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Digital Marketing Communication in Islamic Banking: A Content Analysis of Shariah-Based Messaging, Customer Engagement, and Financial Education in Pakistan

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	Abstract
<p>Dr. Mohammad Ayaz Associate Professor, Department of Banking and Finance, University of Management and Technology, Lahore, Pakistan. Email: mohammad.ayaz@umt.edu.pk</p> <p>Dr. Humera Imtiaz Assistant Professor, Dr. Hasan Murad School of Management (HSM), Department of Management. Email: humera.imtiaz@umt.edu.pk</p> <p>Mian Usman Sattar Lecture, School of Science and Engineering, Department of Computing, University of Derby, United Kingdom U.sattar@derby.ac.uk</p>	<p>Islamic banks communicate their products, their religious identity, their value to customers and their financial knowledge through the strategic medium of digital communication. But current Islamic banking literature predominantly focused on customer perceptions, adoption intention, trust and loyalty and little effort was made to study the actual digital messages created by Islamic banks. To fill this gap, the study examines the case of the digital marketing communication in Islamic banking in Pakistan where the focus is on Shariah-based marketing messages, customer engagement, and financial education. The study adopted qualitative-dominant content analysis approach and analyzed 42 official content units from the websites and publicly indexed digital pages of six Islamic banking institutions in Pakistan (Meezan Bank, BankIslami, Dubai Islamic Bank Pakistan, Al Baraka Bank Pakistan, MCB Islamic Bank and Faysal Bank). Based on the results of the findings, it was found that the most dominant category was the category of promotion communication with a percentage of 35.7%, followed by financial education category with 23.8%, Sharia based message category with 21.4%, and the last category was trust and credibility with 14.3%. Customer engagement and religious/social communication was relatively low. The findings suggest that Islamic banks in Pakistan have attained digital visibility but, the communication of the banks is still product-centric rather than education-centric. The content of shariah-based messaging is apparent but mostly declarative. The study provides a new perspective to the literature of Islamic banking and digital marketing and suggests a more in-depth approach for Islamic banks to promote their products through explanation of Shariah and financial education, and provide interactive experiences for their customers.</p>
<p>Keywords:</p>	<p>Islamic banking, digital marketing communication, Shariah-based messaging, customer engagement, financial education, content analysis, Pakistan</p>



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Introduction

The banking sector has gone through a significant paradigm change from the conventional communication channels to digital and interactive communication platforms such as websites, mobile applications, Facebook, Instagram, LinkedIn, YouTube, and other digital and social media channels (Rafii et al., 2025; Tahat et al., 2025). Digital marketing communication is not just about selling a product anymore, but is now employed in creating customer awareness, enhancing trust, engaging customers and facilitating communication between banks and customers on a relationship basis (Rafii et al., 2025; Thaker et al., 2021). With this transition comes the significance of the fact that these customers engage with banking brands with posts, videos, captions, visual campaigns, digital service updates, and educational messages as well as through their visits to the banking branches, and/or printed promotional materials (Tahat et al., 2025; Rafii et al., 2025). Thus, in today's competitive financial services sector, digital communication is a strategic tool by which banks communicate their identity, describe their products and shape their customers' perceptions (Thaker et al., 2021; Bansal, 2025).

This change is very important in the context of Islamic banking as the Islamic banks are mandated to convey financial value and Shariah legitimacy (SBP, 2021; Malik et al., 2020). Islamic banks differ from conventional banks in that they abide by the laws of Shariah which include the prohibition of riba, avoidance of excessive uncertainty, ethical financing, asset-backed transactions and fairness in financial dealings (SBP, 2021; Malik et al., 2020). Consequently, the communication of Islamic banking has two responsibilities: first, to sell banking products and second, to explain how banking products fit with the principles of Islamic finance (Thaker et al., 2021; Rafiki, 2020). This dual responsibility makes the communication during digital marketing more complicated for Islamic banks as their customers may consider the bank based on its service quality and convenience as well as their religious credibility, transparency, and sharia compliance (Butt et al., 2018; Malik et al., 2020). Thus, the digital messages conveyed by the Islamic banks can determine the perception of customers towards Islamic banking, the trust in Islamic banking products, and the distinction between Islamic banking and conventional banking (Rafii et al., 2025; Tahat et al., 2025).

Islamic banking is a growing segment in the financial system of Pakistan (SBP, 2026a) which makes the context very relevant to the present study on digital marketing communication in Islamic banking in Pakistan. As per SBP (2026a) data, the stock of Islamic banking assets stood at PKR 14,467 billion at the end of December 2025 while Islamic banking deposits stood at PKR 11,037 billion during the same period. By December 2025, the Islamic banking sector had accounted for 22.9% of total banking assets and 27.8% of total banking deposits in Pakistan, indicating that Islamic banking is no longer a niche banking segment but is a significant part of the national banking system (SBP, 2026a). Furthermore, the State Bank of Pakistan (SBP) has given attention to Shariah governance, capacity development, awareness creation, market development and tech-enabled dissemination of information on Islamic banking in its Strategic Plan for Islamic Banking Industry 2021-2025 (SBP, 2021). From a regulatory perspective, these developments show that the development of Islamic banking in Pakistan is not only associated with the expansion of the branches and financial performance, but also with public awareness, trust and the quality of communication (SBP, 2021; SBP, 2026a).

Although Islamic banking is expanding in Pakistan, the customer awareness and understanding are crucial issues in this industry (Butt et al., 2018; Qaisar, 2024). Existing studies show that there is a lack of understanding among many customers in terms of differentiating Islamic banking products with conventional banking products, regarding contract structure, profit mechanism, Shariah supervision and the meaning of riba free banking (Butt et al., 2018; Shaikh et al., 2023). This is relevant, as the adoption of Islamic banking is not solely driven by religious motivation but also by factors such as awareness, perceived benefits, trust, and customer understanding of Islamic financial products (Butt et al., 2018; Qaisar, 2024). It gets worse in digital environments as customers may be targeted with banking information in short form posts, campaign slogans, infographics, reels, videos, and simplified product announcement (Rafii et al., 2025; Tahat et al., 2025). Thus, if Islamic banks are just promoting through digital platform without providing enough Shariah explanation and financial education, consumers might not be certain about the authenticity and value of Islamic banking products (Butt et al., 2018; Rafii et al., 2025).

A considerable body of literature exists that explores Islamic banking from various significant angles, such as customer attitude (Shaikh et al., 2023; Thaker et al., 2021), intention to adopt (Butt et al., 2018), religiosity (Shaikh et al., 2023), service quality (Thaker et al., 2021), trust (Thaker et al., 2021), loyalty (Butt et al., 2018), social media marketing (Shaikh et al., 2023), and digital banking adoption (Butt et al., 2018). For instance, Shaikh et al. (2023) studied the determinants of digital banking services adoption among the customers of Islamic banks in Pakistan and determined that relative advantage, technology self-efficacy, and complexity have an impact on customers' decision to adopt digital banking services. In a similar vein, Thaker et al. (2021) examined social media marketing in Islamic banks of Malaysia and demonstrated that social media factors have the power to shape the customers' decision to subscribe for Islamic banking products. Rafii et al. (2025) revealed that social media and content marketing can lead to a rise in consumers' awareness, emotional connection, trust, and interest in Islamic banking services. Tahat et al. (2025) also found that the new media marketing activities such as



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participation, openness, relationship building and community building foster brand trust and customer loyalty in an Islamic banking context. Though these studies have proven the importance of digital communication in Islamic banking, the majority of them concentrate on the customer's response to the digital communication produced by Islamic banks (Tahat et al., 2025; Thaker et al., 2021; Shaikh et al., 2023).

