

Productive Waqf: Realizing Economic Independence for the Ummah Through Innovative Waqf Asset Management

**Hisam Ahyani^{1*}, Ending Solehudin², Nandang Najmudin³, Mustofa⁴,
Tatang Astarudin⁵, Naeli Mutmainah⁶, Sultan Tirta Muftaba⁷, Ali Mutakin⁸, Saepudin⁹,
Agus Supriadi¹⁰, Muhamad Buchori¹¹, Muhamad Mudzakkir¹², Ihwanul Muadib¹³,
Abdul Rahim¹⁴, Arwansyah bin Kirin¹⁵, Muhammad Safdar Bhatti¹⁶**

¹ Institut Miftahul Huda Al-Azhar Kota Banjar, Indonesia

^{2,3,4,5} UIN Sunan Gunung Djati Bandung, Indonesia

^{6,7} Lembaga Riset dan Inovasi Yayasan As-Syaeroji, Kota Banjar, Indonesia

⁸ Sekolah Tinggi Agama Islam Nurul Iman, Parung Bogor, Indonesia

^{9,10,11,12,13} Universitas PTIQ Jakarta, Indonesia

¹⁴ Sekolah Tinggi Agama Islam Asy-Syafi'iyah Nabire, Papua Tengah, Indonesia

¹⁵ Universiti Tun Hussein Onn Malaysia

¹⁶ The Islamia University of Bahawalpur, Pakistan

*Corresponding Author: hisamahyani@gmail.com

nandangnajmudin13@gmail.com

endingsolehudin@uinsgd.ac.id

mustofahasan@uinsgd.ac.id

astarudin@uinsgd.ac.id

naelimutmainah77@gmail.com

sultanmuftaba.04@gmail.com

alimutakin@stai-nuruliman.ac.id

saepudin@mhs.ptiq.ac.id

agus.supriadi@mhs.ptiq.ac.id

muhamadbuchori@mhs.ptiq.ac.id

muhammad-mudzakkir@mhs.ptiq.ac.id

ihwanulmuadib@mhs.ptiq.ac.id

abduhrahimaddary@gmail.com

arwansyah@uthm.edu.my

safdarbhatti2001@gmail.com

Abstract: *Productive waqf is an increasingly relevant concept for optimizing the potential of waqf assets to support the economic independence of the ummah. In Indonesia, the management of productive waqf has the potential to become a solution for strengthening the economy of society by utilizing waqf assets sustainably. This paper discusses the implementation of productive waqf in Indonesia, particularly at the Kenazhiran Institution (LK) PBWI Sumbar, as a case study. In this study, we explore how waqf can be managed productively to provide social and economic benefits, as well as support religious activities. The method used in this study includes literature review and field observations of best practices in the management of productive waqf. The results show that with good management, productive waqf can be an essential pillar in empowering the economy of the ummah, providing sustainable benefits that reach various sectors of life.*

Keywords: productive waqf; economic independence; empowerment of the ummah; waqf management; waqf innovation

1. Introduction

Waqf, as a charitable endowment in Islamic law, has been recognized for centuries as a significant mechanism for supporting various community-based social, educational, and religious projects (Bwi.go.id, 2025; Pramesti, 2025). While traditionally associated with land or property donation, the concept of productive waqf has garnered increased attention in the context of economic development, particularly in developing nations like Indonesia. Productive waqf aims to generate sustainable income through the economic use of donated assets, rather than simply preserving them for charitable purposes (Abdulahanaa, 2021). This approach has the potential to support long-term economic empowerment by enabling the continuous generation of funds that can be reinvested into community development projects (Ahyani et al., 2025; Bining et al., 2024).

The digital transformation of waqf management has also been a focus of recent discussions. Technological advances can enhance transparency, broaden access to waqf funds, and ensure more efficient distribution of resources. By integrating modern digital tools, waqf institutions can improve their operations, attract greater public participation, and more effectively manage assets (Adinugraha et al., 2024; Akmal & Usmani, 2024). This transformation aligns with broader Islamic economic reforms that seek to combine Islamic values with modern economic systems to foster social welfare and financial inclusion (Azmi et al., 2024; Faisal et al., 2024).

