

Adoption of Islamic Rural Banks in Indonesia: The Role of Brand Personality and Religiosity

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ABSTRACT

Islamic Rural Banks (henceforth BPRS) represent a rapidly expanding segment of the Islamic banking industry in Indonesia, marked by increasing adoption of their financial products. While customer religiosity is often assumed to be a key determinant of Islamic banking adoption, its influence is not always direct and may operate through more complex mechanisms, such as banks' brand personality. Accordingly, this study examines the mediating role of Islamic banks' brand personality in the relationship between customer religiosity and the adoption of BPRS products. Using a quantitative approach, survey data were collected from 400 BPRS customers across seven provinces in Indonesia. Respondents were selected using a non-probability sampling technique, with the sample size determined by the Slovin formula to ensure representativeness at a 5% margin of error. The data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS). The results indicate that brand personality has a positive and significant effect on the adoption of BPRS products, whereas religiosity does not exert a significant direct influence. Importantly, brand personality is found to mediate the relationship between religiosity and product adoption. These findings suggest that developing a strong and distinctive brand personality is strategically crucial for Islamic rural banks, enabling them to translate customers' inherent religiosity into actual service adoption beyond purely ideological appeals.

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Introduction

In Indonesia, Islamic Rural Banks (BPRS) are rapidly expanding and driving the growth of Islamic banking. As an Islamic financial institution, BPRS plays a vital role as a provider of inclusive financial services, particularly for micro and small enterprises (MSMEs) (Riwajanti, 2014; Setiawan et al., 2025; Zulpahmi et al., 2018). In the last five years, the amount of financing provided by BPRS has steadily increased for MSME sector (Nurkhin et al., 2025; Wastuti et al., 2025). For example, in 2024, total financing of BPRS provided to MSME sector was IDR 10,828,506 million, while the financing to non-MSME sector was only IDR 7,691,495 million. This shows that BPRS grants more financing services to MSME sector compared to the non-MSME sector (OJK, 2024; Romadhani, 2025).

In terms of assets, financing, and third-party funds, BPRS has shown more remarkable expansion. Over the last five years, BPRS has consistently performed more growth than conventional rural banks (BPR) in terms of financial performance. BPRS achieved a notable asset growth of 18.15%. This was almost double that of BPR, which only grew 8.23% (OJK, 2024). For a more detailed overview of BPRS growth in Indonesia, refer to [Figure 1](#). BPRS's financing also continued to grow, reaching 20.57%, while BPR kept to 10.91%. This existence also applies to third-party funds with BPRS recording 16.00% compared to BPR's 9.01%. In addition, BPRS also continued to lead in 2024, exhibiting higher growth than BPR in all categories (OJK, 2024). [Figure 2](#) should be referred to a detailed assessment of BPR growth in Indonesia.

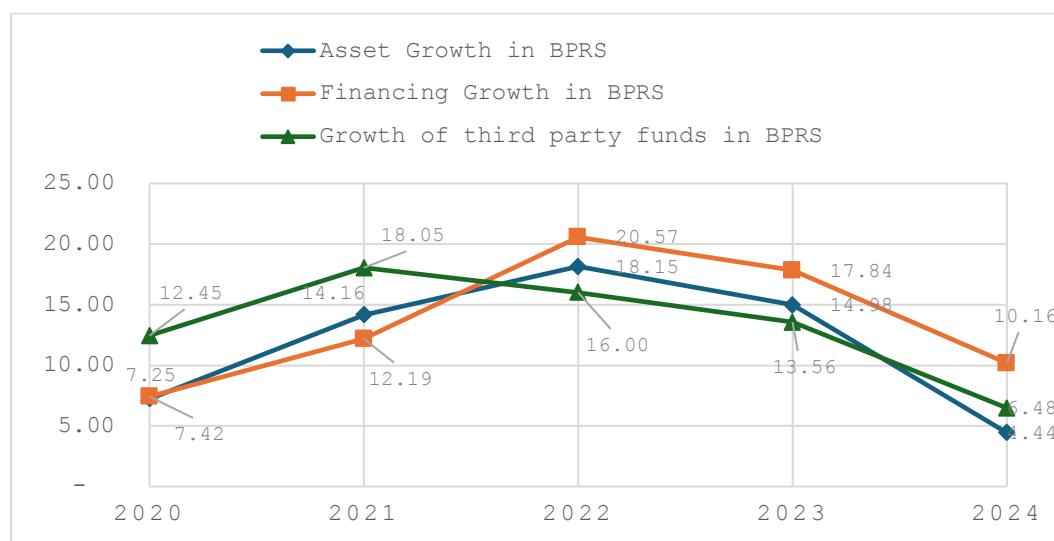


Figure 1. The Development of BPRS in Indonesia (2020-2024)

BPRS's notable performance vis-à-vis BPR confirms the growing public confidence in Islamic banking as a viable option for conventional financial services. BPRS's more pronounced growth thus indicates even greater customer responsiveness (Khasanah & Aditya, 2025; Pamikatsih & Purwanto, 2025). Among the several reasons for this phenomenon is the appreciation of BPRS's value proposition, particularly brand equity, which strongly communicates an Islamic ethos and dedication to financing that is compliant with Islamic (Sharia) principles (Al-hajla et al., 2019; Musa et al., 2024). Moreover, the impact of public religiosity as a determinant of customer preference for Islamic financial services is

one of the reasons contributing to the higher growth rate of BPRS compared to BPR (Akasumbawa et al., 2025).