There is a clear research gap due to the lack of systematic analysis of the actual digital marketing messages Islamic banks share, particularly in Pakistan (Nemati et al., 2022; Risza, 2024). Previous research is largely on the perception of Islamic banking towards customers, the adoption of digital banking services, or the impact of social media marketing on customer intention and loyalty (Butt et al., 2018; Shaikh et al., 2023; Tahat et al., 2025). But less is known about whether Islamic banks actually use digital platforms to transmit messages of sharia, or to offer financial education, gain trust, or just promote products and services (Risza, 2024; Rafii et al., 2025). This gap is crucial as the digital content of Islamic banks is an indication of how they communicate themselves publicly and how they are presenting their Islamic identity to customers (Rafiki, 2020; Risza, 2024). Therefore, the actual contents shared by Islamic banks can be analysed to gain more in-depth understanding on how shariah values, customer engagement and financial education are built in digital marketing communication (Krippendorff, 2019; Schreier, 2012).

Content analysis is a suitable method to fill this gap as it enables the analysis of communication patterns, message categories, themes, meanings, and frequencies of textual or visual data (Krippendorff, 2019; Schreier, 2012). With regard to Islamic banking, content analysis can be used to determine if the digital messages are focused on shariah compliance, riba-free banking, Islamic contracts, customer trust, product promotion, religious occasions, social responsibility, digital banking services, or financial literacy (Risza, 2024; Rafiki, 2020). This method is appropriate for the examination of the materials of Islamic banks, which are social media posts, captions, images, videos, website messages, messages in campaign materials, and other official materials of communication which are receiving the direct communication of Islamic banks (Krippendorff, 2019; Schreier, 2012). Content analysis is one of the research methods that can go beyond customer opinion to analyze the messages that Islamic banks convey in their official online platforms (Risza, 2024; Nemati et al., 2022).

So, the objective of this study is to examine the phenomenon of digital marketing communication in Islamic banking in the context of Pakistan via content analysis of shariah-based messaging, customer engagement, and financial education. The study concentrates on the aspects related to Islamic banks' communication of their Islamic identity, their interaction with customers via digital tools and their awareness-building efforts on Islamic financial principles and services. This study has three contributions to the Islamic banking literature. It moves the focus from customers' perceptions and intention to use to the actual digital content that is developed by Islamic banks. Second, it builds an understanding of the communication of Shariah based messages, engagement strategies and financial education representations in the Islamic banking industry of Pakistan. Third, it provides concrete guidance for Islamic banks, regulators and marketing managers to enhance their digital communication practices, which would be promotional, educative, transparent and ethical in the context of Islamic finance.

2. Literature Review

2.1 Digital Marketing Communication in Islamic Banking

The utilization of digital marketing communication has emerged as a key instrument for banks to disseminate product information, service updates, brand identity, and tailored messages to their clients via websites, mobile applications, social media, videos, infographics, and online marketing campaigns (Appel et al., 2020; Felix et al., 2017; Rafii et al., 2025). Digital communication in banking has evolved from a unidirectional promotional approach to more interactive and relational communication enabling banks to send a message back to consumers, engage them and shape their perceptions about financial products (Thaker et al., 2021; Tahat et al., 2025).

Digital communication in Islamic banking is further significant as the banks have to communicate shariah legitimacy as well as financial value (Malik et al., 2020; Rafii et al., 2025). Islamic banks are based on the principles of prohibition of riba, avoidance of excess uncertainty, asset-backed financing, fairness, transparency and ethical conduct (SBP, 2021). Thus, Islamic banks must develop digital communication to not only market their products but also clarify the rationale behind the Shariah principles, ethics, and financial significance of these products (Rafii et al., 2025; Risza, 2024).

Past research indicates that use of social media and content marketing can boost awareness, trust, emotional connection, and interest in Islamic banking services (Rafii et al., 2025). Likewise, Thaker et al., (2021) revealed that relevance, informativeness, and performance expectancy has an impact on customers' intentions to subscribe to Islamic banking products. But most of these studies are only concerned with customer responses and the content of the messages developed by Islamic banks is still under-researched.



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2.2 Shariah-Based Messaging

Shariah based messaging is defined as the communication which emphasizes the Islamic identity, religious legitimacy and ethical distinctiveness of the products of Islamic banking (Malik et al., 2020; SBP, 2021). These messages could consist of riba-free banking, halal financial solutions, Islamic contract, Shariah board supervision, profit and loss sharing, Murabaha, Ijarah, Musharakah, Takaful, Zakat, ethical finance, and social justice (Risza, 2024). The significance of these messages can be understood from the fact that many customers are unaware of the technical and religious differences of Islamic banking as compared to conventional banking (Butt et al., 2018; Memon et al., 2025).

The literature reveals that there is a strong relationship between perceived Shariah compliance and trust in the adoption of Islamic banking services (Butt et al., 2018; Malik et al., 2020). Low level of adoption of Islamic banking in Pakistan has been attributed to lack of customer awareness and misconceptualisation whether Islamic banking is different from conventional banking or not (Butt et al., 2018). Hence, digital communication can play a role in clarifying the principles of Islamic banking, lessen confusion, and build customers' confidence. Therefore, it is necessary to examine Shariah messages from a content perspective in order to identify how the image of Islamic banks' religious and ethical identity is conveyed in digital space (Risza, 2024; Schreier, 2012).

2.3 Customer Engagement Digital Platforms

Customer engagement is defined as customers engaging with the bank through likes, comments, shares, questions, feedback, participation in campaigns, and interacting with the bank's content (Felix et al., 2017; Tahat et al., 2025). Within Islamic banking, engagement becomes particularly significant due to the need for customers to understand Shariah-compliant products and services, as well as the structures of these products and the concepts of Islamic finance (Risza, 2024; Thaker et al., 2021). Thus, the scope of customer engagement should not just be promotional but also dialogue, education, responsiveness and community-building communication (Rafii et al., 2025; Tahat et al., 2025).

According to Tahat et al., (2025), the factors of openness and community building have a positive impact on engagement and loyalty in Islamic banks. Relevant and informative social media marketing also positively affects customers' intention to subscribe to Islamic banking products as revealed by Thaker et al. (2021). Nemati et al. (2022) discovered that social media platforms have an impact on the consumer behavior of Islamic banking in Pakistan, where they update customers on Islamic banking trends, news, and e-services. However, these studies do not fully elaborate whether the digital posts from Islamic banks themselves are engagement-oriented, educational, shariah-based or primarily promotional.

