

# Integrating Religiosity and Work Ethics: Shaping an Ethical and Productive Work Culture in Muhammadiyah Regional Leadership

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DOI: <http://doi.org/10.33650/al-tanzim.v9i3.12007>

Received: 06 July 2025

Revised: 27 August 2025

Accepted: 22 September 2025

## Abstract:

This study aims to analyze the meaning of religiosity and love of money in shaping an ethical and productive work culture in the Muhammadiyah Regional Leadership of North Maluku during the Industrial Revolution 4.0 era. The study employed a descriptive qualitative method with a purposive sampling technique, involving thirteen Muhammadiyah leaders and administrators. Data were obtained through in-depth interviews, documentation, and open-ended forms, then validated by triangulation and interactive analysis by Miles and Huberman. The results indicate that religiosity plays a crucial role in maintaining honesty, responsibility, and professionalism as a moral control. Spiritual values are practiced through Islamic work ethics, such as trustworthiness, hard work, and a balance between professional and personal interests. On the other hand, love of money is understood ambivalently: as a positive drive to improve work ethic, but potentially harmful if uncontrolled, giving rise to pragmatic and materialistic attitudes. The integration of the two creates a work culture that is adaptive, balanced, and rooted in Islamic values. These findings confirm that the challenges of digitalization and materialism can be overcome by strengthening religiosity as an ethical foundation, enabling Muhammadiyah to build a modern, competitive, and civilized work culture, while prioritizing educational aspects that instill moral values and character in the next generation.

**Keywords:** *Religiosity, Work Culture, Productivity, Islamic Work Ethics, Character Education*

## Abstrak:

Penelitian ini bertujuan menganalisis makna religiusitas dan cinta uang dalam membentuk budaya kerja etis dan produktif di Pimpinan Daerah Muhammadiyah Maluku Utara pada era Revolusi Industri 4.0. Penelitian menggunakan metode kualitatif deskriptif dengan teknik purposive sampling terhadap tiga belas pimpinan dan pengurus Muhammadiyah. Data diperoleh melalui wawancara mendalam, dokumentasi, serta formulir terbuka, kemudian divalidasi dengan triangulasi dan analisis interaktif Miles dan Huberman. Hasil penelitian menunjukkan bahwa religiusitas berperan sentral sebagai kontrol moral dalam menjaga kejujuran, tanggung jawab, dan profesionalisme. Nilai spiritual dipraktikkan melalui etika kerja Islami seperti amanah, kerja keras, dan keseimbangan antara kepentingan profesional dan pribadi. Di sisi lain, cinta uang dipahami secara ambivalen: sebagai dorongan positif untuk meningkatkan etos kerja, tetapi berpotensi negatif jika tidak terkendali sehingga

melahirkan sikap pragmatis dan materialistik. Integrasi keduanya melahirkan budaya kerja yang adaptif, seimbang, dan berakar pada nilai Islam. Temuan ini menegaskan bahwa tantangan digitalisasi dan materialisme dapat diatasi dengan memperkuat religiusitas sebagai landasan etika, sehingga Muhammadiyah mampu membangun budaya kerja modern yang berdaya saing sekaligus berkeadaban, dengan tetap mengedepankan aspek pendidikan yang menanamkan nilai-nilai moral dan karakter pada generasi penerus.

**Kata Kunci:** *Religiusitas, Budaya Kerja, Produktivitas, Etika Kerja Islami, Pendidikan Karakter*

*Please cite this article in APA style as:*

Abbas, D., Fatah, A. A. (2025). Integrating Religiosity and Work Ethics: Shaping an Ethical and Productive Work Culture in Muhammadiyah Regional Leadership. *Al-Tanzim: Jurnal Manajemen Pendidikan Islam*, 9(3), 1003-1015.

## INTRODUCTION

The modern era has brought about significant changes in the way humans work, interact, and manage organisations, driven by the advent of automation, artificial intelligence, and the Internet of Things (IoT). These changes bring not only opportunities but also challenges to work values and ethics (Subhaktiyasa et al., 2024; Zafar & Hussin, 2025). In facing these conditions, religiosity, as a life orientation based on religious teachings, plays a crucial role in maintaining a balance between the use of technology and moral integrity. Religiosity can influence work behaviour and organisational culture, ensuring that technological progress continues to align with spiritual values (Abbas et al., 2020). This aligns with Muhammadiyah's role as an Islamic organisation that consistently instils religious values through practical approaches in society (Qodir et al., 2020).