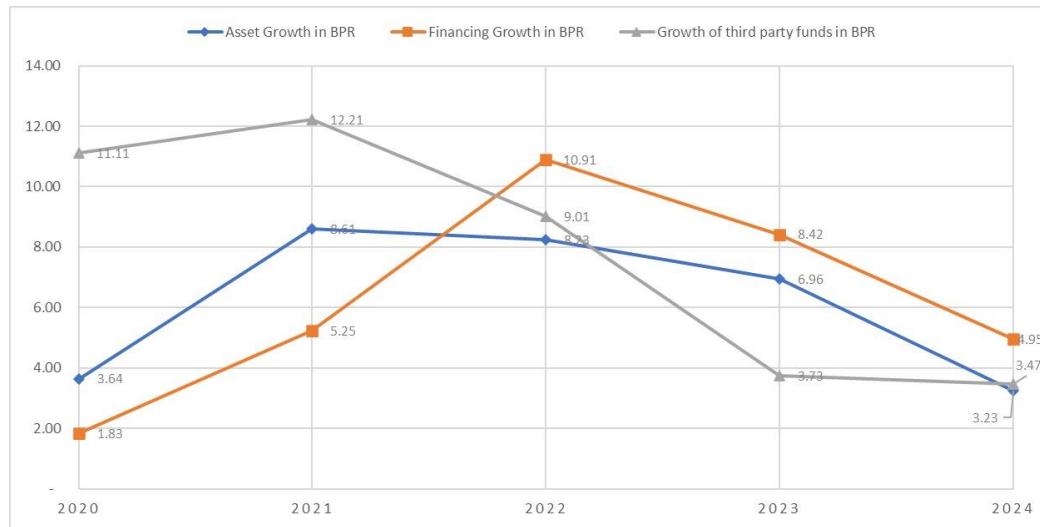


Figure 2. The Development of BPR in Indonesia (2020-2024)

Even with a positive growth rate compared to BPR, BPRS competes against other large conventional commercial banks and big Islamic Commercial Banks in Indonesia. These larger institutions have a competitive advantage in almost all aspects, such as better and more diverse resources, products, and technologies, as well as larger market coverage (Addury & Ramadhani, 2024; Sudarsono et al., 2022). Therefore, to maintain its growth and relevance in this competitive environment, BPRS should go beyond the traditional practice of focusing on reporting financial results and begin to really analyze and understand the non-financial factors, especially the psychological aspects that drive customer adoption and retention (Butt et al., 2017; Samosir et al., 2025).

Having outpaced conventional BPRs in speed of growth, BPRS subsector retains the highest potential to further establish itself as a key player within the Indonesian Islamic financial system. Hence, this study seeks to understand BPRS adoption in Indonesia, considering the impact of customer Religiosity and the Islamic banks' Brand Personality. Religiosity demonstrates the degree to which a person's beliefs and values are practiced. Muslims shape their financial choices (Islam & Chandrasekaran, 2019; Janah et al., 2020). People with higher religiosity levels tend to be positively inclined towards the use of Sharia-compliant financial services (Purwanto, 2021; Sarofim et al., 2020). On the other hand, Islamic banks' brand personality relates to the perception and image that BPRS chooses to project, inclusive of Islamic values, to their customers (Ahmed et al., 2020; Tok & Yesuf, 2022). Thus, a strong and reliable brand personality, in addition to public trust, contributes positively and immensely to the potential for increased adoption of BPRS services.

To demonstrate the state of the art within the field of study, one systematic literature review has shown two important gaps in the literature. First, the majority of the existing literature on BPRS in Indonesia is concentrated on the internal financial performance, such as profitability, operational efficiency, and financing risk (Addury & Ramadhani, 2024; Muhammad et al., 2020; Priyadi et al., 2021; Wasiaturrahma et al., 2020; Widarjono et al., 2020). Although such studies are important, they do not consider the non-financial factors

and the psychology that drive customers to adopt BPRS services. Second, while the studies on religiosity and brand personality are quite a lot, they tend to focus on the large-scale Islamic commercial banks (Abror et al., 2022; Janah et al., 2020; Purwanto, 2021; Sudarsono et al., 2022; Wijaya et al., 2022). Given that the operational, product, and market scope of General Sharia Banks and BPRS are so different, the findings of large commercial banks will not apply to the very localized BPRS context (Riwajanti, 2014). This stresses the lack of studies investigating the non-financial factors in the context of BPRS.

Responding to the research gap, the present study examines the mediating role of Islamic banks' brand personality in the relationship between customer religiosity and the adoption of Islamic Rural Bank (BPRS) products in Indonesia. This study provides a novel contribution by identifying and empirically testing Islamic banks' brand personality as a plausible mediator in the relationship between customer religiosity and the adoption of BPRS services, thus integrating the internal dimension (religiosity) and the external dimension (brand personality) as important mechanisms for service adoption.

Hypotheses Development

In the context of this study, religiosity is hypothesized to positively affect brand personality of BPRS, based on brand personality dimensions of Aaker's (1997) model. The four dimensions proposed by Aaker (1997) which are described as sincerity, excitement, competence, and sophistication can be paralleled to operational Islamic values of BPRS: honesty, integrity, competence, and elegance (Ahmed et al., 2020). The dimension of ruggedness is not considered in this study as it is not relevant to the financial services sector, which emphasizes the attributes of trust and fairness. On the other hand, Ahmed et al. (2020) identifies and proposes three additional dimensions: trust, justice (which is described as the fairness of all parties involved), and Sharia compliance. Moreover, Ahmed et al. (2020) emphasize that it is fundamental to be a highly religious person. These values enhance brand religiosity of BPRS, which strengthens the perception of the brand personality of BPRS in Islamic financial industry, and thus religiosity positively influences brand personality in this sector. Hence, the stronger the religiosity of a person, the greater the recognition of brand personality of BPRS that embodies Islamic values.

