

# Digitalization Marketing and Payments for Sustainable Business at PT Albilad Internasional Group

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## Article History:

Received on 28 September 2025

1<sup>st</sup> Revision on 30 September 2025

2<sup>nd</sup> Revision on 09 October 2025

3<sup>rd</sup> Revision on 20 October 2025

Accepted on 28 October 2025

## Abstract

**Purpose:** This study aims to formulate strategic steps to optimize the use of digital technology in supporting the business sustainability of PT Albilad Internasional Group, a provider of Umrah and Hajj travel services in Palembang.

**Research Methodology:** This research employed a qualitative approach conducted at PT Albilad Internasional Group. Data were collected through in-depth interviews, direct observations, and document analyses. The data were analyzed using descriptive qualitative techniques to explore the contextual challenges and opportunities related to digital transformation.

**Results:** The findings indicate that PT Albilad Internasional Group has begun adopting digital innovations, such as social media for marketing activities and Quick Response Code Indonesian Standard (QRIS) for non-cash payments. However, its implementation remains suboptimal due to the absence of a structured digital strategy and limited customer adoption of digital systems. This study proposes several strategic recommendations, including strengthening social media management, enhancing digital communication strategies, and increasing customer engagement with digital payment services.

**Conclusions:** The study concludes that although PT Albilad Internasional Group has gradually integrated digital marketing and payment technologies, further optimization is necessary to enhance competitiveness and ensure long-term business sustainability in an increasingly digitalized travel industry.

**Limitations:** This study focused on a single company and utilized a qualitative design, which may limit the generalizability of the findings.

**Contributions:** This study contributes to the academic literature and provides practical insights for travel agencies seeking to improve their digital marketing and payment systems.

**Keywords:** *Business Sustainability, Digital Payment Systems, Social Media Strategy, Umrah-Hajj Travel Services, QRIS Adoption*

**How to Cite:** Pebrianti, Y., Yogasnumurti, R. R., Yuvita, H., Firdaus, M. I., Harmawansyah, T., Zulfani, Z. (2026). Digitalization Marketing and Payments for Sustainable Business at PT Albilad Internasional Group. *Studi Akuntansi, Keuangan, dan Manajemen*, 5(4), 93-105.

## 1. Introduction

The use of technology integrated with the internet has become a strategic innovation to expand the scope of the industrial market, as Indonesian people's dependence on the internet in their daily activities increases (Mumtaz & Karmilah, 2021). The internet has had a major impact on various fields, including the tourism sector, which is now increasingly dependent on the implementation of digital systems (Pebrianti, Windarti, & Puteri, 2022). Digital transformation has created various strategic opportunities

for tourism business actors [Utami, Valentine, Yuaniarni, Nursyahnas, and Kheedija \(2023\)](#) to enhance marketing effectiveness and transaction convenience. The progress of digitalization has positively contributed to Indonesia's economic growth, as evidenced by the emergence of various technologies that simplify business activities and trade transactions ([Gultom, Hutabarat, Dirgantara, Pratama, & Hidayah, 2024](#)). Digitalization also enables broader consumer reach and facilitates travel planning and booking behavior through integrated online systems ([Ardani & Yuni, 2024](#); [Indrajaya et al., 2025](#))

The competitive business landscape has transformed significantly over the past 30 years. This shift is reflected in the growing volume of global transactions and commercial activities that now rely heavily on electronic networks, particularly the Internet ([Nuryanti et al., 2023](#)). The adoption of internet-based technology has become a key driver of market expansion, as the use of social media and digital payment systems has become increasingly necessary. However, challenges such as limited technological literacy, lack of digital training, and restricted financial resources hinder optimal adoption. Meanwhile, opportunities remain open through wider market access, operational efficiency, and competitive strength supported by digital tools ([Ardianto, Santoso, & Hartono, 2023](#)).

PT Albilad Internasional Group is a tour and travel company in Palembang that specializes in Umrah and Hajj services. The company is well known as a trusted pilgrimage organizer with a strong commitment to service quality and customer satisfaction. Its services include travel documentation management, baggage handling and departure arrangements. PT Albilad Internasional Group is a religious travel agency officially licensed by the Ministry of Religious Affairs to organize Hajj and Umrah pilgrimages in Indonesia. The long waiting time for Hajj departures has created business opportunities for PT Albilad Internasional Group to provide Hajj Plus services, offering an alternative for pilgrims wishing to perform their pilgrimage to the holy land without enduring lengthy waiting periods. In Indonesia, numerous Umrah and Hajj travel agencies operate nationwide, making this sector one of the main choices for Muslims to fulfill their religious aspirations ([Agustin et al., 2024](#)).

