



MARKETING STRATEGY OF AI-SUPPORTED ISLAMIC FINANCIAL INSTITUTIONS IN THE ERA OF SOCIETY 5.0

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ABSTRACT

The marketing strategy of Islamic financial institutions in the era of Society 5.0 is crucial for gaining a competitive advantage based on technology. The application of Artificial Intelligence (AI) can optimize customer service, product personalization, and operational efficiency in Islamic banking. By leveraging AI, Islamic financial institutions can provide more relevant experiences to customers through big data analysis and process automation. Furthermore, the use of AI in credit decision-making and risk management supports the principles of Islamic finance by ensuring transparency and avoiding practices contrary to Islamic law. However, challenges related to technological infrastructure and alignment with Sharia principles must be addressed to achieve long-term success. This study aims to analyze how AI implementation in marketing strategies can strengthen the position of Islamic financial institutions in the Society 5.0 era.

Keywords: Digital marketing, artificial intelligence (AI), Islamic banking, Society 5.0, marketing strategy, financial technology, digital innovation

INTRODUCTION

The marketing strategies of Islamic financial institutions supported by artificial intelligence (AI) in the era of Society 5.0 is a highly relevant topic given the rapid advancement of technology. In Society 5.0, which emphasizes the integration of technology into human life, Islamic financial institutions must adapt by utilizing AI to respond to the evolving consumer needs driven by digitalization and automation. Islamic banking, which operates based on principles such as justice, transparency, and social welfare, now has the opportunity to leverage this advanced technology to develop more efficient, data-driven marketing strategies.

AI can be applied to personalize financial services by analyzing large datasets on customer preferences, enabling Islamic financial institutions to offer more targeted products and services. For instance, AI-powered chatbots can quickly and accurately provide customers with information on



Islamic financial products, while helping them process transactions in line with Sharia principles. AI also assists in market segmentation, allowing for the creation of more effective marketing campaigns.

Moreover, AI aids operational optimization, such as in risk analysis and credit assessment. In Islamic banking, where lending decisions are based on prudence and adherence to Islamic law, AI can ensure that all transactions and decisions comply with Sharia rules. AI can analyze historical data to make more accurate projections about borrower eligibility while maintaining Sharia compliance.

However, the adoption of AI in marketing for Islamic financial institutions in Society 5.0 presents challenges. One significant issue is the readiness of technological infrastructure, which must support automation, big data analysis, and AI applications securely and efficiently. Additionally, Islamic financial institutions must ensure that the technology used does not violate Sharia principles, such as avoiding transactions involving interest (*riba*), uncertainty (*gharar*), or gambling (*maysir*). Therefore, careful oversight and auditing of AI algorithms are essential.

Furthermore, these institutions need to prepare a skilled workforce in technology and digital marketing. Employees must be trained to understand AI's functionality and how to integrate it into marketing strategies without violating Sharia rules. Proper education and training are crucial for creating a workforce that understands both technological aspects and the Sharia values that guide banking operations.

Marketing strategies in Society 5.0 also require collaboration with various stakeholders, including technology providers, regulators, and the community. This collaboration is necessary to create an ecosystem that supports the digital and technological growth of Islamic banking. For instance, regulators must ensure that policies and regulations support the implementation of new technologies, like AI, in Islamic banking, ensuring they remain compliant with Sharia principles.

Digital marketing in the Society 5.0 era not only relies on technology but also focuses on the human and social values inherent in Sharia principles. Therefore, Islamic financial institutions must integrate technology with moral and ethical values that align with Sharia, ensuring that innovations provide not only economic benefits but also broader social advantages.

By adopting AI technology, Islamic financial institutions in Society 5.0 have the potential to gain a competitive edge, reduce operational costs, and enhance service quality and customer satisfaction. However, the success of AI-based marketing strategies depends on how these

institutions wisely utilize technology and manage challenges, including regulatory issues and infrastructure readiness.

In summary, the implementation of AI in the marketing strategies of Islamic financial institutions in Society 5.0 offers significant potential to improve operational efficiency, expand market reach, and provide more personalized and relevant services to customers. By optimizing this technology, Islamic financial institutions can create value not only for customers but also for society at large, while adhering to the Sharia principles that form the foundation of their operations.

RESEARCH METHODS

In reviewing research on Marketing Strategies for AI-Supported Islamic Financial Institutions in the Era of Society 5.0, the method used is a qualitative descriptive method with a literature study approach.