According to Al-hajla et al. (2019), the role of religion in influencing brand personality is considerable. Spickard (2015) stated that consumerism and individual subjectivity translate into religious experiences, illustrating that religiosity implicates self-branding. The more a brand offers an identity, and the more that identity is an emotional one, the more that brand reflects the confluence of consumer culture and the religious beliefs of the times (Akkaya & Kumaz, 2025). Furthermore, Bukhari et al. (2020) demonstrated that the positive relationship of religiosity and consumer purchase intention leads us to conclude that in the case of Western imported food products, brand personality is influenced among Muslim consumers. Hence, there is more to religiosity with respect to Islam that impacts consumer behavior, perceptions, and preferences. From the context, we can derive the hypothesis: H1: A positive relationship exists between religiosity and Islamic banks' brand personality

In Islamic banking (especially BPRS), there are instances where the brand personality of a financial institution impacts the community's service adoption. BPRS, as an Islamic financial institution, holds a significant position in fulfilling the financial requirements of

the community in maintaining Islamic principles (Al-hajla et al., 2019; Tok & Yesuf, 2022). A brand personality that conveys integrity, reliability, and adherence to the Islamic teachings can enhance its reputation among the community. BPRS reinforces community welfare through the partnership while upholding Islamic principles (Azmat & Subhan, 2022). Hence, the possibility of the community utilizing the services increases with the brand BPRS establishing itself in the community through the delivery of Islamic principles.

Studies on brand personality have demonstrated the positive influence of the use of Islamic financial services. For instance, Al-hajla et al. (2019) recognized the significant contribution of brand personality on the adoption of innovative offerings within the religious confines of the Islamic marketplace, with consumers gravitating towards brands aligning with their beliefs. Jan and Shafiq (2021) and Butt et al. (2017) described the influence of halal branding on the Muslim consumers, which can be associated with the brand personality in Islamic finance. Similarly, Gordon et al. (2016) describe the effect of the brand personality attributes of responsiveness and proactiveness on consumers' perception and intentions towards financial services. Thus, the following hypothesis is proposed:

H2: There is a positive relationship between Islamic banks' brand personality and adoption of BPRS services.

A plethora of studies confirms that religious beliefs are one of the main factors motivating customers to use Islamic financial services. For instance, the study of Purwanto (2021) shows that the greater the religiosity of the individual, the greater the individual's tendency to utilize Islamic financial services. Abor et al. (2021), also stated that religiosity affects customers' choice of Islamic banking products and services. Cameron et al. (2021) also stated that religiosity is one of the significant factors that customers use Islamic banks, particularly in Muslim-dominated countries. The studies of Bouzekouk and Mansor (2024) and Azmat et al. (2021) also demonstrate that religiosity increases the interest in Islamic financial services and enhances the customers' loyalty to Islamic banks

Religiosity is a major factor in the adoption of BPRS in Indonesia (Atal et al., 2022; Lubis et al., 2025). BPRS is an Islamic microfinance institution focused on providing the Muslim community with financial services that comply with Islamic tenets. Thus, within a community, the average level of religiosity will determine the adoption of BPRS services. It is widely believed that religiosity will have a positive effect on the community's decision to adopt BPRS services. Thus, this statement forms the basis of the hypothesis that:

H3: Religiosity significantly contributes to the adoption of BPRS services

In a service-dominant logic framework, religiosity influences consumer behavior for choosing Islamic financial services, including BPRS. According to the studies of Purwanto et al. (2022) and Sarofim et al. (2020), Muslims with a high level of religiosity are more concerned about the Islamic compliance of the financial products on offer. Hence, within the scope of brand personality of BPRS, this holds for religiosity influencing the adoption of BPRS services. Therefore, it is justified to say that in the presence of high religiosity of a bank, the level of adoption of BPRS services will be highly dependent on the strength of the brand character in relation to trust, honesty, Islamic compliance, and other values, which integrates religious values into the financial decision-making of the people.

Prior literature indicates that brand personality is a mediating variable affecting consumers' willingness to embrace halal offerings and Islamic financial services (Alam &

Miah, 2024; Hoque et al., 2022). The more religious a person is, the more discerning he is in selecting a financial institution that provides shariah-compliant offerings and that operationalizes Islamic principles (Alziyat & Ahmed, 2019). Increased brand reputation, particularly with the aforementioned values, will increase consumer trust and thus loyalty. Hence, it is plausible to propose that the brand personality of Islamic banks is positively correlated to the adoption of Islamic financial services, with religiosity as a strengthening mediating factor. Following this reasoning, it is hypothesized that:

H4: The Islamic Banks' Brand Personality mediates the relationship between religiosity and adopting BPRS services.

Based on the hypotheses development, [Figure 3](#) illustrates the research model of this present study.