Along with the rapid advancement of information and communication technology, businesses are increasingly required to undertake digital transformation to align themselves with changing consumer behavior. The PT Albilad Internasional Group has begun to respond to this shift by utilizing social media to promote its services and engage more broadly with consumers. The company has also introduced several digital innovations, such as online booking systems, digital-based customer service, and non-cash payment methods, such as Quick Response Code Indonesian Standard (QRIS). However, these initiatives have not yet been implemented in a structured or consistent manner, either within the organization or among its customers.

Despite the availability of digital tools, their implementation is limited. The absence of an integrated digital strategy has resulted in inconsistent promotional activities, limited content variation, low customer engagement, and an unclear branding direction. This indicates that the company has not fully optimized the strategic potential of social media to strengthen its image and expand its market reach. Likewise, the adoption of digital payment systems, such as QRIS, is still low. Many customers continue to rely on traditional payment methods, such as manual bank transfers or cash, largely due to established habits and insufficient education regarding the benefits of digital payments. This gap between technological readiness and user adoption presents a managerial challenge that requires immediate attention from researchers and practitioners. Consistent digital literacy initiatives and targeted promotional efforts are needed to build customer trust and familiarity with cashless systems. Enhancing the user experience and emphasizing the security and convenience of digital payments can further accelerate adoption across different customer groups.

The current situation shows a clear discrepancy between the potential offered by digitalization and its actual application within the PT Albilad Internasional Group. Although many previous studies have explored digitalization at the macro level, only a few have examined how it unfolds within specific business units, especially in the travel industry. Understanding the practical challenges faced by PT Albilad is crucial for generating solutions that directly address its operational needs. The limited adoption of digital payments, despite sufficient technological readiness, demonstrates that digital

transformation depends not only on infrastructure but also on user behavior. Therefore, improving customer literacy and trust in digital platforms is essential for achieving meaningful digital progress. Given this context, the present study aims to examine the company's current digital innovation practices while formulating strategic steps to enhance PT Albilad's sustainability and competitiveness. This study focuses on identifying priority areas for improvement, including consistent social media management, persuasive digital communication strategies, and optimization of digital payment systems aligned with customer preferences. Additionally, the study is expected to support internal shifts toward a digital-oriented mindset, offering insights that other businesses with similar characteristics may adopt. With a targeted strategy grounded in operational realities, PT Albilad can utilize digital technology more effectively to support its long-term growth.

The core issue addressed in this research is the inadequate implementation of digital strategies at PT Albilad, especially in terms of social media promotion and digital payment utilization. The misalignment between digital marketing efforts and consumer behavior has led to unrealized market opportunities. Furthermore, the absence of standardized digital workflows and the limited digital literacy of employees and customers present significant obstacles to the company's transformation efforts. These challenges highlight the need for a structured, data-driven, and measurable approach to strengthen the company's market reach, improve transaction efficiency, and enhance competitiveness in the increasingly digitalized pilgrimage-travel sector.

## **2. Literature Review and Hypothesis/es Development**

### ***2.1 Digitalization***

Digitalization has become an inseparable element in the development of industry and information in the 21<sup>st</sup> century. Various forms of digital implementation continue to be enhanced to simplify and accelerate the operational processes. This transformation is a crucial step that every business must undertake to adapt and sustain growth in today's modern business environment ([Dermawan, Kifti, & Rohminatin, 2023](#)). In the context of PT Albilad Internasional Group, digitalization is highly relevant because the company manages complex travel services that require accurate, fast, and well-integrated information processing. Although digital tools are available, their utilization has not yet reached an optimal level, particularly in areas such as online administration, service integration and digital communication channels. This indicates the need for PT Albilad to strengthen its digital ecosystem so that operational and customer service activities can run more effectively.