Religiosity not only regulates human relationships with God but is also reflected in social interactions through honesty, responsibility, and a strong work ethic. Research on Muslim employees in Malaysia shows that religiosity is closely related to competence, personality, leadership, and the creation of a harmonious work environment (Astuti et al., 2020; Aziz et al., 2024). These confirm that religious values can guide professional behaviour, positively impacting productivity. The integration of these values is crucial for addressing the challenges of social inequality, technological advancements, and the need for accountable organisational governance (Karepesina, 2023; Udahemuka et al., 2024). This ensures that cadres can maintain integrity and exercise leadership and service based on a strong spiritual and ethical foundation.

The emergence of a materialistic work culture, driven by the concept of the love of money, requires vigilance, as it can impact work attitudes and individual engagement within the organisation (McKee & Gauch, 2020; Rokhman et al., 2025). Studies show that a view of money can encourage competitiveness and active engagement, but it also risks weakening motivation if misinterpreted. In the context of Muhammadiyah, striking a balance between economic motivation and the value of sincerity is crucial, as pursuing income without religious principles can erode the organisation's sincere work ethic, social service, and missionary spirit (Nwaohiri & Nwosu, 2021). Therefore, controlling the love of money through a spiritual approach is a key strategy to ensure economic motivation remains aligned with Islamic morals.

New challenges and opportunities for developing an adaptive and highly competitive work culture present themselves, requiring the workforce to master

digital skills, think critically, and possess lifelong learning capabilities (Karepesina, 2023; Udaheureka et al., 2024). Wahab (2024) emphasised that an organisation's success in this era is primarily determined by its capacity to provide ongoing training and integrate technology into its operations. Muhammadiyah, as an organisation with an extensive educational network, holds a strategic position in developing human resources who excel in technology while remaining steadfast in moral and religious values. By internalising Islamic work attitudes such as *ihsan* (*excellence in work*), *trustworthiness*, and *ijtihad* (*the ability to innovate for the better*) (Takdir & Munir, 2025), Muhammadiyah can wisely respond to the challenges of globalisation and digitalisation without losing the spiritual roots that underpin its identity.

Muhammadiyah's role in North Maluku is highly strategic, not only as a religious organisation but also as an agent of social, cultural, and educational change that can address the challenges of multicultural and complex regional development. With its strong educational, health, and social advocacy networks, Muhammadiyah bridges spiritual interests with the community's practical needs. Balgies and Suwitho (2022) research reveals that Muhammadiyah's Islamic work culture is founded on the principles of *amar ma'ruf nahi munkar* and *ukhuwah Islamiyah*, which serve as the basis for cadre loyalty and strengthen organisational solidarity. However, its practice is not free from the influence of the love of money phenomenon, which gives rise to a conflict of values between religiosity and material interests.

Meanwhile, Qodir et al. (2020) emphasised that the development of digital technology has changed the work patterns of civil society organisations, including Muhammadiyah, where effectiveness and transparency have increased; however, a tendency towards individualism and commercialisation has also emerged, shifting the orientation of service to a more transactional one. These two studies demonstrate that Muhammadiyah's work culture faces a serious dilemma in the modern era: maintaining consistent religiosity while adapting to economic demands and digitalisation, a condition relevant for further study in the context of Muhammadiyah in North Maluku.

Religiosity positively contributes to ethical and productive work behaviour because religious individuals often view work as a form of worship and a social responsibility. Provides a theoretical contribution by strengthening the understanding that religiosity is not merely a spiritual dimension, but also a conceptual framework that can explain the relationship between religious motivation and ethical work behaviour in the context of modern organisations (Irman et al., 2023; Latipah, 2021). Meanwhile, Theoharakis et al. (2021) found that an orientation toward money (i.e., love of money) influences work motivation, where high ambition often implies neglecting ethical values. The practical contribution of this finding is the need for religious organisations, such as Muhammadiyah, to design work patterns that integrate economic motivation without neglecting moral and spiritual values. By combining these two research findings, this study is important to discuss because it offers new insights into the integration of spiritual and material values in religious organisations, particularly Muhammadiyah in North Maluku, which currently faces challenges related to modernisation, digitalisation, and an increasing materialistic orientation.