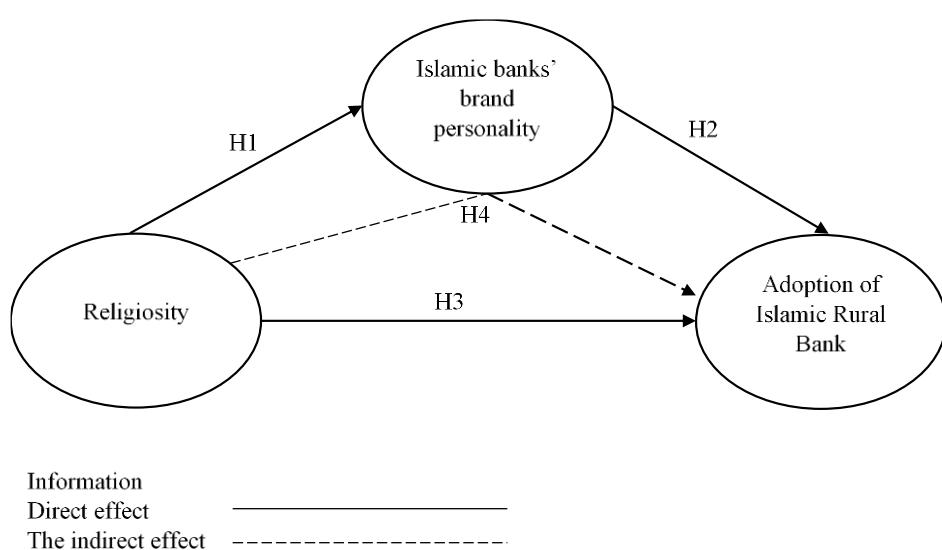


Figure 3. The Research Model

Method

Population and Sample

The population for this study encompasses all BPRS clients in Indonesia; a total of 2,937,533 clients. Due to the extensiveness of the population, a sample size was calculated using the Slovin formula to obtain a representative sample. In this case, the sample size is calculated to be 399.95 at a margin of error of 5%. With this margin of error, the study result can be generalized and reflect the population's conditions with high confidence.

This study employs a sampling technique that entails selecting certain individuals from a given population. The participants from this research are selected from customers belonging to the following provinces: Nanggroe Aceh Darussalam, Lampung, West Java, East Java, Central Java, Special Region of Yogyakarta, and West Nusa Tenggara. The reason for choosing the sample for these provinces is due to the level of third-party funds owned by each of the provinces, which indicates the level of trust and success of the community towards BPRS within these regions. The selection of these provinces is of particular importance. For example, Nanggroe Aceh Darussalam is the only province in Indonesia that

has fully adopted special Sharia law. Beyond this, the four provinces of Java (West Java, East Java, Central Java, and Special Region of Yogyakarta) are the largest and most economically developed in the Islamic finance sector. Additionally, for the other two provinces, which are Lampung and Nusa Tenggara Barat, they were selected in order to provide a more balanced representation of the country outside of the Java region. Also, the selection of Special Region of Yogyakarta is important as it is recognized in the country as a center of Islamic economy and culture, and is home to a large, economically and professionally diverse population. Therefore, it is important to make Special Region of Yogyakarta part of the research as the province has a likely high number of BPRS consumers. Therefore, by selecting these provinces, this research answers the research questions regarding the adoption of BPRS in Indonesia.

Instrumentation and Measurement

This study focuses on five dimensions of religiosity, specifically the ideological, ritualistic, intellectual, consequential, and experiential dimensions (Purwanto et al., 2022). The five aspects describe the comprehension and application of religious doctrine in everyday life, participation in ritual prayer, and religious knowledge. The influence of religious conduct on daily decisions, course, and a person's behavioral and spiritual experiences. In addition, brand personality within the seven dimensions proposed by both Ahmed et al. (2020) and Jan & Shafiq (2021) described as the dimensions of religiosity, such as: sincerity, excitement, competence, sophistication, trustworthiness, justice, and Sharia compliance. These dimensions elaborate the BPRS brand personality as a socially Islamic and financial institution that is considered and respected by the Islamic community.

This study assesses the adoption of Islamic Rural Banks by Musa et al. (2024) focusing on the trust and use of Islamic Financial Institutions, Islamic compliance, and satisfaction. A five-point Likert scale was used, with poles of Strongly Disagree (1) and Agree (5) to measure the variables of the research. The questions incorporated into the survey have been examined through testing and have been used in various other previous studies. The survey was in the Indonesian language and had three subsections: the background of the research, instructions to fill out the survey, and questions on the demographics of the participants. Informed consent was delivered to the respondents before they filling out the questionnaire.

Validity and Reliability

Reliability and validity are essential in any research framework. In this case, we are looking at a partial least squares structural equation modelling (PLS-SEM) framework. The types of validity for SEM-PLS include convergent validity and discriminant validity. Convergent validity is the extent to which the measurement of various items within a construct measures the same thing and is related to each other. The indicator for measuring convergent validity is Average Variance Extracted (AVE), and this should be more than 0.5 (Hair et al., 2021). Moreover, Sarstedt et al., (2022) state that a factor loading of more than 0.7 shows that the measurement is valid to reflect the construct. Discriminant validity is the extent to which one of the other models differs from a particular construct. One of the means to measure this is the Heterotrait-Monotrait Ratio (HTMT), which is supposed to be less than 0.85 (Henseler et al., 2015).

Data Analysis

The data analysis was performed using SEM-PLS, which is a form of multivariate analysis used to examine the relationships of the variables in a particular model. SEM-PLS is suitable for this study because of the complexities involved, as well as the non-normality of the data and the multidimensional latent variables. This model helps to identify both direct and indirect relationships among the variables and the drivers of BPRS. Analyzing data using SEM-PLS has two major steps, which are the measurement and structural steps (Hair et al., 2019).