The era of digitalization has introduced numerous features and significant benefits, offering convenience in various aspects of life, both at the individual level and within organizational operations ([Raza, Sabaruddin, & Komala, 2020](#)). The conversion of physical documents into electronic form through scanning allows for efficient storage, retrieval, and data transmission via computerized systems, a process known as digitalization ([Ichsan, Laratmase, Novedliani, Utami, & Mahmudin, 2024](#)). Digitalization refers to the process of transforming various forms of information into digital formats that can be stored, managed, and processed more efficiently. This represents a transformative phase toward a digital system that drives society to become increasingly dependent on electronic devices in everyday activities ([Sari & Diana, 2024](#)). For PT Albilad, this transition is particularly important for managing travel documents, customer databases, and promotional materials. However, the company still relies heavily on manual processes, causing delays and inefficiencies in its operations. If PT Albilad accelerates the digital conversion of its internal processes, it may reduce administrative burdens, minimize human error, and improve the overall service quality.

### ***2.2 Marketing***

To market a product, a company must implement well-planned and systematic strategies to achieve its goals and effectively communicate information about the product to the public. The core concept of marketing lies in the exchange of value between two parties, where the value exchanged is not limited to goods, services, or money but may also include other resources such as time, effort, and emotions. Marketing encompasses a series of strategic activities, including sales, promotion, advertising, and pricing, all aimed at creating value and achieving business objectives. Digital marketing encompasses all forms of promoting, selling, and distributing products or services through digital channels, such as

the Internet and online platforms, to attract target audiences, build brand awareness, and drive sales growth.

Advances in information technology have enabled companies to reach broader and more segmented markets ([Rahman, Rahayu, & Hendrayati, 2025](#)). Digital marketing offers companies a competitive advantage. Numerous studies have shown that digital tools have transformed marketing practices, allowing businesses to engage wider audiences and enhance the effectiveness of their marketing spending ([Okigbo, Mbamalu, & Iruogu, 2025](#)). For PT Albilad, effective digital marketing is essential to increase visibility and maintain competitiveness in the travel industry. However, the company's current social media management remains inconsistent, with limited content variation and an unclear branding direction. This gap indicates that PT Albilad has not fully aligned its marketing strategies with the evolving digital behavior of consumers, who rely heavily on online information when selecting travel services.

It is a managerial process designed to meet needs through the exchange of value in products or services, covering the entire distribution channel from producers to consumers ([Seran, Sundari, & Fadhila, 2023](#)). Marketing activities play a central role in supporting the organization's functions. Without effective marketing efforts, the products or services offered would be unable to generate business opportunities or optimally reach the target market. Marketing strategies are not solely focused on promotion and advertising; they also involve improving service quality, expanding partnership networks, and maintaining long-term customer relationships. Furthermore, these strategies must be aligned with the market characteristics and consumer behavior targeted by the company ([Handayani, Fatchurrohman, Supriadi, & Puspitasari, 2025](#)). This is particularly relevant for PT Albilad, as trust and reliability are critical in the travel industry. Weak engagement on digital platforms suggests that customers do not perceive the company's digital presence as valuable or persuasive. To address this, PT Albilad needs to adopt more data-driven and audience-targeted approaches, such as personalized content, customer testimonials, and interactive digital campaigns. These improvements may strengthen customer relationships and enhance the credibility of the company's service.

### **2.3 Payment**

Payment refers to the process of transferring funds to fulfill economic obligations through systems that involve specific regulations, institutions, and mechanisms ([Sahabuddin, Bakri, Ahtirah, RamadhaniIlyas, & Hidayah, 2023](#)). A payment system is a set of mechanisms, instruments, and institutions that facilitate the transfer of funds from one party to another to complete a transaction ([Mellani & Putri, 2024](#)). Payment systems have evolved over time. In the pre-modern era, transactions were conducted through the barter of goods and services. As societies developed, money was introduced as a standardized medium of exchange and remains in use. Conventional payment methods have gradually been abandoned as digital payment methods have become increasingly popular among the public. The development of financial technology (fintech) has made it easier for people to conduct various transactions digitally. Subsequently, payment systems evolved from cash-based transactions to non-cash models, such as paper-based payments (checks and demand deposits), and further toward paperless electronic methods through fund transfers and card-based instruments, including debit, credit, and prepaid cards ([Wungkus, 2020](#)). This transformation in the financial sector later led to the emergence of financial technology (fintech) services, which have been widely recognized since 2017.