2.4 Financial Education and Islamic Financial Literacy

Educating the customers is crucial in Islamic banking as Islamic financial products are built on contracts and principles which may not be fully understood by many customers (Butt et al., 2018; Memon et al., 2025). Islamic financial literacy encompasses knowledge about riba-free banking, Islamic modes of finance, profit and loss sharing, trade-based finance, lease-based finance, Shariah governance and the distinction between Islamic banking and conventional banking (Albaity & Rahman, 2019; Memon et al., 2025). Customers who are not financially literate according to Islamic principles might only be guided by the religious label and not a thorough understanding (Butt et al., 2018; Memon et al., 2025).

The recent studies conducted in Pakistan reveal that financial literacy as well as awareness of Islam is still a major issue in the adoption of Islamic banking. Memon et al. (2025) revealed that the students of Universities in Lahore are not very knowledgeable about the products and services of Islamic banking. Shaikh et al. (2023) also identified that the relative advantage, technology self-efficacy and complexity have an impact on the adoption of digital banking among Islamic bank customers in Pakistan. Based on this result, it is evident that digital platforms could be beneficial arenas for financial education when Islamic banks leverage them to convey information regarding products, contracts, digital safety, and Islamic banking concepts (Rafii et al., 2025; Risza, 2024).

2.5 Islamic Banking and Digital Communication in Pakistan

Pakistan holds a significant position in this study as it has a huge population of Muslims, and the country also has a growing Islamic banking industry (SBP, 2021; SBP, 2026). As per the SBP, the Islamic banking assets stood at PKR 14,467 billion and Islamic banking deposits at PKR 11,037 billion by December 2025. The sector accounted for 22.9% of total banking assets and 27.8% of total banking deposits, indicating the importance of Islamic banking in the banking sector of Pakistan (SBP, 2026).

However, challenges remain in developing Islamic banking in Pakistan in terms of public awareness, authenticity, and education (Butt et al., 2018; Memon et al., 2025). Previous studies reveal that despite all the efforts by the customers they may still be unsure about the uniqueness of Islamic banking products as opposed to conventional banking (Butt et al., 2018). Thus, digital marketing communication has the potential to help narrow the industry growth and customer understanding gap by enhancing awareness, trust, and Islamic financial literacy (Nemati et al., 2022; Rafii et al., 2025).

2.6 Content Analysis in Islamic Banking Digital Communication

Content analysis is appropriate for the study of the Islamic banking digital communication since it is a process of analyzing the themes, categories, meanings, and patterns of text and visual messages (Krippendorff, 2019; Schreier, 2012). While survey-based research is based on the perceptions of customers, content analysis focuses on the communication that is produced by the organization(s) (Krippendorff, 2019). This is crucial because while customers may be saying one thing on the surface, the content analysis can show which is most important to banks in their official digital communication (Risza, 2024).

Risza (2024) applied content analysis with social media conversation analysis to explore social media content about Islamic banking and concluded that social media can be used for spreading awareness of Shariah products and facilitating discussion of the differences between Islamic and traditional banking. That research, however, was conducted in Indonesia and for the purpose of communication on Twitter. Given the distinctiveness of the Islamic banking system, regulatory landscape, and customer behaviors in Pakistan, a Pakistan-specific content analysis of Islamic banks' official digital communication channels is warranted (Nemati et al., 2022; SBP, 2026).

Table 1: *Selected Literature Matrix*

Author(s)	Context	Method	Main Focus	Relevance to Current Study
Rafii et al. (2025)	Indonesia	Quantitative survey	Social media and content marketing	Supports digital marketing role in awareness and trust
Shaikh et al. (2023)	Pakistan	Quantitative survey	Digital banking adoption	Supports Pakistan-based digital Islamic banking context
Tahat et al. (2025)	Jordan	PLS-SEM	New media marketing, trust, engagement, loyalty	Supports customer engagement logic
Thaker et al. (2021)	Malaysia	PLS-SEM	Social media marketing drivers	Supports informativeness and relevance of social media
Nemati et al. (2022)	Pakistan	Quantitative survey	Social media and consumer behavior	Supports social media influence in Pakistan
Risza (2024)	Indonesia	Content analysis	Shariah bank social media posts	Supports content analysis method
Butt et al. (2018)	Pakistan	Mixed method	Low adoption of Islamic banking	Supports awareness and authenticity concerns
Memon et al. (2025)	Pakistan	PLS-SEM	Islamic financial literacy	Supports financial education gap

2.7 Research Gap

Based on the literature, the role of digital marketing communication, social media marketing, customer engagement, and Islamic financial literacy is important in Islamic banking (Rafii et al., 2025; Tahat et al., 2025; Thaker et al., 2021). Past research has primarily focused on customer intention, adoption, trust, loyalty, influence from social media, and Islamic financial literacy (Butt et al., 2018; Memon et al., 2025; Nemati et al., 2022; Shaikh et al., 2023). But the majority of these studies are survey based and do not investigate the actual digital messages created by Islamic banks, but customer perceptions.

A few studies have explored the extent to which Islamic banks in Pakistan are engaging in digital channels primarily for product marketing, Shariah interpretation, engaging customers, financial literacy, or establishing trust through their communication (Nemati et al., 2022; SBP, 2026). This gap is significant, as the Islamic banking sector in Pakistan is growing, and customer understanding and awareness are challenges (Butt et al., 2018; Memon et al., 2025; SBP, 2026). Hence, this research aims to fill the gap by engaging in a content analysis of digital marketing communication in Islamic banking in Pakistan as regards Shariah-based message, customer engagement and financial education.

Table 2: *Research Gap Matrix*

Previous Research Focus	Dominant Method	Limitation	Current Study Contribution
Islamic banking adoption	Survey / SEM	Focuses on customer intention	Examines actual digital communication content
Social media marketing	Survey / SEM	Measures effects on trust or loyalty	Identifies message themes and communication patterns
Islamic financial literacy	Survey / SEM	Measures customer knowledge	Examines whether banks provide educational content
Shariah compliance perception	Survey / interviews	Focuses on customer belief	Analyzes how banks communicate Shariah legitimacy
Pakistan Islamic banking studies	Mostly customer-based designs	Limited content-level evidence	Provides Pakistan-focused content analysis



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3. Methodology

3.1 Research Design

The design of this study is qualitative-dominant content analysis to study digital marketing communication in Islamic banking in Pakistan. Content analysis is suitable if the purpose of a study is to systematically analyze meanings, themes, categories, and patterns associated with textual, visual and/or digital communication materials (Krippendorff, 2019; Neuendorf, 2017; Schreier, 2012). The present study does not aim to conduct a survey of the customers' perceptions, but aims to analyze the bank generated messages, so content analysis is more suitable than the survey-based design (Krippendorff, 2019; Risza, 2024). The design is a mix of qualitative thematic interpretation and descriptive quantitative coding since the study is to be interpreted for meaning of digital message and the frequency of the major content categories (Schreier, 2012; Neuendorf, 2017).