The descriptive qualitative method with a literature study approach is a research method that aims to describe certain phenomena or problems in detail based on data obtained through literature analysis. This method is used because it is considered relevant in the process of exploring how AI technology can be applied in the marketing strategy of Islamic financial institutions, especially in the face of social change in the Society 5.0 era (Nisaa & Wahyudi, 2023).

The mapping of the use of this method is as follows:

1. Qualitative Descriptive Method

Used to observe and describe the phenomenon of marketing Islamic financial institutions by utilizing AI. It focuses on non-numerical data, such as policies, processes, or experiences related to the application of AI. In this study, the descriptive approach is used to explain how AI can improve the efficiency and innovation of Islamic financial institutions' marketing in the context of digitalization (Tartila & Asmuni, 2022).

2. Literature Study Approach

Relying on secondary data from journals, articles, reports, and other reliable sources relevant to the topic. The main objective is to identify existing concepts, theories, or findings related to AI-based digital marketing and Society 5.0. This study allows researchers to relate existing literature to the specific problems of Islamic financial institutions (Yuliyati & Maulida, 2023).

3. Analysis Process

Collecting data from relevant sources, such as literature discussing digitalization, Islamic marketing, and AI implementation. The data was then interpreted to illustrate the trends and challenges faced by Islamic financial institutions in technology-based marketing. The literature study allows for generalized conclusions from various sources, thus supporting innovative marketing strategies (Arfaizar et al., 2023).

RESULT AND DISCUSSION

A. AI Applications for Islamic Financial Institution Marketing

In the Society 5.0 age, which stresses the integration of digital technology with social demands, the application of artificial intelligence (AI) in marketing Islamic financial institutions is crucial to improving marketing tactics.

Customer Service Personalization

Customer service personalization is a strategic strategy that tailors goods, services, and interactions to consumers' specific requirements and preferences. In the age of Society 5.0, this strategy is becoming increasingly crucial as technologies like artificial intelligence (AI) and big data analytics enable financial institutions, especially Islamic financial institutions, to provide more relevant and efficient services. In this context, customization not only helps to strengthen client connections, but it also promotes consumer pleasure and loyalty (Ramadhani, 2023).

Islamic financial institutions are unique in that they must integrate sharia principles in their services. In the era of Society 5.0, Islamic financial institutions can leverage technology to create personalized services that remain in line with sharia values. For example, AI can be used to provide halal investment recommendations based on customers' individual risk profiles, while blockchain can ensure transparency and security of financial transactions. By personalizing services based on the data collected, these institutions not only meet customer needs but also promote compliance with sharia principles (Fitria, 2024).

Personalization also assists Islamic financial institutions in dealing with the issues of digital transformation, such as shifting preferences among younger generations like Generation Z, who expect quick, secure, and relevant services. With an emphasis on technology-based innovation, customization can give Islamic financial institutions with a long-term competitive edge in satisfying client expectations while upholding sharia purity (Pamungkas, 2022).

Marketing Efficiency and Automation

Marketing efficiency and automation are critical aspects of digital transformation in the Society 5.0 age. In this context, digital technologies, such as artificial intelligence (AI) and big data, are critical for automating marketing operations including customer data analysis, market segmentation, and campaign management. Financial organizations, especially Islamic financial institutions, can use these technologies to cut operating costs, streamline marketing processes, and increase targeting accuracy (Ifadhila et al., 2024).

Marketing efficiency and automation in Islamic financial institutions are focused not only on operational optimization, but also on imparting Sharia principles through marketing techniques. For example, AI may be used to create relevant marketing efforts for clients based on halal preferences or other shariah-compliant services. Furthermore, AI-based chatbots can deliver timely and consistent customer service, which is in line with the ideals of justice and transparency espoused in Sharia (Erwin et al., 2023).

The Society 5.0 era poses both problems and opportunity for Islamic financial institutions. The key difficulty is to guarantee that technology adoption for efficiency stays in compliance with the maqāsid principles of Shari'ah, such as benefit and fairness. However, possibilities exist for improving competitiveness by optimizing technology to provide a better client experience. Islamic financial institutions may reach more clients in a more effective and scalable manner by leveraging marketing automation technologies, while retaining shariah purity (Majidah & Istianah, 2023).