The expansion of fintech is not confined to developed countries; numerous emerging economies have also experienced swift adoption, in some cases, even outpacing more advanced markets. In Latin America, fintech innovations have contributed to improved financial inclusion and social outcomes. Prominent examples are Mercado Pago and Nubank, with the latter reaching a valuation of \$10 billion in 2019 ([Haripin, Indraprakoso, Wibisono, & Utomo, 2025](#)). Fintech simplifies transaction processes by providing faster and more efficient payment systems. Digital payment systems are a fundamental part of fintech, enabling smooth financial transactions via mobile technologies and online platforms ([Chatterjee, 2025](#)). Today, the public has access to various non-cash payment options, such as electronic money (Flazz, Brizzi, TapCash) and digital wallets integrated into applications such as GoPay, OVO, and DANA ([Al Karimatus et al., 2024](#)). In the context of PT Albilad Internasional Group, these

advancements demonstrate a strategic opportunity to simplify Umrah-Hajj payment processes; however, the company's customers still prefer conventional methods, indicating that technological readiness has not been matched by adequate digital literacy, trust, and user adaptation.

## **2.4 Sustainability**

Every business aims not only to generate profit but also to ensure that the company remains stable and continues its operations in the long term. The concept of business sustainability emphasizes that both individual and corporate enterprises must maintain their existence in the future. Business sustainability reflects operational stability and involves strategic actions such as safeguarding business continuity, pursuing expansion, and fostering ongoing development. It also requires adaptation to environmental changes and continuous innovation to ensure that the business remains relevant and competitive ([Rachmasari, 2024](#)). Sustainability describes the capacity of a system or activity to operate continuously over the long term while preserving the resources used to prevent degradation. Business sustainability reflects an enterprise's ability to survive and grow through optimal use of its human and financial resources. Factors such as financial literacy, digital literacy, and financial inclusion play essential roles in supporting business sustainability ([Pratiwi & Nurulrahmatiah, 2024](#)). Every company passes through five stages in its life cycle: establishment, expansion, high growth, maturity, and decline ([Pebrianti, 2017](#)).

Business sustainability is a strategic effort to ensure that operational activities continue and develop over the long term. Its main focus is on the ability of business actors to maintain quality, preserve the satisfaction of those they serve, and adapt to changing market needs and expectations. In practice, sustainability does not merely mean survival but also requires continuous innovation in work processes, enhancement of human resource competencies, and the use of technology to remain relevant and efficient ([Aisyah, Sumarno, & Isjoni, 2024](#)). Indicators of sustainability can be observed through the regular renewal of business strategies, improvement of performance outcomes, and ability to analyze competition to strengthen market position. These efforts reflect a commitment to building long-term relationships with all stakeholders through consistent and adaptive service delivery. Therefore, business sustainability is a crucial foundation for stable growth, a strong reputation, and lasting competitiveness. For PT Albilad Internasional Group, sustainability requires more than maintaining service quality; it demands the integration of digital practices that align with evolving consumer expectations. The company's inconsistent social media management, limited use of digital payment systems, and uneven digital competence highlight areas where internal capacity building and strategic alignment are necessary to ensure long-term competitiveness in the Umrah-Hajj travel industry.

## **3. Methodology**

This study employs a descriptive qualitative approach to understand and provide an in-depth depiction of the digitalization process in marketing and payment systems. This approach was chosen because it allows researchers to explore the real conditions of digital transformation that occur in a natural business environment ([Astuti & Rosita, 2024](#)). The research object is PT Albilad Internasional Group, located on Jl. Brigjen Hasan Kasim, Bukit Sangkal, Kec. Kalidoni, Palembang City, South Sumatera, which serves as one of the prominent umrah and hajj travel agencies in the region. This location was chosen because the company is currently strengthening its business sustainability through digital promotion on social media and the use of non-cash payment systems, such as QRIS, making it suitable for examining the dynamics of digital transformation. Informants were selected using purposive sampling based on their relevance to digital marketing and payment practice. The informants included the owner as the primary decision-maker, staff responsible for marketing and payment processes, and active customers who frequently used social media and QRIS during transactions. The number of respondents was determined based on the data saturation principle to ensure that only meaningful and non-repetitive information was gathered. This composition allowed the research to capture the perspectives of managerial decision-making, operational implementation, and user experience.

The study collected two types of data, namely primary and secondary data, to provide a comprehensive view of the research problem. Primary data were obtained through [Firmansyah et al. \(2024\)](#) in-depth interviews (to explore respondents opinions on the implemented marketing and payment digitalization),

direct field observation (covering social media promotion activities and non-cash transaction implementations), and documentation (including sales data, digital content, and statistics on social media and QRIS usage to evaluate the impact of digitalization on PT Albilad International Group’s business sustainability). These techniques were chosen to obtain comprehensive insights into the company’s digital marketing strategies and the non-cash transaction processes.

