajj savings, financing facilities, and digital banking services, including references to Tabungan iB Hijrah Haji, ProHajj Plus, and Muamalat DIN.

These communication elements combined information about banking services with religiously oriented messages concerning preparation for the pilgrimage. Financial considerations were therefore presented alongside the religious significance of Hajj.

The available documentation showed how promotional information was designed to encourage consideration of Hajj banking products. Nevertheless, it did not provide direct

evidence of changes in prospective customers' attitudes or intentions following exposure to the communication materials.

3. Search: Access to Product and Service Information

The Search dimension concerned digital pathways through which prospective customers could obtain additional information. The original research identified Bank Muamalat's official website, digital banking services, and social media contact information as accessible communication channels.

The bank's documented social media profiles included customer service information and institutional references. These features provided identifiable channels through which prospective customers could seek clarification about banking services.

The findings therefore indicated the availability of information-access mechanisms within Bank Muamalat's digital communication environment. However, the research did not include website traffic records, application analytics, or customer search histories that could establish actual information-seeking behavior.

4. Action: Service-Related Calls to Action

The Action dimension was associated with communication encouraging prospective customers to undertake banking-related activities. The original manuscript described account-opening guidance, registration information, financing service references, and promotional calls to action.

These communication features were linked to Hajj-related financial products and the bank's digital service channels. They represented intended pathways from promotional information toward service access or registration.

Although the documented materials contained action-oriented communication elements, the available data did not demonstrate how frequently customers completed registration or financial transactions after encountering the promotional messages. Accordingly, this dimension described the communication opportunities provided by the bank rather than verified customer conversion.

5. Share: Campaign Dissemination and Customer Experience References

The Share dimension was represented by campaign hashtags and references to customer testimonials and experiences. The original manuscript described promotional communication associated with Hajj-related hashtags and the circulation of customer experiences through digital platforms.

These elements reflected attempts to extend the visibility of promotional messages beyond their initial publication. References to testimonials also indicated that customer experiences formed part of the communication approach described in the research documentation.

However, the original data did not systematically document the number of customer-generated posts, sharing frequency, or audience responses to shared content. The findings therefore identified sharing-oriented communication elements without establishing their actual diffusion or influence on other prospective customers.

Summary of the Principal Findings

The analysis identified three principal findings. First, Bank Muamalat Indonesia employed multiple digital communication channels, including Instagram, X, its official website, and Muamalat DIN, to present institutional information and Hajj-related financial services. Second, the documented communication materials combined promotional information, descriptions of financial products, and religiously oriented messages concerning Hajj preparation. Third, the AISAS framework provided a systematic classification of the communication functions represented in the materials, from promotional visibility to opportunities for information sharing.

The evidence was strongest in documenting institutional communication channels and the informational functions of promotional materials. By contrast, the available documentation provided limited evidence of actual customer searching, completed transactions, or independent sharing behavior. Consequently, the results characterize Bank Muamalat's observable digital communication practices without establishing the causal effectiveness of particular campaigns in increasing customer conversion, loyalty, or market performance.

Discussion

Digital Marketing Communication and the Characteristics of Islamic Banking

The findings indicate that Bank Muamalat Indonesia's documented digital communication encompasses institutional information, promotional messages, product descriptions, and pathways to banking services. These characteristics suggest that the communication of Hajj-related financial products involves more than advertising individual services. It also includes the presentation of institutional credibility and information intended to support prospective customers' financial preparation for pilgrimage.

This interpretation is consistent with Chaffey and Ellis-Chadwick's (2022) view of digital marketing as an integrated system connecting communication channels, customer information, and organizational objectives. Kingsnorth (2022) similarly emphasizes the importance of coordinated digital marketing strategies. In the Bank Muamalat case, the documented use of Instagram, X, the institutional website, and Muamalat DIN indicates the availability of several communication and service channels. Nevertheless, the presence of these channels does not independently demonstrate that they constitute a fully integrated omnichannel system.