Results

Demographic Profile of the Respondents

The total number of respondents in this study was 400, and they were fairly equally distributed in terms of gender across the sample, comprised of 53% male and 47% female. With regards to domicile, the greatest proportion of respondents was from West Java (35.8%), followed by Central Java (22.0%) and East Java (16.8%), while other provinces comprised smaller proportions. Most of the respondents had a bachelor's degree (44.5%), followed by high school graduates (24.5%) and master's degree holders (24.0%). More detailed data is available in [Table 1](#).

Table 1. Profile of Respondent

Category		N	Percentage (%)
Gender	Female	188	47
	Male	212	53
Province	Nanggroe Aceh Darussalam	16	4.0
	Lampung	17	4.3
	West Java	143	35.8
	Central Java	88	22.0
	D.I Yogyakarta	34	8.5
	East Java	67	16.8
	West Nusa Tenggara	35	8.8
Education	Junior High School	13	3.3
	Senior High School	98	24.5
	Diploma	12	3.0
	Bachelor's Degree	178	44.5
	Master's Degree	96	24.0
	Doctorate	3	0.8
Age	Less than 21 Years	12	3.0
	21-25 Years	81	20.3
	26-30 Years	83	20.8
	31-35 Years	66	16.5
	36-40 Years	60	15.0
	41-45 Years	81	20.3
	46-50 Years	11	2.8
	More than 50 Years	6	1.5

Category		N	Percentage (%)
Occupation	Teacher/Lecturer	81	20.25
	Farmer	12	3.0
	Non-teacher Civil Servant	9	2.3
	Entrepreneur	154	38.5
	Private Employee	86	21.5
	Student	43	10.8
	Studying and Working	12	3.0
	Others	3	0.8
Income	Less than IDR 4,000,000	67	16.8
	IDR 4,000,001 - IDR 6,000,000	182	45.5
	IDR 6,000,001 - IDR 8,000,000	86	21.5
	IDR 8,000,001 - IDR 10,000,000	32	8.0
	IDR 10,000,001 - IDR 12,000,000	15	3.8
	More than IDR 12,000,000	18	4.5
Product of use	Financing	215	53.8
	Saving	165	41.3
	Financing & Saving	20	5.0

Validity and Reliability Tests

The outer model analyses in this study aimed to check the validity and reliability of every indicator of the variables. The assessment of convergent validity is performed by examining the loading factor and Average Variance Extracted (AVE). The results of the convergent validity assessment are available in [Table 2](#). Every indicator of overall religiosity, brand personality, and Rural Banks adoption, a total of 16 indicators, was found to have a loading factor > 0.7 . With this result, it can be deduced that all the indicators for every variable are convergently valid. This means that this study's variables were measurable.

Table 2. Convergent Validity Test Result (Loading Factor)

Religiosity	Islamic Banks' Brand Personality	Adoption of Islamic Rural Bank	Validity
RG1	0.808		Valid
RG2	0.841		Valid
RG3	0.723		Valid
RG4	0.826		Valid
RG5	0.813		Valid
IBBP1	0.752		Valid
IBBP2	0.744		Valid
IBBP3	0.855		Valid
IBBP4	0.737		Valid
IBBP5	0.777		Valid
IBBP6	0.712		Valid
IBBP7	0.744		Valid

Religiosity	Islamic Banks' Brand Personality	Adoption of Islamic Rural Bank	Validity
AIRB1		0.879	Valid
AIRB2		0.810	Valid
AIRB3		0.809	Valid
AIRB4		0.707	Valid

Source: Smart PLS Output (2025)

Notes: RG: Religiosity; IBBP: Islamic Bank's Brand Personality; AIRB: Adoption of Islamic Rural Bank

Table 3 further shows an AVE value greater than 0.5. This shows that all indicators used in this study are convergently valid, as can be seen from the results of the AVE value. This means that the respondents understood each indicator or question following the items' intent.

Table 3. Convergent Validity Test Result (AVE)

Variable	AVE	Validity
Religiosity	0.645	Valid
Islamic Banks' Brand Personality	0.646	Valid
Adoption of Islamic Rural Bank	0.646	Valid

Source: Smart PLS Output (2025)

Meanwhile, discriminant validity measures the extent to which one construct differs from others in the model. One way to test discriminant validity is using the Heterotrait-Monotrait Ratio (HTMT), where the expected value should be smaller than 0.85 (Henseler et al., 2015). The test results can be seen in **Table 4**.

Table 4. Discriminant Validity Test Result (Heterotrait-Monotrait Ratio)

	Adoption of Islamic Rural Bank	Islamic banks' brand personality	Religiosity
Adoption of Islamic Rural Bank			
Islamic banks' brand personality	0.666		
Religiosity	0.540	0.606	

Source: Smart PLS Output (2025)

The reliability can also be seen through construct reliability and composite reliability. While construct reliability can be measured through the value of Cronbach's alpha, composite reliability can be measured through the value of composite reliability. These values are presented below in the composite and construct reliability test results. As presented in **Table 5**, all values of Cronbach's alpha and the composite reliability test are greater than 0.7. This means that the instrument for data collection used in the study can be considered reliable. The results of the reliability test are important in the SEM-PLS analysis because they measure the consistency and stability. The Internal consistency of the reliability is measured through the values of Cronbach's alpha and Composite Reliability. If the values are greater than 0.7, the research instrument is considered as reliable. For exploratory studies, however, a value of alpha equal to 0.6 is considered acceptable (Hair et

al., 2019) as shown in [Table 5](#). After performing a series of validity and reliability tests, it can be determined that this study is both valid and reliable, and thus, can proceed to the next step of testing, which is testing the inner model.