Meanwhile, secondary data were collected through a literature review of relevant journals, books, and articles published between 2021 and 2025 to enrich context and refine the analysis [Purba, Nasution, Siregar, Lubis, and Wulandari \(2024\)](#) use of updated literature helped the researcher align findings with current trends in digital marketing and payment innovations within the travel and tourism industry. In addition, the secondary data provided theoretical support for a more accurate interpretation of the primary data findings. A case study approach was employed to explore PT Albilad International Group’s digital transformation in a real-life context. This approach was chosen because digitalization processes in service-based businesses, especially in the Umrah and Hajj travel industry, involve organizational, operational, and customer behavior changes that cannot be understood through surface-level observation. The case study enabled a contextualized and nuanced examination of how digital promotion and QRIS-based payments contribute to business sustainability, offering insights that can serve as a model for other travel agencies facing similar industry shifts.

Data were analyzed using a thematic method involving data reduction, narrative presentation, and theme identification, particularly regarding the effectiveness of digital marketing and the role of QRIS in transaction efficiency [\(Salsabilah, Rahmi, & Kurniawan, 2025\)](#). Triangulation was applied across interview data, observations, and documentation to strengthen the credibility of the findings, ensuring that the interpretations were supported by multiple independent sources. This analytical process produced validated insights into how digitalization practices contribute to PT Albilad Internasional Group’s long-term business sustainability.

## 4. Results and Discussions

### 4.1 Results

#### 4.1.1 Digital Marketing

Based on the implementation conducted over several weeks of research, the following results were achieved regarding the company’s marketing digitalization:

##### a. Social Media Content Schedule

Previously, the company’s content was neither structured nor scheduled. Therefore, a detailed content plan was created with specific daily themes, as shown below:

Table 1. Social media content schedule

Day	Content	Description
Monday	Simple worship preparation tips	Short content such as “3 Things to Bring for Umrah”, presented in infographic form for easy reading during busy weekdays. The purpose of this study was to provide light education for audiences with tight schedules.
Tuesday	Pilgrim Testimonials	Short videos or screenshots of past pilgrims’ testimonials highlighting positive experiences during the trip. The purpose is to build trust among potential customers.
Wednesday	Inspirational stories of pilgrims	Real stories or summaries of pilgrims’ journeys in preparing for Umrah/Hajj, presented in videos or carousel posts. The purpose is to motivate and build emotional connections with the audience.
Thursday	Travel information	Educational content, such as document tips, health preparation, and travel prayers, is presented in carousel posts. The purpose of this study is to help pilgrims prepare comprehensively.

Friday	Religious inspiration	Motivational and spiritual content, such as “Daily Prayers Before Umrah” or Quranic quotes related to pilgrimage. The purpose was to instill spiritual values before the weekend.
Saturday	Umrah & Hajj package promotions	Promotional offers should focus on prices, facilities, departure schedules, and discounts using video, carousel, or poster formats. The purpose is to drive weekend sales conversions.
Sunday	Interactive or engagement content	Polls, light quizzes, Q&A sessions, and weekly highlights. The purpose is to enhance audience interaction and engagement without focusing directly on sales.

b. Instagram Story and Highlight Management

Instagram highlights were organized into several categories: testimonials, promotions, packages, worship preparation tips, and educational content. The creation process was completed, although the evaluation of its impact on audience engagement is still pending further application. Each highlighted category serves a distinct purpose in shaping the company’s digital identity and improving information accessibility for potential customers. Testimonials aim to build trust and credibility, while promotional and package highlights make it easier for audiences to explore available services without navigating multiple posts. Worship preparation tips and educational content contribute to audience value by offering insights beyond transactional information alone. The visual consistency across these highlights also strengthens the company’s brand and aesthetic appeal. Regular updates and storytelling integration within each category are expected to sustain viewer interest and encourage repeated visits to the profile.

c. Live Streaming Consistency

Several live streaming sessions were conducted to discuss the Umrah and Hajj packages. The live schedule is now more structured and announced in advance on social media to increase participation in the program. Live sessions are held in the morning (09.00-10.00) or midday (13.00-14.00) to avoid interfering with working hours while still reaching an active audience. Additionally, live sessions are conducted during pilgrim departures from airports and interactions with potential pilgrims. However, the frequency of live sessions remains limited, so their measurable impact on audience engagement is not yet significant.