The study uses a deductive–inductive coding approach. The deductive phase draws upon existing literature on Islamic banking and digital marketing, focusing on topics like Shariah-centric messaging, customer interaction, and financial literacy (Rafii et al., 2025; Tahat et al., 2025; Thaker et al., 2021). The inductive part enables the emergence of new themes from the actual posts, captions, images, videos and website messages published by Islamic banks (Elo & Kyngäs, 2008; Schreier, 2012). This is important because while Islamic banking communication can have the same themes as other banking communications, for instance, banking without riba, or banking financial education, it can also have other themes, perhaps banking convenience in the digital age, online security, lifestyles branding or communication about religious events, or corporate social responsibility (Risza, 2024; Rafii et al., 2025).

3.2 Research Context

Pakistan is chosen as research setting as Islamic banking is an emerging and important segment of the banking system in Pakistan. As per SBP, the total assets of Islamic banking were PKR 14,467 billion and Islamic banking deposits were PKR 11,037 billion at the end of December 2025 (SBP, 2026). By December 2025, total banking assets in Pakistan stood at Rs. 35.48 trillion, while Islamic banking assets totalled Rs. 8.11 trillion, which is equivalent to 22.9% of the total banking assets. Similarly, total banking deposits in Pakistan were Rs. 29.33 trillion, out of which Rs. 8.07 trillion (27.8%) was Islamic banking deposits (SBP, 2026). Additionally, the Strategic Plan for Islamic Banking Industry 2021-2025 released by the SBP highlighted the importance of Shariah governance, market development, awareness creation, and technology-driven growth, indicating that digital communication is a relevant topic to explore in the Islamic banking context in Pakistan (SBP, 2021).

This growth, however, is accompanied by the challenge of customers' awareness and understanding of Islamic banking in Pakistan (Butt et al., 2018; Memon et al., 2025). This implies that certain customers continue to lack understanding of the differences between Islamic banking products and conventional banking products, in terms of contracts, profit mechanisms, Shariah supervision and riba-free operations, as suggested by the previous studies (Butt et al., 2018; Shaikh et al., 2023). Thus, it is crucial to examine Islamic bank digital content as customers can be directly influenced by official digital platforms regarding their understanding, trust, engagement, and Islamic financial literacy (Nemati et al., 2022; Rafii et al., 2025).

The population and sampling strategy are described below:

The population of the study is the official digital marketing communication produced by the Islamic banks of Pakistan. The study has been targeted towards the full-fledged Islamic banks due to their institutional identity, product portfolio and communication strategy is mainly based on Islamic banking principles (SBP, 2026). The method of sampling is purposive sampling because the study needs banks which are directly related to the study objective, and which have official digital platforms (Patton, 2015; Schreier, 2012). In qualitative content analysis, the purposive sampling strategy is used when cases are selected because they are relevant and provide information-rich and are related to the purpose of the study (Patton, 2015).

Proposed sample consist of six Islamic banking institutions of Pakistan namely: Meezan Bank Limited, BankIslami Pakistan Limited, Dubai Islamic Bank Pakistan, Al-Baraka Bank Pakistan Limited, MCB Islamic Bank Limited and Faysal Bank Limited. The study is conducted on these banks due to their status of being the major banks of the Islamic banking system of Pakistan and the fact that they also have official communication channels online. Their official websites and their selected social media platforms will be analyzed in the study including Facebook, Instagram, LinkedIn, and YouTube (if available on the platform and active during the period of study).

Table 3: *Selected Banks and Digital Platforms*

Bank Name	Bank Type	Website	Facebook	Instagram	LinkedIn	YouTube
Meezan Bank Limited	Full-fledged Islamic bank	Yes	Yes	Yes	Yes	Yes
BankIslami Pakistan Limited	Full-fledged Islamic bank	Yes	Yes	Yes	Yes	Yes
Dubai Islamic Bank Pakistan	Full-fledged Islamic bank	Yes	Yes	Yes	Yes	Yes
Al-Baraka Bank Pakistan Limited	Full-fledged Islamic bank	Yes	Yes	Yes	Yes	Yes
MCB Islamic Bank Limited	Full-fledged Islamic bank	Yes	Yes	Yes	Yes	Yes
Faysal Bank Limited	Islamic banking institution / converted Islamic bank	Yes	Yes	Yes	Yes	Yes

3.4 Data Collection Period and Unit of Analysis

The study will analyze the digital content produced from January 1, 2025, to December 31, 2025. The choice of a full year period is made to present the researcher with a collection of routine banking communication, product communication, religious events, financial education communication, and updates about digital services, as well as seasonal Islamic communication, such as Ramadan, Eid, Hajj, Zakat, and Islamic New Year communication (Krippendorff, 2019; Neuendorf, 2017). A one-year timeframe also minimizes the chance of coming to wrong conclusions about a bank's digital strategy due to a short campaign period or temporary promotion (Schreier, 2012).

The unit of analysis is the individual official digital message made by the banks that are picked for the period of study. One post will be considered one unit of analysis, which incorporates the caption, image, video thumbnail, hashtags, embedded text, call-to-action, and if applicable, indicators of engagement including like counts, comment counts, shares, and view counts (Neuendorf, 2017; Risza, 2024). For websites, each webpage or campaign page, product page, Islamic banking awareness page, each blog post or financial education article will design one unit of analysis (Krippendorff, 2019; Schreier, 2012). Customer comments will not be regarded as primary data since the study is interested in bank produced communication, rather than in customer produced discourse. But metrics for engagement can be collected to gain insight into visible engagement of the audience with the bank-generated content (Tahat et al., 2025; Thaker et al., 2021).

3.5. Inclusion and exclusion criteria

The inclusion criteria aim to guarantee that only relevant and official digital communication is analyzed. First, it will need to be posted on the official digital platform of the bank they have chosen. Second, the content must be from the dates indicated by the user (Jan. 1, 2025 – Dec. 31, 2025). Third, the content must have relevant connection with one or more of the following: Islamic banking products, Shariah-based communication, digital banking services, customer engagement, financial education, promotional campaigns, building trust, religious and social communication. Fourth, the content could be in English, Urdu or Roman Urdu as Islamic banks in Pakistan communicate with customers in multi languages.

Exclusion criteria are also essential for uniformity and ethical considerations. If the same post is made on more than one platform it will not be included unless it has been significantly modified. Paid advertisements which cannot be accessed on official public pages will be excluded as they cannot be consistently retrieved. Customer comments, private messages and user generated posts will not be relevant, as the study involves looking at institutional communication and not at individual customer behaviour. Notices of general banks, which are not designed to carry out marketing, education, engagement and Sharia, will also be exempted if they support the building of trust, transparency of services and communication with customers in the form of digital communication.