This research focuses on answering three main questions: What is the meaning of religiosity for the work culture of PWM North Maluku in the era of the Industrial Revolution 4.0? What is the relationship between the love of money and work culture in the PWM environment, and how can these two values be integrated to form a work culture that is productive, professional, and still based on Islamic ethics?. This research posits that integrating religiosity, work culture, and financial motivation in the PWM North Maluku context is crucial for achieving a productive, professional, and ethically grounded work environment. By understanding the interplay between these factors, this study provides valuable insights for organisations seeking to strike a balance between modern technological advancements and traditional ethical values in the current era.

## **RESEARCH METHOD**

Qualitative research aims to describe and analyse phenomena, social activities, attitudes, and thoughts of individuals and groups (Dźwigoł, 2024). Accordingly, this study employed descriptive qualitative methods to explore the subjective meanings associated with religiosity, love of money, and work culture. Data were obtained through purposive sampling involving thirteen (13) leaders and administrators of the North Maluku Muhammadiyah Regional Leadership relevant to the research context.

Primary data were collected through in-depth interviews, which are effective in capturing respondents' subjective perceptions and experiences, and through filling out a Google form with open-ended questions to enrich the variety of responses (Obregon et al., 2022). To ensure the credibility, consistency, and depth of the data, member checking, follow-up discussions, and triangulation were conducted. Triangulation was conducted by cross-validating the interview results with organisational documents as secondary data, thus verifying the reliability of the information obtained and avoiding researcher interpretative bias.

Data analysis in this study employed Miles and Huberman's interactive data analysis approach. Qualitative data analysis was conducted interactively and continuously until data saturation was reached, when no new data or information was discovered (Maxwell, 2020). According to Miles and Huberman, data analysis activities include data presentation (data display), data reduction, data verification, and concluding.

## **RESULT AND DISCUSSION**

### **Result**

#### **Financial Motivation**

Financial motivation shapes individual work behaviour at the Muhammadiyah Regional Leadership in North Maluku. Financial rewards are often the primary motivator for individuals to improve their performance. Research shows that financial motivation and strong ethical values can create a more productive and professional work environment. Financial motivation plays a significant role in improving the quality of auditors' work. In this context, high professionalism can be achieved if financial motivation is balanced with a strong work ethic. This aligns with the principle that the drive to work hard for financial rewards must be accompanied by an awareness of moral responsibility.

The financial culture that serves as an individual's benchmark for assessing work success also influences professional mindsets and behaviour. Islamic financial institutions that incorporate religious values into their corporate culture have created a productive work environment without compromising ethics and spirituality. While financial motivation is a key driver of good performance, integrity remains a crucial element. Research shows that leaders with high integrity tend to be better able to motivate employees to achieve their goals without compromising moral values and honesty.

Financial motivation plays a pivotal role in shaping individual work behaviour within the Muhammadiyah Regional Leadership of North Maluku. It has been identified as the primary driver for improving performance, with financial rewards often serving as the strongest motivator. As individuals strive to achieve higher productivity, financial incentives are seen as the key to a more efficient work environment. However, the desire for financial gain must be balanced with ethical values to ensure that it does not overshadow moral responsibilities. The application of strong ethical principles in the workplace is critical for achieving high levels of professionalism. Financial motivation, while important, must be coupled with moral awareness to maintain a productive and ethical work environment.

**Table 1. Financial Motivation Indicator**

| <b>Indicator</b>                         | <b>Observation</b>  |
|--|---|
| Primary Motivation                       | Financial rewards are the key motivator for work behavior.                      |
| Impact on Performance                    | Financial motivation improves individual performance.                           |
| Halal Income and Productivity            | Halal income is emphasized to provide peace of mind and productivity.           |
| Religious Values in Financial Motivation | Strong religious values help prevent unethical practices and enhance integrity. |

The findings suggest that financial motivation in the Muhammadiyah Regional Leadership should not solely be viewed as a vehicle for material gain. Instead, it must be part of a broader cultural framework that integrates ethical values. When financial motivation is anchored in spirituality and integrity, it provides both professional and personal benefits. Therefore, balancing material rewards with moral principles ensures that financial motivation does not compromise ethical standards, leading to a harmonious and productive work environment. The findings conclude that while financial motivation significantly influences work behaviour, it must be underpinned by strong ethical and spiritual values. This balance is essential in ensuring that financial rewards do not overshadow the moral responsibilities of individuals within the Muhammadiyah Regional Leadership of North Maluku.