The distinction between platform availability and communication integration is particularly relevant when interpreted through Kietzmann et al. (2011). Their framework identifies several functional dimensions of social media, including identity, conversations, sharing, and reputation. Bank Muamalat's documented account profiles contain institutional identification and customer contact information, illustrating how digital communication may support corporate identity and public accessibility. However, the original documentation does not provide sufficient interaction data to establish the extent of conversations or relationships developed through these channels.

Mangold and Faulds (2009) describe social media as a hybrid communication environment that combines organizational promotion with consumer-to-consumer communication. This perspective helps explain why institutional social media profiles should not be evaluated solely through follower counts or posting frequency. While such

indicators describe the bank's digital presence, communication effectiveness would require additional evidence concerning how customers receive, interpret, discuss, and respond to individual messages.

The findings are also relevant to Indonesia's Islamic banking policy environment. The Otoritas Jasa Keuangan (2023) identifies digitalization and the strengthening of Islamic banking characteristics as important strategic priorities. The development of Islamic finance documented by the Otoritas Jasa Keuangan (2024) further provides a broader institutional context for understanding digital financial services. In this setting, communicating Hajj products requires consideration of both technological accessibility and the distinctive informational responsibilities of Islamic financial institutions.

AISAS as a Framework for Interpreting Hajj Product Communication

The AISAS framework provides a systematic means of interpreting the communication functions represented in Bank Muamalat's digital materials. Sugiyama and Andree (2011) emphasize the importance of attention, interest, information searching, action, and sharing within contemporary consumer communication processes. In this study, the model serves as a qualitative classification framework rather than as a verified account of individual consumer journeys.

The Attention dimension is reflected in promotional references, campaign messages, and institutional recognition. In the Hajj banking context, attention-oriented communication links financial preparation with the religious aspiration to undertake pilgrimage. This combination potentially differentiates Hajj-related communication from the promotion of ordinary financial services because the subject of the message carries religious significance.

However, promotional visibility should not be equated with customer engagement. Kim and Ko (2012) demonstrate the relevance of analyzing social media marketing activities in relation to customer-oriented outcomes, although their empirical study concerns luxury fashion brands rather than Islamic banking. Their work therefore offers a conceptual comparison rather than direct evidence regarding Bank Muamalat's customers. The present findings are more limited, identifying communication intended to attract awareness without measuring its subsequent effects.

The Interest dimension concerns the presentation of product benefits, financial preparation information, and religiously oriented messages. This dimension is consistent with Kotler et al.'s (2021) argument that contemporary marketing should combine technological capabilities with attention to human needs. In communicating Hajj services, such an orientation requires sensitivity to prospective pilgrims' religious aspirations alongside accurate information about financial commitments and banking procedures.

The relationship between religious considerations and consumer responses has received attention in previous research. Shah et al. (2020) found that religiosity played a moderating role in relationships involving halal-oriented social media, customer engagement, and brand satisfaction. Although their study was conducted in a different commercial context, it suggests that religious considerations may influence how Muslim consumers evaluate digital communication. Nevertheless, the present research did not measure religiosity or customer satisfaction. Its contribution is therefore limited to

identifying the presence of religiously oriented communication elements in the documented materials.

The Search dimension is particularly important for Hajj financial services because prospective customers may need additional explanations concerning product requirements, savings arrangements, financing mechanisms, and access to banking facilities. The findings identified official information channels and customer contact details that could support further information seeking. These communication features may reduce informational barriers, but their actual usefulness cannot be established without examining customer experiences.

Research on mobile banking adoption helps clarify this distinction. Raza et al. (2019), studying Islamic bank customers in Pakistan, examined technological and behavioral factors associated with mobile banking acceptance. Suhartanto et al. (2020), focusing on Islamic banking customers in Indonesia, investigated the roles of perceived usefulness, ease of use, and religiosity in technology adoption. Similarly, Sudarsono et al. (2022) examined how technological considerations, customer awareness, and religiosity relate to the intention to adopt Islamic mobile banking in Indonesia.