3.6 Coding Framework

The coding framework is based on previous studies regarding Islamic banking communication, social media marketing, customer engagement, Islamic financial literacy, and content analysis (Butt et al., 2018; Krippendorff, 2019; Rafii et al., 2025; Risza, 2024; Tahat et al., 2025). The coding unit consists of six main categories, namely: Shariah-based messaging, customer engagement, financial education, promotional communication, trust and credibility, and religious/social communication. These categories are appropriate because they directly align with the primary purpose of the study and enable the researcher to determine if Islamic banks are primarily using digital platforms as a tool to promote, educate, achieve religious legitimacy, communicate with their customers or build institutional trust (Schreier, 2012; Neuendorf, 2017).

Table 4: *Coding Framework for Content Analysis*

Main Category	Operational Definition	Sub-Categories / Indicators	Coding Examples
Shariah-Based Messaging	Content that communicates Islamic identity, Shariah compliance, or religious legitimacy of banking products	Riba-free banking, Shariah board, halal finance, Murabaha, Ijarah, Musharakah, Takaful, Sukuk, Islamic contracts	“Shariah-compliant financing,” “riba-free banking,” “approved by Shariah board”
Customer Engagement	Content designed to create interaction, participation, or relationship-building with customers	Questions, polls, comments, campaign participation, contests, customer support, call-to-action, community building	“Tell us your answer,” “comment below,” “share your experience,” customer query response
Financial Education	Content that explains Islamic banking, concepts, digital safety, product features, or customer awareness	Islamic finance awareness, product explanation, digital banking safety, account guidance, financial literacy	Explainer videos, infographics, awareness posts, “how Islamic home finance works”
Promotional Communication	Content primarily focused on marketing products, services, offers, campaigns, or facilities	Accounts, cards, auto finance, home finance, mobile app, discounts, branchless services	Product launch, service promotion, discount campaign, app feature promotion
Trust and Credibility	Content that builds institutional credibility, transparency, governance, or customer confidence	Awards, certifications, Shariah governance, performance highlights, testimonials, security assurance	“Best Islamic Bank award,” “secure digital banking,” governance message
Religious and Social Communication	Content linked with Islamic occasions, community values, CSR, charity, and social responsibility	Ramadan, Eid, Hajj, Zakat, donations, social welfare, sustainability, community support	Ramadan greetings, Zakat reminders, charity campaigns, CSR initiatives

3.7 Coding Procedure

The coding procedure will be done systematically through a multi-stage process as recommended in the literature of qualitative content analysis (Krippendorff, 2019; Schreier, 2012). First, collection of all eligible posts and website messages is done and all messages are arranged in coding sheet. Every item will be given a unique identification number, a bank name, a platform name, a date, a content format, a caption text, a visual description, a link, and - if available - indications of engagement. Secondly, a preliminary codebook will be created based on the coding scheme and from previous literature (Neuendorf, 2017; Schreier, 2012). Third, about 10% of the obtained content will be coded in a pilot coding process to determine if the categories are clear, mutually understandable, and practically applicable (Krippendorff, 2019; Neuendorf, 2017).

Once the codebook is pilot coded, definitions, inclusion/exclusion rules and examples of each category will be added to the codebook. It is important to do so because digital messages can be multilevelled and include several messages within the same content, such as one post that sells a product, states that it is Sharia-compliant, and calls for customer interaction (Schreier 2012, Risza 2024). Thus, multiple coding will be possible if more than one theme is found in one Post. But, one dominant category will be attributed to each post, according to the main intention of the message. Thematic richness and frequency-based comparison between banks and platforms is possible with this approach (Neuendorf, 2017; Krippendorff, 2019).

3.8 Inter-Coder Reliability and Trustworthiness

A sub-sample of the data will be coded by 2 independent coders to ensure reliability; they will be provided with the same codebook and coding instructions. Cohen's kappa and Krippendorff's alpha will be used to determine inter-coder reliability, which are common measures in content analysis (Cohen, 1960; Krippendorff, 2019; Neuendorf, 2017). A reliability of .80 or higher will be considered strong and a reliability of .67 to .80 may be accepted as sufficient for the exploratory content analysis provided disagreements are checked thoroughly and resolved (Krippendorff, 2019). Any disagreements in the coding process will be discussed, and codebook will be improved prior to final coding. Credibility, dependability and confirmability procedures will be used to maintain trustworthiness. To increase credibility, the official bank source, clear inclusion criteria and

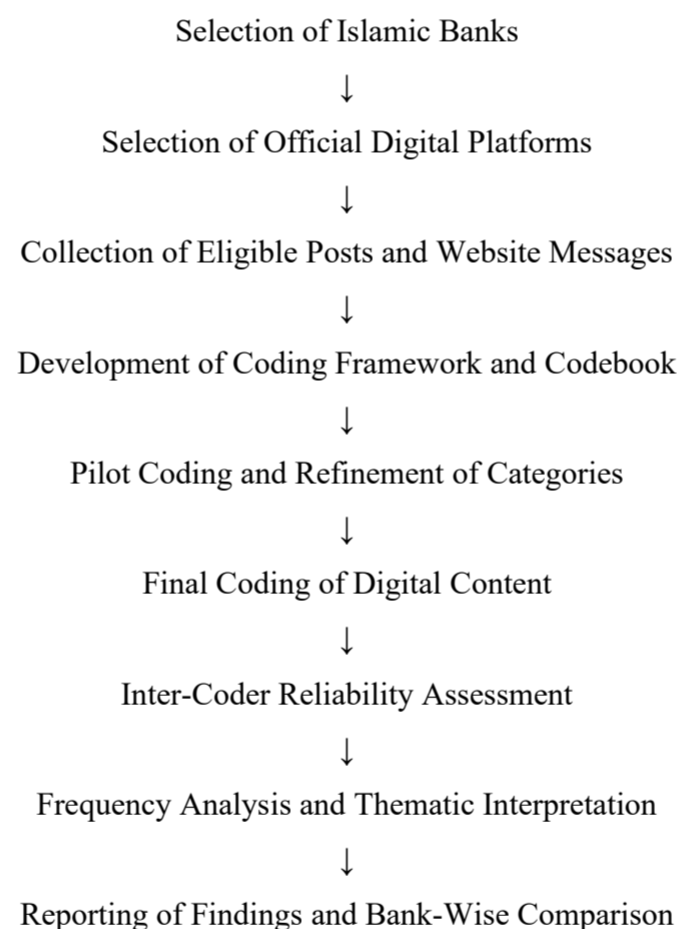
transparent coding rules will be used (Lincoln & Guba, 1985; Schreier, 2012). The dependability will be achieved by keeping an audit trail of the collected posts, coding decisions, and category definitions, as well as revisions resulting from pilot coding (Lincoln & Guba, 1985; Krippendorff, 2019). The confirmability will be reinforced through the use of direct examples from the digital content in the findings section and by avoiding unsupported interpretation beyond the coded content (Schreier, 2012; Neuendorf, 2017).