## **Work Ethic**

"Love of Money," or a strong tendency to value money, has been shown to significantly impact the behaviour and work ethics of the Muhammadiyah Regional Leadership of North Maluku. Several research participants confirmed this. Drs. Ishak Jamaludin, M.Pd, Chairman of the Muhammadiyah Regional Leadership Council (DPW) of North Maluku, stated: "We work hard to earn a

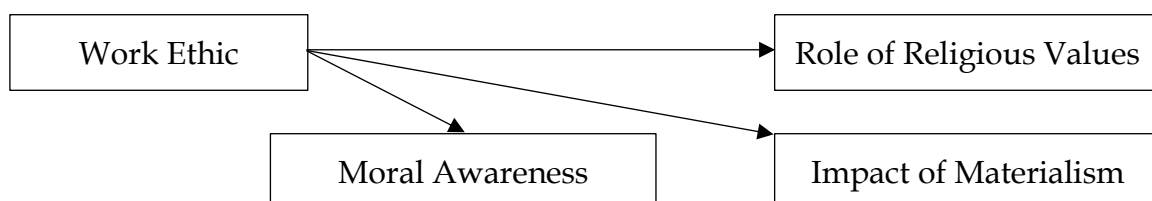


living, but we must not let money make us forget that this work is part of our worship." This statement illustrates a moral awareness that balances financial motivation with spiritual values. These findings confirm that without strong moral control, a materialistic orientation has the potential to override ethical principles.

However, financial motivation does not always lead to negative impacts. Several participants emphasised that financial motivation can coexist with religious values. This was also conveyed by Dr Ishak Jamaludin, Secretary of the DPW. Suleman Saidi, M.Si., a participant, said: "Earning money is obligatory, but the most important thing is that it is halal and brings blessings to the family." Similar views were expressed by other participants, emphasising the importance of integrating financial motivation with spiritual values. One respondent, Treasurer of the Regional Leadership Council (DPW), Prof. Dr Saiful Deni, stated: "If money is the primary goal, it can certainly slip. But if we view work as worship, money is only a means, not an end." The value of "work is worship" serves as a practical guideline to ensure that financial motivations do not conflict with moral principles.

Furthermore, technological developments in the Fourth Industrial Revolution era also present new challenges. In an interview with DPW member Karman La Nani stated: "Technology does make things easier, but it can also tempt people to cheat if they lack self-control." Muhammadiyah emphasises that work orientation is not solely focused on financial gain, but also on deeper spiritual meaning. Thus, the love of money within the Muhammadiyah Regional Leadership of North Maluku can have both positive and negative impacts. Without religious control, financial motivation can override ethical values and undermine integrity. However, when combined with strong religiosity, financial motivation actually encourages individuals to work more diligently, honestly, and professionally. As stated by one participant, Mr Djunaidi Ishak, SE., M.Si.: "Working to earn money must be balanced. We can get the world, but we must not neglect the afterlife." This statement reinforces the understanding that Muhammadiyah's work culture is a modern practice that adapts to the challenges of materialism, yet remains rooted in Islamic spiritual values.

The work ethic within the Muhammadiyah Regional Leadership of North Maluku is deeply influenced by a tendency to value financial success. The belief that "love of money" can impact professional behaviour and ethics is prevalent. While financial success is considered important, it is also emphasised that work should be viewed as part of a larger spiritual practice. This understanding fosters a moral awareness that balances financial ambition with ethical conduct (see Figure 1). The commitment to working with integrity, even in the face of financial pressure, ensures that financial motivations do not corrupt ethical standards.



**Figure 1. Strong Work Ethic**

The research reinforces the idea that a strong work ethic does not solely rely on financial success but is built on the ability to uphold integrity and ethical practices. In Muhammadiyah, work is viewed as an act of worship, and this mindset helps maintain professionalism while upholding moral values. This interpretation suggests that when work is viewed as more than just a financial transaction, the overall work ethic improves, resulting in more meaningful contributions to the organisation. The findings emphasise the importance of balancing financial success with ethical values. Without this balance, financial motivation can easily lead to unethical behaviour. However, when aligned with religious and ethical principles, financial motivation fosters a work environment that is both productive and principled. Therefore, for Muhammadiyah, work ethic must always be underpinned by strong spiritual values, ensuring that financial motivations are pursued in a responsible manner.

### Balance between Religiosity and Materialism

The need to balance religiosity with materialism is crucial in shaping work culture within Muhammadiyah. In the face of increasing materialism, it is essential to retain a strong sense of religious purpose and integrity. Findings show that while material rewards such as money are motivating, the drive for financial success must be counterbalanced by religious values. This balance is necessary to avoid the negative consequences of excessive materialism, such as ethical lapses or loss of moral direction. Leaders within Muhammadiyah emphasise that work must always be seen as a form of worship, and financial success should never become the sole focus.