Table 5. Construct Reliability and Composite Reliability Test Results

Variable	Cronbach Alpha	Composite Reliability	Reliability
Religiosity	0.863	0.901	Reliable
Islamic Banks' Brand Personality	0.879	0.906	Reliable
Adoption of Islamic Rural Bank	0.818	0.879	Reliable

Source: Smart PLS Output (2025)

Hypotheses Testing Results

The results of the hypothesis test yielded a value of Normed Fit Index (NFI) equal to 0.928, and a value of Standardized Root Mean Square Residual (SRMR) equal to 0.086. [Henseler et al. \(2016\)](#) state that a model achieves Goodness of Fit criteria if NFI is 0.90 or above and SRMR is 0.086 or below. Thus, the model created for this study fits the Goodness of Fit criteria. Measurement and structural model analyses were conducted using Smart PLS 3. [Figure 4](#) shows the results of the hypotheses tests.

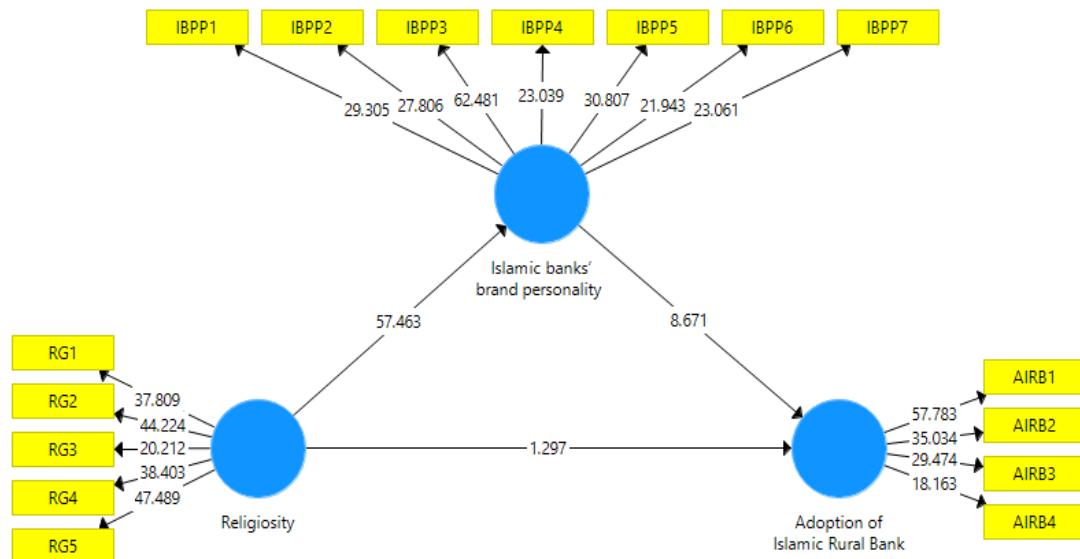


Figure 4. Hypotheses Testing Results (Source: Smart PLS Output)

This research objective was to analyze the direct and indirect effects. According to the data presented in Figure 4, the results demonstrate that H₁ and H₂ are accepted, and the p-values are below 0.05 (0.000 and 0.000, respectively). On the other hand, H₃ is rejected, as this p-value is greater than 0.05 (0.195). These results are further elaborated in [Table 6](#).

Table 6. Hypothesis Testing of Direct Effects

Hypothesis	Original Sample	T Statistics	P Values	Conclusion
H1 Religiosity -> Islamic banks' brand personality	0.846	57.463	0.000	Accepted
H2 Islamic banks' brand personality -> Adoption of Islamic Rural Bank	0.673	8.671	0.000	Accepted
H3 Religiosity -> Adoption of Islamic Rural Bank	-0.102	1.297	0.195	Rejected

Source: Smart PLS3 Output (2025)

For this study, the Bootstrap PLS-SEM approach was also used to examine indirect or mediation effects (Hair et al. 2014). The results of the indirect effects test, which was done with great purpose, are presented in Table 7. Two mediation effects (H4) that were tested in this analysis are confirmed, and the p-values are less than 0.05 (0.000). Thus, we derive that the brand personality of Islamic banks is a mediating factor in the relationship between religiosity and the adoption of Islamic Rural Banks.

Table 7. Hypothesis Testing of Indirect Effects

Hypothesis	Original Sample	T Statistics	P Values	Conclusion
H4 Religiosity -> Islamic banks' brand personality -> Adoption of Islamic Rural Bank	0.569	8.377	0.000	Accepted

Source: Smart PLS3 Output (2025)

In this context, the tests performed include the R-squared and F-Square analyses. The R-squared value allows the assessment of the contribution of independent variables to a dependent variable, and in this case, the value reveals a number of interesting results. Islamic banks' brand personality and religiosity explain a strong 71.5% of the adoption of Islamic Rural Banks, which falls under the strong category (Hair et al., 2019). Having said that, the religiosity variable (or the brand personality of Islamic banks) achieved an R value of 0.346, or 34.6%, which indicates a moderate contribution. The results of this test are illustrated in Table 8.