3.9 Data Analysis Strategy

The analysis will be carried out in two phases. The first stage of this study is descriptive content analysis that aims to calculate the frequency and percentage of each major category, namely Shariah-based messages, customer interaction, financial education, promotion, trust and credibility, and religious/social communication (Neuendorf, 2017; Krippendorff, 2019). The frequencies of the categories will be compared cross-banks and cross-platforms to see if some banks tend to communicate more on the shariah, product, financial education or customer engagement. Using cross-tabulation, the categories will also be compared by bank, platform, month and content format.

Qualitative data analysis will be conducted using thematic analysis on the interpretation of the meaning and framing of digital messages in stage two. This stage will analyze the process of creating Shariah legitimacy by Islamic banks, the explanation of Islamic financial products, customer engagement, and financial education in the digital sphere (Schreier, 2012; Risza, 2024). Thematic interpretation will put the emphasis not just on what is being said, but on how it is being said, such as the use of language, religious emphasis, visual imagery, wording for customers, educational content, and promotion. This two-stage approach enables the study to give measurable patterns a) and b)

Figure 2: Content Analysis Process



3.10 Ethical Considerations

The content of the study is public institutional information obtained from the websites of banks and official profiles of banks on social networks. The ethical risk for the study is low, because private customer data is not collected, interviews are not conducted and private messages do not analysed (Franzke et al., 2020). But ethical care will be retained as the digital content might have customer comments or user interactions which can be seen. So, customer names and individual comments, profile pictures etc. and personal identifiers will not be part of the analysis and reporting. Only bank created content will be analyzed and where it is necessary, engagement indicators will be aggregated. This is in line with the ethical recommendations for "Internet-based research" that call for respect of privacy, context integrity, and responsible use of publicly accessible digital data (Franzke et al., 2020).

3.11 Methodological Contribution

The methodology offers to the study of Islamic banking a turn from customers' perception toward the reality of communication. Past research on Islamic banking digital marketing has primarily relied on survey research methods to analyze the adoption, trust, loyalty, and intention (Rafii et al., 2025; Shaikh et al., 2023; Tahat et al., 2025; Thaker et al., 2021). This study, on the other hand, analyzes the digital messages created by Islamic banks. The methodological change is significant because the official communication allows an insight into the way Islamic banks present the issues of Shariah compliance, customer participation, and financial education in practice. Thus, the content analysis method offers a more straight-forward insight into the communication aspect of digital marketing in Islamic banking sector of Pakistan.

4. Results and Analysis

4.1 Overview of Online Content Sample

The findings from a content analysis of publicly available digital marketing communication of Islamic banks in Pakistan are presented in this section. The official online contents from the websites and publicly indexed digital pages of six Islamic banking institutions (Meezan Bank Limited, BankIslami Pakistan Limited, Dubai Islamic Bank Pakistan, Al Baraka Bank Pakistan Limited, MCB Islamic Bank Limited and Faysal Bank Limited) were analyzed. Content was provided by each bank, comprising seven content units each, on brand positioning, Shariah governance, Islamic banking knowledge, digital banking services, product communication, financial education, and customer-support/trust building content.

The sample was selected using a purposive sampling method as the study's purpose is to explore the dominant communication patterns, not the number of social media posts. The coding consisted of six categories which were promotional communication, financial education, Shariah-based communication, trust and credibility, customer engagement and support, and religious and social communication.

Table 5: Online Content Sample Used for Analysis

Bank Name	Content Units	Main Types of Content Reviewed
Meezan Bank Limited	7	About page, Shariah advisory, Islamic banking learning pages, mobile banking, digital accounts, Roshan Digital Account, investment products
BankIslami Pakistan Limited	7	Homepage, knowledge center, Aik digital banking, digital onboarding, internet banking, campaign page, financial literacy update
Dubai Islamic Bank Pakistan	7	Homepage, Shariah board, digital banking, Roshan Digital Account, Islamic/conventional banking comparison, FAQs, support page
Al Baraka Bank Pakistan Limited	7	Homepage, learn Islamic banking, Asaan Digital Account, Shariah certificates, financial literacy page, awareness session, Shariah/team page
MCB Islamic Bank Limited	7	Homepage, Islamic banking explanation, Shariah board, digital banking, SUBUK app, onboarding FAQs, Islamic finance products
Faysal Bank Limited	7	Homepage, about page, digital accounts, Islamic accounts, financial literacy page, Islamic personal finance, Shariah certificate/SOC
Total	42	Official digital communication pages and indexed campaign/news content

The sample included both commercial and non-commercial communication. Commercial communication covered digital accounts, mobile applications, cards, financing products, Roshan Digital Accounts, and investment services. Non-commercial communication included Shariah board pages, Islamic banking knowledge pages, financial literacy content, Shariah certificates, customer-support pages, and awareness-related material.

4.2 Overall Distribution of Communication Categories

Each content unit was coded according to its dominant communication purpose. Although some pages contained more than one theme, one primary category was assigned to each unit.

Table 6: *Frequency of Digital Communication Categories*

Communication Category	Frequency	Percentage
Promotional Communication	15	35.7%
Financial Education	10	23.8%
Shariah-Based Messaging	9	21.4%
Trust and Credibility	6	14.3%
Customer Engagement / Support	1	2.4%
Religious / Social Communication	1	2.4%
Total	42	100%

The results indicate that the most common category is the promotional communication with 35.7% of coded content. It means that in Pakistan the Islamic banks are primarily using the digital platform to market their accounts, mobile apps, financing products, investment services, digital banking facilities, and customer convenience. This is a typical trend in the banking industry, which must keep product visibility to attract customers to the banks, because banking is a competitive market.

Financial education was the second most significant category with 23.8% of the content. This indicates that Islamic banks are doing something to educate the customer by providing knowledge centers, FAQs, booklets on Islamic banking, explanation of products, financial literacy pages and guidance for digital onboarding. But financial education is not as seen as promotional materials which indicates that Islamic banking still focuses more on product/service promotion rather than systematic customers' education.

The content based on Shariah is 21.4%. That shows that Islamic identity is found in digital communication in the following terms: Shariah-compliant banking, riba-free banking, halal returns, Mudarabah, Qard, Tawarruq, Diminishing Musharakah, Shariah Board approval, and Islamic investment. But a lot of messages from the sharia are just used as credibility labels and not a detailed explanation of how the products is constructed according to the sharia.

Trust and credibility accounted for 14.3% of the content. These comprised of Shariah certificates, Shariah board information, awards, regulatory identity, institutional history and governance-related messages. Customer engagement/support and religious/social communication were the least common categories with 2.4% of the sample each. This indicates that official web communication is informative and promotional rather than interactive and community oriented.

Communication Themes, Bank-wise Comparison

As per bankwise comparison of Islamic banks in Pakistan, it is seen that Islamic banks do not have a uniform pattern of digital communication. Some banks prioritize sharia identity, others promote banking products, digital banking convenience or financial education.

4.3 Bank-Wise Comparison of Communication Themes

The bank-wise comparison shows that Islamic banks in Pakistan do not follow one uniform digital communication pattern. Some banks emphasize Shariah identity more strongly, while others focus more on product promotion, digital banking convenience, or financial education.