The leadership's practices demonstrate a clear effort to instil religious values within the work environment. Leaders encourage individuals to view their professional responsibilities through a spiritual lens, ensuring that financial goals do not overshadow the pursuit of moral and ethical principles. This integration of religiosity helps employees navigate the challenges of materialism without losing sight of their moral compass (see Table 2). For Muhammadiyah, the role of religiosity extends beyond guiding personal actions to shaping the broader organisational culture.

**Table 2. Balance Aspect**

| Aspect                        |  | Observation  |
|-------------------------------|--|--|
| Religious Integration in Work |  | Religious values guide professionals to maintain ethical behavior despite financial pressures. |
| Preventing Ethical Lapses     |  | Religiosity prevents materialism from leading to unethical behavior.                           |
| Work Culture Impact           |  | The balance fosters a work culture that is both productive and principled.                     |
| Organizational Success        |  | Aligning material and spiritual goals contributes to a healthier organizational environment.   |

The research findings suggest that maintaining a balance between material pursuits and religious values is not only essential for personal integrity but also for the overall success of the organisation. When financial success is balanced with spirituality, employees are more likely to uphold moral values and contribute to a

positive organisational culture. This alignment of material and spiritual goals enhances both individual and collective work performance, promoting a healthier and more ethical work environment.

The balance between religiosity and materialism is essential for achieving both professional success and moral integrity within Muhammadiyah. The findings indicate that while financial rewards are important, they should not be the ultimate goal. Rather, work must be viewed as a means to fulfil both material and spiritual responsibilities. Therefore, the integration of religious values plays a crucial role in guiding individuals and the organisation as a whole, ensuring that the pursuit of material success does not overshadow the importance of ethical and spiritual growth.

## Discussion

Financial motivation is often considered a key factor driving performance, including in the context of the Muhammadiyah Regional Leadership of North Maluku. Financial incentives can indeed improve work quality, but they must be balanced with strong ethical values to prevent moral deviations (Henry et al., 2023; Liu et al., 2023). Within the Muhammadiyah community, financial motivation is crucial, but it must be accompanied by moral responsibility aligned with Islamic values. Integrating financial incentives with religious values can create a productive work environment while maintaining integrity. Therefore, financial motivation should not be the sole driver of performance; it must be complemented by ethical and spiritual values to create a balanced workplace.

Furthermore, the role of leadership with integrity is crucial to ensuring work motivation remains on track. Leaders with moral principles can encourage member performance without sacrificing ethics (Gürlek, 2020; Tetteh et al., 2023). The view that work is part of worship also fosters a professional attitude grounded in spiritual values. When financial motivation aligns with religious values, the results achieved are not only material success but also inner peace and blessings in every work activity.

The relationship between the love of money and work culture within the Muhammadiyah Regional Leadership of North Maluku shows that the orientation toward money is not always negative. For Muhammadiyah members, money is viewed as a means to fulfil the obligation of earning a living and supporting the family's well-being. This emphasises that earning an income is viewed as part of worship, provided it is done in a lawful manner and in accordance with religious guidance. In Islam, working to earn a lawful livelihood is regarded as a pious deed worthy of worship, as emphasised in the Prophet's hadith, "Seeking lawful sustenance is an obligation after the obligation of worship" (Narrated by Thabrani). Thus, the love of money in the context of Muhammadiyah North Maluku is interpreted as a positive impetus for upholding the value of spiritual responsibility through economic activity.

The findings of this study also show that an uncontrolled love of money has the potential to foster pragmatic, individualistic attitudes and work behaviours oriented solely toward personal gain. However, within Muhammadiyah's work culture, religiosity serves as a moral control mechanism. Religiosity guides



individuals to view money as a trust, not merely a means to satisfy material desires (Muhammad et al., 2019). To prevent the dominance of material values over moral ones, the application of religious values is crucial in shaping the character of individuals with integrity. Research conducted by Djibat et al. (2019) revealed that consistently applied religiosity in the workplace can instil a sense of social and moral responsibility, which in turn helps direct financial motivation in the right direction (Balgies & Suwitho, 2022). Furthermore, understanding that work is part of worship helps individuals view financial motivation as a means, not an end. Research conducted by Pariyanti et al. (2022) highlighted that individuals who understand the spiritual meaning of work are more likely to develop a mindset oriented toward balancing material achievement and moral values.