d. Use of Paid Advertisements

Several paid advertisements have been launched recently to reach a broader audience. Initial observations show an increase in impressions and reach, although their effect on engagement and sales conversion remains modest. These activities serve as early data for assessing the effectiveness of advertisement formats, audience targeting, and timing, forming a basis for future optimization. Continuous monitoring and adjustment of these campaigns are expected to provide deeper insights into consumer behavior and improve overall marketing performance.

e. Interactive and Educational Content

Several interactive activities were conducted to boost audience participation, including short quizzes, quick polls, and Q&A sessions on pilgrimage preparation and digital payment usage. Preliminary observations indicate that this approach encourages the audience to respond more actively through comments, questions, and suggestions. These insights help the research team understand audience information needs and assist the social media team in tailoring future content to be more relevant and engaging.

f. Monitoring and Engagement Analysis

Preliminary engagement data, such as likes, comments and shares, were recorded. The results showed a slight increase in audience interaction, indicating a positive outcome from the implementation of a structured content schedule. This improvement suggests that consistent posting helps maintain audience interest and strengthens brand presence across digital platforms. Continued monitoring and adjustment of content strategies are expected to further enhance engagement and audience loyalty over time.

#### *4.1.2 Digital Payment*

The implementation of digital payment systems at PT Albilad Internasional Group up to this progress report reveals several products that are now available and ready to facilitate pilgrim transactions.

a. QRIS (Quick Response Code Indonesian Standard)

Initially, PT Albilad Internasional Group did not have a standardized non-cash payment facility in place. The QRIS was officially created in early September 2025 and registered as an authorized payment method for pilgrims. The setup process included official registration, technical configuration, and integration with the company's account, ensuring that the system was fully operational. Although the QRIS is now available, it has not yet been tested in actual transactions with pilgrims. Internal staff were trained with technical guidelines and orientation materials to ensure a smooth trial phase once the system was launched.

b. Collaboration with Banking and Non-Banking Financial Institutions

Interviews with the company's owner and staff indicate that PT Albilad Internasional Group has established collaborations with financial institutions to facilitate both full and installment-based Umrah and Hajj payments. The following are the related digital products:

1) Digital Products from Bank Syariah Indonesia (BSI)

Through Bank Syariah Indonesia (BSI), pilgrims can pay for travel packages using QRIS, debit cards, or the BSI mobile banking application. This system enables non-cash, fast, and secure transactions without the need for in-person visits. These digital payment options simplify the process for pilgrims, allowing them to choose methods that best fit their preferences while also enhancing administrative efficiency within the company.

2) Digital Products from Pegadaian

Payments are also facilitated through Pegadaian, a non-bank financial institution that offers digital installment services. This feature allows pilgrims to manage their package payments online flexibly and efficiently without visiting Pegadaian offices. The digital system has been fully configured and is ready to operate, providing a practical and convenient payment option that accommodates diverse customer preferences. Pegadaian's digital payment system has been integrated with PT Albilad Internasional Group's transaction process to simplify the management of customer installment data and to ensure payment transparency. This collaboration enables the company to monitor payment status in real time, reducing administrative delays and minimizing human error. This partnership also strengthens PT Albilad's commitment to providing modern, secure, and accessible financial solutions for its customers.

#### *4.2 Discussions*

The implementation of digitalization at PT Albilad Internasional Group has brought significant changes to its operational aspects, particularly in marketing and payment systems. These two areas serve as the main drivers of a company's competitiveness in the digital era, as both are directly connected to customer engagement and service efficiency. The application of digital technology demonstrates the company's commitment to adapting to evolving consumer behavior influenced by technological advancements. This transformation plays an essential role in creating faster, more transparent, and measurable communication patterns between companies and customers. Positive outcomes are reflected not only in an enhanced professional image but also in improved management efficiency through technology-based systems. The adoption of digitalization illustrates that innovation is a critical element in maintaining a company's sustainability within an increasingly competitive market.