Table 7: *Bank-Wise Distribution of Dominant Communication Categories*

Bank Name	Promotional	Financial Education	Shariah Messaging	Trust & Credibility	Engagement / Support	Religious / Social
Meezan Bank Limited	2	1	3	1	0	0
BankIslami Pakistan Limited	3	2	1	1	0	0
Dubai Islamic Bank Pakistan	3	2	1	0	1	0
Al Baraka Bank Pakistan Limited	1	2	1	2	0	1

Bank Name	Promotional	Financial Education	Shariah Messaging	Trust & Credibility	Engagement / Support	Religious / Social
MCB Islamic Bank Limited	4	2	1	0	0	0
Faysal Bank Limited	2	1	2	2	0	0
Total	15	10	9	6	1	1

Meezan Bank demonstrated the greatest focus on Shariah-based messaging. It will often link products and services to Islamic terms like Mudarabah, Qard, halal profit, Shariah-compliant investment and riba-free banking. Moreover, Meezan offers Islamic banking learning resources and Shariah advisory information, enhancing its Islamic identity.

BankIslami demonstrated a high promotion/campaign style. Its message is “Saving Humanity from Riba” and “Aik” is the digital Islamic banking solution. This indicates that BankIslami is not only positioning itself religiously but also is undergoing digital transformation, with the promotion of their communication being more pronounced than the explanation of the Shariah in detail. Promotional Communication and Financial Education by Dubai Islamic Bank Pakistan was a balance. It has Digital banking, Roshan Digital Account, Shariah Board information, Islamic banking FAQs and Islamic/conventional banking comparison. Al Baraka Bank Pakistan was more focused on financial education and trust building activities with the title of “Learn Islamic Banking”, Shariah certificates, financial education content and awareness sessions.

The one bank which had the best promotional emphasis was MCB Islamic Bank. Its digital content features mobile banking, SUBUK, account opening, consumer finance and Shariah-compliant finance products. Faysal Bank maintained a relatively balanced approach by incorporating both promotional communications and messages based on Islamic principles, along with their efforts to build trust through Islamic accounts, the saving with Mudarabah, current accounts with Qard, finance with Tawarruq and Shariah certificates.

4.4 Thematic Interpretation

All six banks had shariah-based messaging, albeit with different levels of penetration. The terms riba-free, Shariah-compliant, halal returns, Islamic investment, Mudarabah, Qard, Tawarruq, and Diminishing Musharakah are commonly used by banks. These are some of the terms that distinguish Islamic banking from conventional banking. But many statements were declarative, not explanatory. For instance, a product can be declared Shariah compliant without describing how the product is not riba, or how the Shariah Board approves the transaction. This indicates that a more explanatory Shariah communication is required as compared to simple Islamic labels for Islamic banks in the future.

Financial education became an important but yet underdeveloped category. Banks offer knowledge centres, Islamic banking booklets, FAQs, explainers of their products, financial literacy programs and digital onboarding guidance. But educational information is not readily apparent at all banks and frequently is confined to its own website section rather than being woven into common promotional correspondence. It can result in less or no access to educational resources by the customer unless they seek it out.

The most common category was promotional communication. Through digital platforms, Islamic banks market their accounts, cards, apps, digital onboarding, Roshan Digital Accounts, financing products, investment services, and digital payments. This confirms the active implementation of the digital communication for the visibility of the product and its adoption in Islamic banks. But, in many cases the promotional messages describe what the customer can do, for example open an account or apply for finance, but not the Islamic logic of the product. what is more effective is to mix product benefit, shariah explanation and customer education in a single communication.

Customer engagement was the lowest category in the website-based sample. Engagement predominantly manifested as contact pages, complaint channels, feedback forms and customer-support information. This implies that Islamic banks offer service support, albeit not as strong an Islamic finance dialogue. There is a need for clarification about Shariah compliance, profit calculation, product structure and digital banking safety among the users of Islamic banking, so banks can use digital platforms to have Webinars, live sessions, Shariah Q&A, myth-busting posts and interactive FAQs. Trust and credibility communication was observed in Shariah Board profiles, Shariah certificates, awards, institutional history, regulatory information and bank profile pages. But, further strength can be added to the trust building content by banks to show how Shariah audit is done, how the products are approved and how the customers can raise Shariah matters. This would make trust communication more than symbolic credibility – it would make it real transparency.

Religious and social communication was less evident. Islamic identity is present throughout the content, but themes related to religion and community were more limited. Islamic banks could make use of the events of Ramadan, Eid, Hajj, and Zakat days in addition to greetings, as a time to educate customers about finance, provide guidance on spending, remind them of the importance of Zakat, educate them about halal investments, and generally help them plan their finances responsibly.

4.5 Summary of Key findings

The analysis indicates that Islamic banks of Pakistan are also active in digital communication and their digital communication is more promotional than educational. The coded items were mostly in the form of promotional communication 35.7%, Financial education 23.8%, Shariah based messages 21.4%, and trust and credibility 14.3%. There was still a limited level of customer engagement/support and religious/social communication.

The conclusion of the results is that Islamic banks have reached the level of digital visibility, yet there are still gaps in the level of educational and dialogic communication. For Islamic banking products, there is a need to explain the Shariah principle, the structure of the contracts, the mechanism of earning profits, and the ethical aspects. Thus, Islamic banks need to utilize digital platforms to foster Islamic financial literacy, to resolve customer concerns and to communicate the concept of shariah governance transparently and customer-friendliness. There is an opportunity to upgrade the sector by combining product promotion with Shariah explanation and financial education as well as engaging customers interactively.

5. Discussion

The aim of this research was to explore the concept of digital marketing communication in Islamic banking of Pakistan by content analysis of official online communication by selected Islamic banks. It is found that Islamic banks make good use of using digital platforms to communicate their products, services, Islamic identity, digital banking facilities and institutional credibility. But overall, it's more of a promotion than an education. The most popular was promotional communication, followed by financial education, Shariah-based messaging, trust and credibility, customer engagement and religious/social communication. This indicates that Islamic banks have reached a level of digital visibility but their digital messages are being largely targeted by commercial and service promotion goals instead of a fully-fledged Islamic financial education strategy.

The results align with the study conducted by Rafii et al. (2025), which stated that social media and content marketing boosts awareness, trust, and customer interest in Islamic banking services. The present study, however, takes a different perspective: Digital marketing effectiveness is not only dependent on content balance. Islamic banks make use of digital platforms primarily in areas of product promotion, apps, account opening, financing and customers education, although not all of time their communication is equally concentrated on Shariah explanation and customers education. The results also corroborate the study conducted by Tahat et al (2025), which emphasized the importance of new media marketing in fostering trust and loyalty. This study indicates, however, that in the official online content, the level of customer engagement is still limited and not very dialogic and educational, but mostly one-way, informational, and support-based.