Table 8. R-square Value (R^2) and Effect size of (f^2)

Correlation	R-Square	f-Square	Effect size f^2
Islamic banks' brand personality -> Adoption of Islamic Rural Bank	0.715	0.297	Moderate effect
Religiosity -> Adoption of Islamic Rural Bank		0.105	Weak effect
Religiosity -> Islamic banks' brand personality	0.346	0.382	Strong effect

Source: Smart PLS3 Output (2025)

Table 8 shows the F-Square values, which are used to measure effect size. An f- square value of approximately 0.35 indicates a strong effect, while 0.15 indicates a moderate effect and 0.02 indicates a weak effect. In this case, the religiosity variable had a major effect on Islamic banks' brand personality. On the other hand, Islamic banks' brand personality had a moderate effect on the adoption of Islamic Rural Banks. Lastly, religiosity had a negligible (Weak) effect on the adoption of Islamic Rural Banks.

Discussion

The findings stated that religiosity affects how people perceive and engage with BPRS, and therefore, affects the brand personality of Islamic banks. This is consistent with [Al-hajla et al. \(2019\)](#) and [Akasumbawa et al. \(2025\)](#) findings, which establish that brand personality is, to an extent, influenced by the presence of religious beliefs. In contrast, [Spickard \(2015\)](#) demonstrates the role of consumerism and individual subjectivity in shaping the religious experience, arguing that religiosity intertwines with branding and identity. The contemporary consumer society reflects a strong society. It is characterized by strong consumerism and religious belief, showing the paradox of deep emotional identification with the brand. In addition, [Akkaya et al. \(2025\)](#) and [Bukhari et al. \(2020\)](#) demonstrate that religiosity correlates directly with consumer purchase intention, which indicates the personality of the brand within Western imported food products and Muslim consumers. It shows that religiosity significantly affects consumer attitudes.

Hence, the Islamic banks' brand personality anchored on reliable and consistent religious beliefs will appeal to consumers with a higher degree of religiosity. In addition, Islamic banks must pay more focus on Islamic principles and the transparency of their processes, which will deepen their brand loyalty in the consumer's mind ([Ahmed et al., 2020](#)). In addition, a brand image built on religious conviction deepens consumer relations and fosters brand loyalty and trust in the Islamic banks. [Butt et al. \(2017\)](#) noted that a consumer's degree of religiosity tends to influence the choice of brands that are in harmony with the religious beliefs of the consumer. Moreover, a higher degree of religiosity tends to be associated with their brand values, which in turn improves the brand personality ([Jan & Shafiq, 2021](#)).

The study's results imply that Islamic banks' brand personality has a positive impact on BPRS adoption. It indicates that the consumer's psychological and emotional aspect of the brand image has a greater effect on consumer choice. A strong brand personality that reflects consumers' beliefs can enhance the bond between consumers and the bank, thereby raising the propensity to adopt the bank's offerings. As study by [Al-hajla et al. \(2019\)](#), brand personality significantly contributed to consumer adoption of the Islamic market, whereby, in religious Islamic markets, consumers prefer to purchase from brands that correspond to their religious beliefs. [Butt et al. \(2017\)](#) linked brand personality to Islamic finance in terms of halal branding and consumer preference among Muslims. [Gordon et al. \(2016\)](#) noted that, among other attributes of brand personality, liability and proactivity, in their opinion, significantly influence customer perception.

On the contrary, the lack of brand personality can decrease the likelihood they will choose the bank ([Ali et al, 2024; Jatmiko et al, 2024](#)). It implies that the use of BPRS is not only affected by the technical and operational issues, but also by how the consumer perceives the identity and values tied to the BPRS. Thus, it is important for Islamic banks to

improve their brand image in order to improve their accessibility and use to the public and more so to customers who value religion in the services offered (Khasanah & Aditya, 2025). In this study, the first hypothesis states that the religiosity of potential consumers has an impact on the adoption of BPRS, but this was not proven. Despite the fact that religiosity may drive a consumer to select a particular product or service that is compliant with religious norms (Abror et al., 2021), the result shows that, in the context of the BPRS in Indonesia, the adoption of Islamic banking is a decision that cannot be made solely based on a consumer's religiosity. Jatmiko et al. (2024) acknowledged that, although the religiosity element is significant in the consumer's selection of the Islamic bank services, there are other dominating elements, such as service quality, trust, and accessibility. In the meantime, Purwanto et al. (2022) has proven that there is no direct relationship between religiosity and saving behaviour in Islamic banks, although it may considerably affect attitudes.

For instance, BPRS, providing services in rural locations, encounters practical considerations such as accessibility, costs, and service quality, which could lead consumers to choose Islamic banks over traditional banking, rather than simply relying on religious adherence (Hoque et al., 2022; Ali et al., 2024). This implies that for patrons with a higher degree of religious faith, acceptance of Islamic banking products and services is more likely, but for a community, other considerations are more applicable to the socio-economic context and the ease of use of the Islamic bank. Thus, those operating Islamic banks cannot simply depend on religious beliefs, but they are also required to use other practical and operational considerations, which may positively impact the community's usage.