The implementation of digital marketing strategies has positively impacted expanding audience reach and increasing customer engagement. The introduction of a structured content schedule has made promotional messages more consistent, enabling audiences to receive information regularly and in a systematic manner. This planned communication pattern ensures continuity in information delivery and strengthens brand awareness among prospective pilgrims. It also builds the perception that the company is active in providing informative and educational services. This shift in communication patterns highlights the importance of consistency in maintaining audience engagement over time. This strategy has become the foundation for reinforcing the company's image as an adaptive and professional pilgrimage travel service provider.

Interactive content, such as polls, quizzes, and Q&A sessions, has proven effective in increasing engagement, as reflected in the higher number of likes, comments, and direct messages. These participatory activities allow audiences to interact directly with the company, fostering a more personal connection between the brand and potential customers. Active audience participation nurtures a sense of belonging and strengthens consumer trust. The collected interaction data serve as valuable feedback for evaluating consumer preferences and information needs. This approach aligns with modern marketing principles that emphasize customer experience and long-term relationship-building. Such participatory strategies offer a competitive advantage that is difficult for competitors to duplicate.

Paid advertising has expanded the company's promotional reach, although its impact on the conversion rate remains limited. This result suggests that the effectiveness of digital advertising depends not only on budget allocation but also on precise market segmentation and the creativity of message delivery. The company needs to refine its target audience selection based on digital behavior analysis to ensure that its promotional messages reach the right segments. Incorporating emotional storytelling may enhance customer attachment to a company's values and vision. Regular evaluation of advertising performance is necessary to adjust content formats to evolving social media trends. This process helps identify the most effective marketing strategies for improving sales conversion rates.

Periodic live streaming has played a significant role in strengthening emotional connections with customers. Live broadcasts provide authentic evidence of the company's operations and pilgrims' real-time experiences, enhancing credibility and transparency. The openness demonstrated in these sessions fosters customer trust in the company's professionalism. Live streaming also serves as an educational medium for prospective pilgrims who wish to understand the departure procedures and atmosphere. The success of this strategy is not merely measured by viewer numbers but also by the quality of the relationship built with the audience. Enhancing presentation quality and maintaining consistent scheduling will position live streaming as one of the most effective communication tools in digital marketing.

In terms of payment, the implementation of the Quick Response Code Indonesian Standard (QRIS) represents a strategic advancement toward transaction efficiency and transparency. This system enables customers to make payments quickly, safely, and without physical cash handling. This technology also reduces transaction errors and accelerates administrative processes in financial management. The introduction of the QRIS reflects the company's commitment to a modern and compliant payment system aligned with national digital finance policies. Although the system is technically ready for use, its adoption rate remains low because some customers are still unfamiliar with QR-based payments. Continuous education and socialization are required to help customers understand the convenience and security of QRIS.

The collaboration between PT Albilad Internasional Group and financial institutions, including *Bank Syariah Indonesia (BSI)* and Pegadaian, demonstrates a concrete effort to diversify payment methods. The involvement of Islamic financial institutions increases customer confidence, as all transactions comply with Sharia principles, emphasizing safety and transparency. Pegadaian's digital installment service provides opportunities for pilgrims with varying financial capacities to access pilgrimage packages. Flexible payment options foster inclusivity and strengthen a company's competitiveness in a dynamic market. The availability of multiple payment methods also allows the company to attract customers from different economic backgrounds. An integrated digital payment system reflects a company's progress toward efficient operations and customer-oriented service delivery.

The success of digital payment implementation depends heavily on human resource readiness and customers' understanding of technology. Employees must possess adequate technical and communication skills to guide customers who are unfamiliar with digital transactions. Strengthening internal capacity is crucial for ensuring smooth and secure system operations. Management must establish strong data security policies to maintain customer trust and transaction integrity. Regular monitoring and system updates should be integral to the digital financial transformation process. The

combination of technological readiness and human resource competence will determine the sustainability of digital payment practices in the future.

The digital transformation at PT Albilad Internasional Group demonstrates substantial progress in enhancing its competitiveness, operational clarity, and service responsiveness. The adoption of integrated digital tools has streamlined internal workflows while expanding customer access through more structured marketing communications and modern payment channels. These developments affirm that digitalization is a strategic requirement for sustaining relevance in the increasingly dynamic Umrah and Hajj travel industry, where service reliability and information accuracy are essential. To sustain these advancements, the company must prioritize deeper integration between its marketing and payment systems to create a seamless and efficient service pathway for its customers. Strengthening digital literacy among employees and customers is equally critical to ensure that technological features can be utilized optimally. Furthermore, the systematic use of data analytics should guide the continuous refinement of digital strategies, allowing the company to evaluate marketing effectiveness and transaction patterns based on measurable evidence. A consistent, data-driven governance model supports organizational adaptability and reinforces long-term service quality.