Risk Mitigation and Decision Making

Risk mitigation and risk management are critical aspects of financial management, particularly for Islamic financial institutions, in the Society 5.0 era. Risk mitigation is to identify, quantify, and reduce the potential for risk that might disrupt operational progress. In the context of Islamic finance, risk management must adhere to the principle of maqāsid syarī'ah, such as ensuring liquidity, safety, and security in all financial transactions. One of the most important aspects is to ensure that products and services are in accordance with Shariah while minimizing potential financial, reputational, and operational risks (Naura et al., 2024).

The Society 5.0 period stresses the integration of digital technologies, such as artificial intelligence (AI) and big data, to enable faster and more precise decision-making. These technologies allow Islamic financial institutions to process vast volumes of data in order to proactively identify hazards. For example, AI-powered data analysis may uncover trends that suggest possible defaults or fraud, facilitating evidence-based decision-making and real-time data. This is consistent with efforts to ensure consumer confidence and Islamic financial stability.

On the other side, Islamic financial organizations' investment decisions must adhere to Sharia ethical requirements, such as avoiding usury, gharar, and speculative activity. As a result, the risk mitigation process must include a thorough examination of a project or product's sharia compliance and financial sustainability. In Society 5.0, such judgments can be facilitated by blockchain technology, which improves the transparency and efficiency of Islamic financial operations (Mas'ut et al., 2023).

Predictive Analytics Model Development

The development of predictive analytics models is the process of utilizing historical data to predict future outcomes or patterns. In the context of Islamic financial institutions, this model can be applied to improve risk management, predict customer needs, and optimize investment strategies in accordance with sharia principles. For example, through transaction data analysis, Islamic financial institutions can predict potential financing defaults or identify market growth opportunities in certain sectors without violating sharia rules such as the prohibition of usury and gharar.

Predictive analytics is becoming increasingly essential in the era of Society 5.0, as technologies like as artificial intelligence (AI), big data, and the Internet of Things (IoT) allow for more precise real-time data processing. These technologies can assist Islamic financial institutions in making better informed judgments, such as determining lending eligibility based on consumer behavior data, market conditions, and other economic factors. Furthermore, AI integration may automate data analysis, allowing for faster reactions to market changes or client requests (Zebua et al., 2023).

Effective predictive analytics requires a focus on ethics and data security. In a shariah bank, this entails safeguarding customer data in accordance with shariah standards, such as maintaining privacy and trustworthiness. Predictive analytics has the potential to be a highly effective tool for generating income for citizens and promoting the growth of the Islamic financial sector in the modern day. 5.0 (Hasibuan et al., 2020).

B. Integrated Marketing Strategy and Digitalization of Islamic Financial Institutions in the Era of Society 5.0

In the era of Society 5.0, technology is critical to connecting the real and digital worlds. Digital transformation not only speeds operational operations, but it also transforms marketing strategy. In the context of Islamic financial institutions, technology-based integrated marketing is critical for expanding customer base, building brand value, and increasing service efficiency.

Islamic financial organizations can use artificial intelligence (AI) to customize their services while maintaining Sharia standards.

An integrated marketing strategy is an approach that combines various communication and marketing channels to create a consistent message. In the context of Islamic financial institutions, this approach should include sharia values as the basis of communication. The core element of this strategy involves coordination between traditional media (e.g. print and television advertisements) and digital media such as social media, email, and banking apps. Some integrated marketing and digitalization strategies that suit Islamic financial institutions in the Era of Society 5.0 are as follows.

Enhanced Multichannel Communication

Enhanced multichannel communication in the integrated marketing and digitalization strategy of Islamic financial institutions in the Society 5.0 era aims to optimize interaction with customers through various integrated digital channels. This involves using digital platforms such as social media, mobile applications, email, and websites to create a consistent and personalized customer experience.

In this era, the use of artificial intelligence (AI)-based technology and big data plays an important role in analyzing customer preferences, so that Islamic financial institutions can provide relevant and tailored information or offers. This integration allows financial institutions to not only reach a wider range of customers but also improve the effectiveness of communication through an efficient and cost-effective approach.

This enhancement is relevant to building customer trust and loyalty through messages tailored to sharia values, while strengthening the institution's branding across diverse market segments. A multichannel strategy also helps Islamic institutions to remain competitive by providing easy access and responsive services to customers through various digital touchpoints (Dinata et al., 2024; Febriani, 2024; Haryanto et al., 2024; Ulfa & Fasa, 2024a).