The fourth hypothesis elaborates that the brand personality of Islamic banks impacts the BPRS adoption through the Islamic bank brand personality. This denotes that there is no direct impact of religiosity on the choice of Islamic bank; there is an impact through the brand personality of the Islamic bank that leads to the adoption of BPRS. Alam & Miah (2024) and Hoque et al. (2022) emphasize that a brand image that reflects the religious beliefs of the target market helps reinforce the influence of religiosity on the adoption of Islamic banking services. The brand personality of Islamic banks serves as the variable that explains the relationship between consumer religiosity and the adoption of Islamic banking. This is because highly religious consumers select Islamic bank brands that offer the most reflection of their spiritual values. When consumers are emotionally attached to a brand personality that represents their beliefs and spiritual values, it enhances trust in the Islamic banking service (Romadhani, 2025). Hence, Islamic banks that create a better brand personality with religious value congruence are most likely to improve the uptake of BPRS services, more so in segments of the market with a higher proportion of religious consumers. This points out the need to consider the two variables independently and to consider the interplay of both religiosity and brand personality to explain the adoption of Islamic banks.

The fact that the Islamic banks' brand personality, especially the sincerity dimension, is fundamentally important for the adoption of BPRS has important managerial implications. BPRS management must emphasize developing and continuously portraying this trait of sincerity. This commitment must primarily come from internal Operational Transparency and Ethical Employee Behavior. Managers need to be visible to the community and be transparent, and Sharia (*akad*) marketing and contract pricing need to be simplified so that it is clear to the community. This should strengthen the alliance of honest marketing. Simultaneously, BPRS should institute a significant ethical (*akhlak*) training for their employees, especially those who are at the frontline, because they are the most

important and immediate conveyors of the brand's promise of sincerity. In addition, BPRS should strengthen its community-based Islamic banking model to provide evidence of its Islamic banking model to deepen the emotional bond and trust. This can be realized through supportive community engagement and community participation, especially the management of zakat or *infak* and the Corporate Social Responsibility (CSR) program. By channeling and promoting programs that serve social welfare and philanthropic purposes, BPRS demonstrates that its brand sincerity is not merely a marketing expression but rather a value that is at the core of its operations, and at the same time, it deserves and maintains the loyalty of its very religious customers.

Within the parameters of the current research, Islamic banks' brand personality serves as a moderating variable in the relationship between the consumer's level of religiosity and the use of Islamic banking. This is based on the premise that consumers with higher degrees of religiosity tend to select Islamic bank brands that are representative of their religious values. A consumer believing that a brand personality reflects their values and religious principles will emotionally bond with the personality and rationally trust the Islamic banking services. Therefore, it is assumed that Islamic banks that foster a positive brand personality associated with religious values will increase the patronage of BPRS services and brand personality, particularly in religiously homogeneous markets. This finding elucidates that the spiritual effect on Islamic banking adoption is better understood in the Islamic bank's brand personality and services.

The implications of sincerity, in this case, a sincere Islamic brand personality, relating to BPRS adoption, are robust for BPRS management. BPRS management must actively focus on cultivating and consistently communicating this sincerity trait. This requires a strong internal commitment to integrity, primarily through Operational Transparency and Ethical Employee Behavior. It means clear marketing and fee structures for customers to have a full understanding of the Sharia contracts (*akad*) and thus, to experience honesty. Staff training in ethical conduct (*akhlak*) and comportment to Islamic values would also represent this sincere personality, as employees are the closest and most effective communicators of a brand. BPRS, like other banks, must foster this characteristic in the organization. In addition, to offer solid evidence of commitment to the religious principles of Islam, which develops the emotional and trust dimension, the religion-based BPR banks may use their community-based affiliation. This is possible through Community Engagement, especially in the management of zakat or *infak* and CSR. When banks of religious persuasions prove that their activities are for the social good and not-for-profit, they give evidence that their brand sincerity is a guiding principle rather than a marketing artifact to their very religious clientele.

Conclusion

There is empirical evidence which provides a basis for the conclusions drawn in this study, which illustrates the influence of the brand personality of Islamic banks on the adoption of specialization in BPRS. On the contrary, there is no influence of customer religiosity on the adoption decision. Most importantly, it can be concluded that brand personality acts as a mediator of the relationship between religiosity and the adoption of BPRS services. This indicates that consumers who exhibit a high degree of religious commitment actualize this commitment by adopting the necessary banking services via

their perception of the brand. More importantly, it illustrates the value of the bank's brand with regard to the specification of the BPRS. In this case, the specified BPRS must have an appropriate value in the religiosity, essence, and fundamental operational values. Therefore, there is a need for BPRS to focus on developing and improving their brand personality as well as their overall image. Consequently, BPRS needs to focus on areas that extend far beyond the simple advertising of their Sharia compliance and concentrate on the brand philosophy development. That is a good combination of religiosity and professionalism, which is needed for market enhancement.

Multiple constraints are present in this study, which highlight the need for further research. The first is that the study's uncovering of trends and attitudes amongst existing customers of BPRS brand sakes are useful for BPRS's brand strategy; however, BPRS's customers are primarily BPRS's customers. As a result, the study's findings are likely of limited applicability to the wider public outside of BPRS or the Islamic banking sector. The second is that the study, in addition to brand personality and religiosity, does not study the potential influence of other relevant factors on adoption, such as service quality, customer trust, and social influence. Lastly, the use of a cross-sectional design has the limitation of measuring the relationships between the constructs of the study at a single point in time, such that the design does not afford measurement of the changes in attitudes or behaviors of customers of BPRS towards its adoption over time. Future researchers are urged to consider these gaps by utilizing a longitudinal design, examining other factors such as trust and Islamic financial literacy, and considering different market segments.

Authors' Declaration

The author played a crucial role in developing the idea and designing the study framework. They are responsible for analyzing the data, interpreting the findings, and carefully discussing the results. Additionally, the authors thoroughly reviewed and approved the final version of the study manuscript.

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