These studies indicate that providing access to digital services and achieving actual customer adoption are analytically different matters. In the present case, the identification of Muamalat DIN and other information channels demonstrates communication and service availability but does not establish how customers evaluate or use these facilities.

The Action dimension further illustrates the distinction between intended and observed customer behavior. Promotional calls to action, registration references, and account-opening information are designed to encourage prospective customers to undertake service-related activities. However, the availability of such communication mechanisms does not demonstrate completed registrations or financing transactions.

This distinction is supported by previous studies of Islamic mobile banking adoption, which examine consumer intentions and actual usage through empirical behavioral data (Raza et al., 2019; Suhartanto et al., 2020). In contrast, the present research relies on documented institutional communication. Consequently, it would be methodologically inappropriate to attribute changes in Bank Muamalat's financial performance to specific digital campaigns without additional evidence.

The Share dimension concerns opportunities for the circulation of promotional information and customer experiences. Campaign hashtags and references to testimonials may be intended to encourage information dissemination. However, the research documentation does not establish the extent of independent customer sharing or the influence of shared content on subsequent consumer decisions.

The relevance of this dimension becomes clearer when compared with Yasin et al. (2025a), who examined relationships involving Islamic brand personality, brand love, trust, and electronic word-of-mouth in online Islamic banking. Their research highlights the importance of relational mechanisms in digital consumer engagement. The present findings do not verify such mechanisms at Bank Muamalat but identify institutional communication features through which information-sharing opportunities are presented.

Overall, the AISAS analysis indicates that Bank Muamalat's documented materials contain communication elements corresponding to all five dimensions. The strongest empirical support concerns the identification of communication channels and message

characteristics. Claims about actual searching, completed actions, and sharing behavior would require additional consumer-level or digital analytics evidence.

Religious Values, Institutional Credibility, and Customer Trust

Hajj-related financial products represent a distinctive communication context because banking services are associated with a major religious obligation. The religious significance of Hajj introduces ethical and informational considerations into promotional communication. Prospective customers need clear information about available services, financial obligations, registration arrangements, and the institutional procedures governing Hajj-related banking products.

The findings show that Bank Muamalat's documented digital profiles emphasize institutional identity and references to regulatory supervision, deposit protection, and customer assistance. Such information can be interpreted as institutional credibility signals. However, the presence of credibility-related messages should be distinguished from the customer perceptions of trust that these messages may be intended to encourage.

Sarassina (2022) examined social media marketing activities in relation to Islamic banking customer loyalty, including the role of relationship-quality factors. More recent research by Yasin et al. (2025b) investigated trust, brand love, and engagement in Islamic banking social media behavior. These studies suggest that trust and customer relationships are important considerations in digital financial communication.

The present findings differ from these studies in both design and evidence. Whereas earlier research investigated customer-related constructs, this study examined the representation of institutional communication features. Consequently, the findings do not demonstrate that Bank Muamalat's promotional messages generated trust or loyalty. They indicate only that institutional information and service accessibility were among the features presented through the documented digital channels.

Religiosity provides another important dimension. Sudarsono et al. (2022) and Suhartanto et al. (2020) found that religious considerations were relevant to technology adoption in Islamic banking. These findings are consistent with the broader argument that digital banking communication should respond to the expectations of Muslim consumers. However, the importance of religiosity in previous consumer studies does not establish the effectiveness of religious messages in the present case.

From an Islamic ethical perspective, financial communication should support honesty, transparency, and responsible decision-making. This is particularly important when promotional content concerns pilgrimage, which carries both spiritual meaning and substantial financial responsibilities. Promotional messages should therefore distinguish religious aspirations from contractual commitments, avoid misleading implications about departure schedules or financial benefits, and provide accessible information about service conditions.

Such considerations are consistent with the human-centered orientation of Marketing 5.0 (Kotler et al., 2021), but the Islamic banking context introduces additional sensitivity concerning religious expectations and Sharia-related representations. Accordingly, the inclusion of religious symbols or pilgrimage narratives should not be

treated as sufficient evidence of ethical communication. The quality and accuracy of the underlying financial information remain essential.