Service Personalization

Service personalization in the integrated marketing strategy and digitalization of Islamic financial institutions in the Society 5.0 era aims to provide a unique and relevant experience to each customer. By utilizing artificial intelligence (AI)-based technology and big data analysis, Islamic financial institutions can deeply understand customer needs, preferences, and behavior. This information is used to create services that are in line with sharia values, such as providing relevant and personalized halal finance-based product recommendations.

Through digitalization, Islamic financial institutions are able to provide various service channels, such as mobile applications and interactive chatbots, designed to increase customer convenience and accessibility. This approach not only increases customer satisfaction but also encourages long-term loyalty. A successful personalization strategy also supports Islamic institutions in maintaining relevance in an increasingly competitive market, by highlighting the unique values offered by the Islamic-based financial system (Firdaus & Fasa, 2024).

Sharia Financial Education and Literacy

Islamic financial education and literacy play an important role in supporting integrated marketing strategies and digitalization of Islamic financial institutions in the Society 5.0 era. Financial literacy helps people, especially millennials, to understand the principles of Islamic finance, such as the prohibition of *riba*, *maysir*, and *gharar*, so that they are more trusting and interested in using Islamic financial services (Miko et al., 2024). This education also strengthens financial inclusion by providing a better understanding of Islamic products through various digital channels such as apps, webinars and social media.

Through digitalization, Islamic financial institutions can leverage technologies such as AI to provide personalized and relevant information to customers, thus encouraging greater participation in sharia-based services (Savitri & Nisa, 2024). In addition, comprehensive digital literacy is key to overcoming technological barriers and ensuring that the public can optimally utilize Islamic financial technology (Kusnanto et al., 2024). This strategy not only expands market share but also increases customer trust and loyalty.

Utilization of IoT and Big Data

The use of Internet of Things (IoT) and Big Data is an important element in supporting integrated marketing strategies and digitalization of Islamic financial institutions in the Society 5.0 era. IoT enables real-time data collection from various devices, which can then be analyzed to understand customer needs more deeply. This technology also supports personalized services, such as automatic reminders for *zakat* or *waqf* payments, thus increasing customer convenience (Graciello & Wibawa, 2022).

Meanwhile, Big Data provides more sophisticated analytics capabilities to identify consumer behavior patterns and market trends. With Big Data analysis, Islamic financial institutions can create more effective and targeted marketing campaigns, for example by offering sharia-based financing products to specific segments (Hendarsyah, 2019). The fusion of IoT and Big Data also supports the optimization of internal processes, such as risk management and data-driven decision-

making, which are important for maintaining transparency in accordance with sharia principles (Maria et al., 2024).

Digital Marketing Adoption

The adoption of digital marketing in an integrated marketing strategy and digitalization of Islamic financial institutions in the Society 5.0 era is an important step to improve efficiency and competitiveness. In this era, digital technologies such as AI, big data, and the Internet of Things (IoT) play a key role in deeply understanding consumer needs and providing more relevant data-driven solutions. Digital marketing enables Islamic financial institutions to reach customers in a more personalized and efficient way, for example through social media platforms or mobile applications designed to facilitate sharia-based transactions in a fast and transparent manner.

Digital marketing integration also supports integrated marketing by harmonizing various marketing channels, such as e-mail, social media, and digital advertising, to create a consistent consumer experience. On the other hand, the adoption of this technology enables Islamic financial institutions to overcome geographical barriers and provide inclusive services to people who were previously excluded from conventional banking services (Rokhimah et al., 2024).

Strengthening Customer Data Security

Strengthening customer data security is a critical element in the integrated marketing and digitalization strategy of Islamic financial institutions in the Society 5.0 era. With the widespread adoption of digital platforms, Islamic banks need to ensure transaction security as well as customer data protection to maintain customer trust. This involves the implementation of security technologies such as data encryption, firewalls, and layered authentication systems that support the reliability of digital platforms (Restika & Sonita, 2023).

Cybersecurity also has an important role to play in protecting digital systems from hacking threats that can disrupt the operational stability of Islamic banks. By involving big data, these institutions are able to monitor and analyze customer usage patterns to detect potential suspicious activities, thus providing proactive protection against cyber threats (A'yun & Putri, 2022).

This strategy not only enhances security, but also supports integrated marketing integration by building a strong technology-based trust system, which is crucial in attracting and retaining customers in the Society 5.0 era (Laelasari et al., 2024).