The use of Shariah-based message was manifested in the use of the words riba-free banking, Shariah compliance, halal profit, Mudarabah, Qard, Tawarruq, Diminishing Musharakah, Shariah Board approved, and Islamic banking identity. This is a testament to the fact that Islamic banks are making use of digital platforms to convey the religious legitimacy and distinguish themselves from traditional banking. But the messages based on Shariah were mostly declarative and not explanatory. In many cases, banks employ Islamic jargon to make their services appear more credible but fail to clarify the nature of the contract, the shariah rationale, the risk-sharing structure and the substantive difference from traditional banking practices. This agrees with Butt et al. (2018) that lack of customers' awareness and uncertainty regarding the differences between Islamic and conventional banking is also a contributing factor to the low adoption of Islamic banking in Pakistan.

The second largest category was financial education, which demonstrates that there is some effort to educate by Islamic banks, including learning pages, FAQs, financial literacy sections, digital onboarding guidance and product explanations. This is consistent with Shaikh et al., (2023) who highlighted the importance of customers' understanding and usage of digital banking services for adoption. It also agrees with Memon et al. (2025) who emphasized the importance of Islamic financial literacy on intention to use Islamic banking. The results, however, indicate that financial education has not yet prevailed over product promotion, and therefore, customer education has not emerged as the main logic of the digital communication of Islamic banking.

Trust and credibility communication was found in messages regarding Shariah Board information, Shariah certificates, awards, regulatory identity, institutional history, and governance. This is in line with the findings of Malik et al. (2020) and Thaker et al. (2021) that established a relationship between trust in Islamic banking and shariah governance and transparency. But content to build trust is not always explanatory and often stays formal and institutional. Shariah boards and certificates are referred to by banks, but rarely is explained how the products are approved, how Shariah audits are undertaken and how customers can ensure compliance with Shariah. Furthermore, there was minimal religious and social communications, which indicated that banks are not utilizing Islamic occasions like Ramadan, Eid, Hajj and Zakat as a medium to raise awareness of financial education and ethical finance. In overall, it has been concluded that the Islamic banks in Pakistan are digitally active but not yet education centered. Explanation of Shariah, financial literacy, customer communication, and communication on the transparent governance, all of which are communication for the benefit of the customer, has not



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been carried out optimally, seen from the ratio of communication that is more dominant they are promotional communication and communication in the adoption of digital services. The study's novelty lies in its focus on bank-created digital content instead of the perceptions of the customer and in the fact that a rebalancing is needed in the communication of Islamic banking: between promotion, explanation of Shariah, customer engagement and financial education.

6. Implications

6.1 Theoretical Implications

This study is an addition to the literature of Islamic banking because it has focused the shift from perception to communication on the side of the institution. Research largely focuses on survey-based methods to explore the relationship between customer attitude, intention to adopt, trust, religiosity, satisfaction with the service, customer loyalty and adoption of digital banking (Butt et al., 2018; Shaikh et al., 2023; Thaker et al., 2021). This paper, on the other hand, examines the real communication, which is made by Islamic banks in digital form. It is important as the perceptions of customers are partly influenced by the messages given by the institutional and the research in Islamic Banking should focus not only upon what customers think, but it should also focus upon what banks communicate and how banks communicate.

The study also adds to the theory of digital marketing communication by demonstrating that the evaluation of digital marketing in Islamic banking is not solely based on commercial results like interest, loyalty, engagement, and adoption. However, Islamic banking communication is broader as it is also responsible to communicate the religious legitimacy, ethics, Shariah governance, and financial education. Furthermore, the research is methodologically important because it shows how content analysis of official content of the digital banking can be utilized to identify message priorities and communication gaps which may not be found by survey-based research.

6.2 Practical Implications

The results indicate that the promotional and educational communication should be minimized in Islamic banks. Simple explanations of the Shariah should be provided to support product promotion. For instance, campaigns on home finance should emphasize Diminishing Musharakah, campaigns on savings should emphasize Mudarabah, campaigns on personal finance should emphasize Tawarruq or the appropriate Islamic contract. This would enable customers to know the benefit of the product and its reference in Shariah.

Islamic banks should also improve the visibility and customer friendliness of shariah governance. Banks need to state clearly about the product approval process, Shariah audit and customers' rights - rather than just saying that Shariah boards and Shariah certificates exist. The use of short videos, infographics, FAQ, and “Ask the Shariah Advisor” sessions can increase transparency and minimize misconceptions. Banks should also make digital engagement more than just “apply now” or “download the app” messages; live sessions, polls, myth busting posts, customer Q&A, educational videos are all good ways to do this. The regulators can also invite Islamic banks to produce and share digital contents periodically on Islamic contract, digital banking safety, Zakat, ethical finance, and the distinction between Islamic and conventional banking.

6.3 Limitations and future research directions

This study has a number of limitations. Firstly, it was a purposive sample of official online content of selected Islamic banks in Pakistan and not every post on social media in the year was included. Longitudinal content analysis can be conducted with larger data sets for each platform from Facebook, Instagram, LinkedIn, YouTube, and X/Twitter. Second, this study only looked at communication created by banks and not at customer comments, reviews, complaints or engagement responses. In the future, research on the response of customers can be conducted in promotional, Shariah, educational and religious/social content.

Third, the study was limited to Pakistan, and future studies can be carried out and compare the communication activities of Islamic banks between Malaysia and Indonesia, or between UAE and Saudi Arabia, or between Bahrain and United Kingdom. Fourth, future researchers can create more detailed coding categories, like riba-free claims, explanation of Islamic contract, visibility of shariah board, fatwa/certification, maqasid al-Shariah framing, digital banking literacy, zakaah education, and investment literacy. Lastly, in the future, content analysis can be integrated with customer survey to explore if the exposure to Shariah-based messages and financial education could enhance the trust, Islamic financial literacy, intention to adopt and loyalty.

8. Conclusion

This study explored digital marketing communication in Islamic banking in Pakistan, concentrating on the aspects of shariah-based communication, customer engagement, and financial education. The content analysis of selected Islamic Banks' official online communication revealed that Islamic banks are quite active in using the digital platforms as a means of communicating their products and services, Islamic identity, digital banking facilities, and institutional credibility. But, the research also reveals that they are still mostly in promotional mode when it comes to digital communication. Shariah-based messaging and financial education exist, but sometimes it is not communicated in detail,



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consistently and on a customer-friendly basis. The banks also have a limited usage of digital platforms for interactive learning and Islamic financial awareness, which suggests that customer engagement and religious/social communication are also limited and hence, Islamic banks have not fully exploited them.

The study's findings are that Islamic banks should shift from product oriented digital marketing towards education based Islamic banking communication in Pakistan. However, as Islamic banking is built on trust, religious legitimacy, transparency, and customers' knowledge, digital platforms should not only market products but also provide information on Islamic financial principles, explain Shariah governance, boost financial literacy, and facilitate constructive customer interaction. Islamic banks can minimize the misunderstandings of customers, establish trust, and contribute to the overall growth of Islamic banking in Pakistan through the seamless integration of product promotion, Shariah explanation, financial education, and interactive engagement.

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