The distinct contribution of this study lies in its integrated examination of both digital marketing and digital payment practices within a single organization. Prior research on umrah and hajj travel agencies generally treats these two areas separately, focusing either on digital marketing effectiveness or on the adoption of cashless payment systems, without investigating how their interaction enhances overall service performance. By combining both dimensions, this study offers a more holistic understanding of digital transformation in the pilgrimage travel sector and demonstrates that synchronized digital strategies provide greater value than isolated technological interventions.

## **5. Conclusions**

### **5.1 Conclusion**

The study concludes that the digital transformation undertaken by PT Albilad Internasional Group strengthens organizational competitiveness through the complementary roles of digital marketing and digital payment systems. Digital marketing enhances visibility, audience engagement, and credibility, while digital payment tools, particularly QRIS and Sharia-compliant financing options, improve transaction efficiency, transparency, and customer trust. The interaction of these two dimensions forms an integrated service pathway that supports customer acquisition and facilitates seamless transactions, thus reinforcing the company's operational effectiveness in the highly competitive Umrah and Hajj travel industry.

A key contribution of this study lies in demonstrating that digital marketing and digital payment innovations should not be treated as stand-alone initiatives. Instead, their integration produces greater strategic value by aligning promotional communications with accessible transaction mechanisms. This integrated perspective expands the theoretical understanding of digital transformation in religious travel services. Unlike previous studies, which typically focused on either digital marketing or digital payments in isolation, this study offers a holistic analytical model that explains how the synergy between both components enhances service reliability, strengthens customer relationships, and supports long-term organizational sustainability.

### **5.2 Research Limitations**

This study is limited by its focus on a single company, PT Albilad Internasional Group, which may not fully represent the broader dynamics of the entire travel industry. Additionally, the research primarily relied on qualitative data, such as interviews and observations, which may introduce subjective interpretations. The study did not assess the long-term impact of the digital marketing and payment system integration on customer loyalty and retention, which may vary over time. Future studies could address these limitations by including more diverse case studies and incorporating longitudinal research methods.

### 5.3 Suggestions and Directions for Future Research

The theoretical implications of this study highlight how integrated digital marketing and digital payment adoption shape customer engagement within the travel industry. The findings reinforce theories of technology acceptance and digital engagement by demonstrating that successful digitalization depends not only on the availability of technological features but also on organizational readiness, content consistency, and the quality of user experience. This study extends the existing literature by emphasizing that marketing and payment digitalization should be examined concurrently, as their combined influence provides a more comprehensive understanding of customer interaction patterns in digital business environments. Practical implications indicate that PT Albilad Internasional Group should strengthen its social media management through consistent content scheduling, structured announcements of live streaming sessions, and strategic timing to enhance audience participation.

Regular assessment of advertising performance is essential for determining the effectiveness of engagement and potential sales conversion. Immediate implementation of QRIS with clear customer guidance will facilitate the smooth adoption of the payment system. Enhancing the internal team's capacity through clearer task distribution, targeted skills development, and collaboration with educational institutions can support more consistent digital activity. Continuous evaluation of social media content and digital payment performance provides actionable insights for refining promotional strategies, ensuring seamless transaction processes, and improving customer satisfaction. These implications offer valuable guidance for digital business practitioners and stakeholders in the travel industry seeking to optimize digital service delivery and strengthen customer relationships.

### Acknowledgement

The authors would like to express sincere gratitude to Politeknik Negeri Sriwijaya for the financial support and facilitation provided throughout the completion of this research. We also appreciate the cooperation, openness, and valuable insights shared by PT Albilad Internasional Group during the research process. The contributions of both institutions were instrumental in ensuring the successful implementation and completion of this study on the digitalization of marketing and payment systems.

### Author Contributions

YP contributed to the conceptualization, study design, data collection, analysis, manuscript drafting, and final approval. RRY contributed to data collection, analysis, manuscript revision, and final approval. HY contributed to study design, data analysis, manuscript revision, and final approval. MIF contributed to data collection, manuscript drafting, and final approval. TH contributed to manuscript revision, supervision, and final approval. ZZ contributed to study design, data collection, manuscript revision, and final approval. All authors have read and approved the final manuscript.

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