Collaboration with Sharia Fintech

Collaboration with Islamic fintech is a strategic step for Islamic financial institutions in integrating integrated marketing and digitalization in the Society 5.0 era. Islamic fintech acts as a

catalyst to expand market reach through innovative technology solutions, such as peer-to-peer financing platforms, sharia-based digital wallets, and halal investment services. Through this collaboration, Islamic financial institutions can improve operational efficiency, accelerate service processes, and offer a more personalized customer experience (Safitri & Fasa, 2024).

In integrated marketing, fintech enables the provision of artificial intelligence-based data analytics to deeply understand customer preferences, so that marketing strategies can be designed more relevantly and effectively. In addition, this collaboration also encourages the creation of synergies between traditional services and modern technology, increasing competitiveness in the digital financial market.

Through this approach, Islamic financial institutions not only increase the speed of innovation but are also able to embrace the younger generation segment that is familiar with technology, making it an important pillar in the revolution of Islamic finance in the digital era (Ulfa & Fasa, 2024b).

C. Challenges and Opportunities in Implementing AI in Marketing Sharia Financial Institutions in the Era of Society 5.0

Challenges in the Implementation of AI in the Marketing of Islamic Financial Institutions in the Era of Society 5.0

The implementation of AI in marketing Islamic financial institutions in the Society 5.0 era faces several significant challenges, including:

1. **Limited Technology Infrastructure:** Islamic financial institutions are often hampered by limited digital infrastructure, especially in areas that are not yet covered by advanced technology. This hinders the implementation of AI, which requires strong and stable infrastructure support to work optimally (Mulauddin, 2022).
2. **Lack of Trained Human Resources:** The lack of a skilled workforce in AI and digitalization in Islamic financial institutions is a major challenge. AI-based marketing requires technical skills and a deep understanding of how to manage and analyze data to support better decision-making.
3. **Data Security and Privacy Issues:** The application of AI in marketing increases the risk of leakage of highly sensitive customer data. Data security is a major challenge, as Islamic financial institutions must comply with strict regulations on personal data protection.
4. **Limitations in the Use of Sharia Principles:** The use of AI in Islamic financial institutions must comply with sharia principles. Strict supervision is needed to ensure that AI does

not violate Islamic law, such as in fund management or automated decision-making that can be risky.

5. Public Trust in AI: The public, especially those connected to the Islamic finance sector, may have hesitations in accepting AI technologies, especially in relation to their financial management which is heavily influenced by religious values. Therefore, better education and understanding of the benefits and safety of AI in this sector is important (Ilahi & Budiono, 2024).

Opportunities for AI Implementation in Marketing Islamic Financial Institutions in the Era of Society 5.0

The implementation of AI in marketing Islamic financial institutions in the Society 5.0 era offers various opportunities, including:

1. Service Personalization: AI enables Islamic financial institutions to provide more personalized and relevant services to customers. With customer data analysis, AI can help create a more customized customer experience, increasing customer satisfaction and loyalty.
2. Operational Efficiency: AI can automate various marketing processes such as data management, customer needs prediction, and reporting. This improves operational efficiency and allows Islamic financial institutions to focus on growth strategies.
3. Big Data Analysis: With AI's ability to analyze big data, Islamic financial institutions can gain deeper insights into customer behavior, market trends, and potential risks, enabling faster and more accurate decision-making.
4. Risk Management: AI can help Islamic financial institutions analyze and mitigate risks, such as in loans and investments, by using algorithms to predict the likelihood of failure or financial problems.
5. New Product Development: AI enables Islamic financial institutions to design more innovative products and services, in line with evolving customer needs, and support faster digital transformation (Febriana et al., 2023).

CONCLUSION

The marketing strategy of Islamic financial institutions supported by artificial intelligence (AI) in the era of Society 5.0 can harness the various potentials of technology to create operational efficiency and service personalization. AI can be used to analyze big data, understand consumer

behavior, and offer products and services that suit individual needs, optimizing the customer experience.

AI implementation can also accelerate process automation, which reduces human involvement in routine tasks and improves efficiency. In addition, Islamic financial institutions must integrate digital technology with sharia principles in marketing to maintain ethics and values of fairness. However, challenges such as human resource readiness, adequate infrastructure, and data protection are important factors that must be considered in effectively implementing AI in marketing.

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