Contributions to Digital Marketing Communication Research

The theoretical contribution of this study lies in demonstrating how AISAS can be applied to interpret the communication functions of religiously oriented financial products through documentary evidence. Existing research has examined digital marketing activities and customer equity (Kim & Ko, 2012), social media marketing and loyalty in Indonesian Islamic banks (Sarassina, 2022), and customer engagement and trust in Islamic banking (Yasin et al., 2025a, 2025b).

The present research addresses a different analytical level. Instead of testing relationships among consumer perceptions, loyalty, and behavioral outcomes, it classifies communication materials according to the intended functions of their messages. This distinction helps prevent analytical confusion between the availability of communication opportunities and evidence of actual consumer behavior.

The study also contributes a context-sensitive perspective by connecting AISAS with the informational characteristics of Hajj-related financial services. Communication concerning pilgrimage preparation involves not only promotional visibility but also financial explanations, institutional credibility, religious expectations, and access to administrative information. These considerations provide a basis for interpreting AISAS within the institutional and religious context of Islamic banking.

The contribution should nevertheless be understood as an analytical application rather than a validation or extension of AISAS through behavioral measurement. The study does not establish a new causal model or statistically test relationships among the five dimensions.

Practical Implications for Islamic Banking

The findings suggest several practical considerations for Islamic banking communication. First, promotional content should provide clear pathways toward reliable product and service information. The presence of multiple digital channels is potentially useful only when customers can identify appropriate sources and obtain understandable explanations.

Second, communication concerning Hajj financial products should balance promotional appeals with transparent explanations of banking procedures, financial commitments, and service requirements. This is particularly important when campaigns use emotional or religiously oriented messages.

Third, Islamic financial institutions should distinguish between indicators of institutional digital presence and measures of promotional outcomes. Social media followers, published posts, and campaign references describe communication activity but do not independently establish customer conversion or loyalty.

Finally, future evaluations may use AISAS to organize evidence at different stages of communication and customer engagement. Attention and Interest can be examined through content and audience interaction indicators; Search may require website or application analytics; Action requires verified service-related outcomes; and Share requires evidence of independent content circulation or customer-generated communication.

Conclusion

This study examined Bank Muamalat Indonesia's digital marketing communication of Hajj-related financial products using the AISAS (Attention, Interest, Search, Action, Share) model as an analytical framework. The findings indicate that the bank utilizes multiple digital communication channels, including Instagram, X (formerly Twitter), its official website, and Muamalat DIN, to communicate institutional information, promote Hajj savings and financing products, and provide access to banking services. The documented communication materials combine financial information, promotional messages, and religiously oriented narratives associated with Hajj preparation.

The AISAS analysis identified communication elements corresponding to all five dimensions. Promotional campaigns and institutional recognition served attention-oriented functions, while product information and Hajj financial education supported interest-oriented communication. Official information channels facilitated further product exploration, service-related instructions encouraged prospective customers to access banking facilities, and campaign hashtags provided opportunities for information sharing. However, these findings represent observable communication functions rather than verified customer responses or measurable marketing outcomes.

The study contributes to Islamic banking communication research by demonstrating the applicability of AISAS as a qualitative framework for examining the communication of religiously oriented financial products. It highlights the importance of integrating digital accessibility, transparent financial information, institutional credibility, and sensitivity to religious values in communicating Hajj banking services. Practically, Islamic financial institutions should strengthen the clarity and consistency of product information across digital channels while ensuring that promotional messages support informed financial decision-making.

The study is limited by its reliance on documented digital materials without direct evidence of customer behavior or campaign-specific performance. Future research should incorporate systematically collected digital engagement data and customer perspectives to evaluate how communication strategies influence information-seeking activities, service adoption, and information sharing. These further investigations would provide a stronger empirical basis for assessing the effectiveness of digital marketing communication in Islamic banking.

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