In the context of Muhammadiyah, religiosity serves as a crucial foundation that encourages leaders to strike a balance between financial motivation and work ethic. By instilling the values of honesty, sincerity, and social responsibility, the Muhammadiyah Regional Leadership of North Maluku can avoid the negative impacts of an excessively materialistic culture. This understanding is also relevant to research showing that employees with more meaningful work goals are more likely to remain with the organisation and contribute positively to their work environment (Baykal, 2020; Karepesina, 2023).

Furthermore, implementing halal financial principles in earning a living not only provides inner peace but also plays a role in increasing public trust in the organisation (Sukriya et al., 2024; Usman & Rahman, 2021). This is key for Muhammadiyah in building an image of a clean and integrated organisation. Therefore, financial motivation is a crucial factor in driving high performance. However, to ensure that this motivation does not compromise moral values, the Regional Leadership believes that organisations like Muhammadiyah must instil strong religious values. This way, individuals will be better equipped to maintain integrity, earn a halal income, and strike a balance between material success and moral responsibility.

The integration of love of money and religiosity in the Muhammadiyah work culture in North Maluku creates a balance between material and spiritual motivations. The love of money stimulates a hard work ethic, while religiosity directs that motivation toward a higher goal, namely blessings and social benefits. The principle of "work is worship" adopted by Muhammadiyah reinforces the understanding that work activities must be carried out honestly, disciplined, and responsibly. This finding aligns with the study by Aydemir and Türkel (2022), which emphasised the importance of religious leadership in building a work culture oriented toward ethics, justice, and social responsibility. Thus, the Muhammadiyah work culture in North Maluku can be understood as a modern practice deeply rooted in Islamic spiritual values, yet adaptive to the challenges of materialism in the global era.

Spirituality serves as a control mechanism, ensuring that financial motivations do not exceed limits but are instead directed toward halal, ethical, and beneficial goals. spiritual leadership can maintain organisational integrity and prevent the dominance of materialism (Subhaktiyasa et al., 2024; Udahemuka et al., 2024). These findings reinforce field research findings that material motivations

can coexist with religious values when managed properly.

For Muhammadiyah in North Maluku, instilling spiritual values in its work culture not only supports individual professionalism but also strengthens the organisation's foundation. Strong religiosity helps cadres maintain integrity, while financial motivation fosters performance that adapts to the demands of the times. Thus, material and spiritual balance plays a dual role: maintaining work ethics while increasing organisational productivity. This pattern serves as a crucial foundation for developing a Muhammadiyah work culture that is competitive, stable, and rooted in strong religious values.

For the Muhammadiyah Regional Leadership in North Maluku, the strategy for implementing an ethical and productive work culture must be rooted in religious values. However, it should be noted that strengthening religiosity does not automatically guarantee the elimination of excessive materialistic practices. The findings suggest that by instilling a strong sense of religiosity within the organisation, individuals can navigate the challenges of materialism without losing sight of their moral compass. These implications are not only important for Muhammadiyah but also for other organisations seeking to integrate financial motivation with ethical and spiritual values to create a more balanced and productive work environment.

## CONCLUSION

This research highlights the importance of striking a balance between financial motivation and ethical and religious values within the Muhammadiyah Regional Leadership of North Maluku. The findings highlight that while financial rewards are a significant motivator for improving performance, they must be coupled with strong moral awareness and religiosity to ensure that material success does not undermine ethical behaviour. The principle of "work as worship" is central in maintaining this balance, allowing employees to remain committed to both their material goals and spiritual responsibilities. Furthermore, the integration of religious values into the work culture helps mitigate the negative effects of materialism, ensuring that ethical principles are upheld.

The findings suggest that organisations like Muhammadiyah can achieve both high performance and moral integrity by fostering a culture that values financial motivation alongside ethical and spiritual growth. The study primarily relies on qualitative data from interviews, which may be subject to personal biases and limited in capturing the broader quantitative impact of financial motivation and religiosity. Future studies could also incorporate quantitative methods to measure the direct impact of financial motivation on performance, providing a more comprehensive analysis of its effects.

## ACKNOWLEDGMENTS

We thank the Muhammadiyah Central Leadership, through the Directorate of Higher Education, Research, and Development (DIKTILITBANG), for their trust in providing grant funding. Special thanks are also due to the Chairperson and Rector of Muhammadiyah University of North Maluku (UMMU) and the UMMU Institute for Research and Community Service (LP3M) for their support in enabling the timely completion of this research.

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