One of the central tenets guiding the growth of waqf is the concept of Maqasid al-Shariah (objectives of Islamic law), which ensures that the practices and outcomes of waqf activities align with Islamic values such as justice, equity, and the public good. Scholars argue that Maqasid al-Shariah offers a robust framework for guiding productive waqf towards sustainable development (Baining et al., 2024; Ghozalie et al., 2020). By focusing on these objectives, productive waqf becomes not just a tool for charity but a vehicle for sustainable social and economic growth.

Indonesia, with its significant Muslim population, has taken steps to develop waqf-based economic ventures, recognizing their potential to alleviate poverty and stimulate regional development. The country's legal and regulatory frameworks have been evolving to better accommodate innovative waqf practices (Hamzah et al., 2024; Jannah et al., 2020). However, despite these advancements, there are significant challenges in the implementation of waqf, particularly in terms of legal clarity, community involvement, and the effective management of assets (Mustofa et al., 2025; Zawawi et al., 2023).

Productive waqf is particularly important in the context of Halal tourism, where waqf can play a pivotal role in funding tourism-related infrastructure and services that align with Islamic values. Several studies have explored the potential of waqf in the development of Halal tourism as a growing sector, with some proposing frameworks for integrating waqf into the tourism industry to promote both economic development and religious tourism (Primadona et al., 2025; Hamzah et al., 2024). This integration presents an opportunity to align Islamic economic principles with the global tourism market.

At the institutional level, the implementation of productive waqf is often hindered by a lack of clear guidelines and legal support. Studies have highlighted the need for comprehensive reforms to foster better management practices, clarify the legal status of waqf assets, and ensure that the funds are used effectively for long-term benefits (Harisudin, 2015; Jufri et al., 2024). Furthermore, there are also concerns about the ethics of waqf management, with a need for regulations that promote accountability and transparency (Faisal et al., 2024; Jubaedah et al., 2025). One notable example of successful productive waqf in Indonesia is the Kenazhiran Institution (LK) PBWI Sumbar in West Sumatra. This institution has demonstrated how productive waqf can be implemented to foster economic growth in the local community. Through the management of waqf assets, LK PBWI Sumbar has generated income that supports various development projects, including education, healthcare, and infrastructure (Siddiq

et al., 2025). This case study highlights the potential of waqf to improve community welfare while aligning with Islamic economic goals (Azmi et al., 2024; Faisal et al., 2024).

The issue of legal frameworks for waqf management is pivotal to the success of productive waqf initiatives. Scholars argue that a stronger regulatory framework is necessary to ensure that waqf assets are not only managed effectively but also align with the values of Maqasid al-Shariah (Akmal & Usmani, 2024). Recent discussions have proposed that reforms in Islamic finance laws could support productive waqf management by incorporating more flexible investment strategies that still adhere to Sharia principles (Faisal et al., 2024; Ghozalie et al., 2020). In conclusion, the future of productive waqf in Indonesia depends on several factors, including the development of appropriate legal frameworks, the use of digital tools, and the active participation of communities. There is a pressing need for ongoing legal reforms, educational initiatives, and the integration of new technologies to enhance the effectiveness of waqf as a tool for economic empowerment and sustainable development (Azmi et al., 2024; Baining et al., 2024).

Waqf, as an Islamic philanthropic instrument, has been growing rapidly, both in productive and conventional forms. In Indonesia, the potential of waqf for economic empowerment through digitalization and sharia-based management is gaining more attention, particularly in supporting the development of halal tourism and community-based social-economic development. Although some countries, including Indonesia, have made efforts to optimize waqf as a productive fund source, there exists a significant research gap regarding the regulatory implementation, asset management, and community participation in waqf management. Several studies also highlight the lack of understanding of how waqf can be aligned with the modern economic development while maintaining the principles of Maqasid al-Shariah, which emphasize social and economic sustainability (Abdulahanaa, 2021; Azmi et al., 2024).

The research questions in this study include how can productive waqf be implemented in the halal tourism sector in Indonesia, and what are the main challenges faced in the application of waqf regulations and its sustainable management? The objective of this research is to identify an effective waqf management model that supports halal tourism and local economic development, with a focus on legal frameworks and practical aspects in Indonesia. This study will also assess how digital technology and regulatory reforms can facilitate more transparent and efficient waqf management, and explore the role of Maqasid al-Shariah in ensuring the sustainability of these waqf programs (Baining et al., 2024; Faisal et al., 2024).

The benefits of this research are to provide practical insights for waqf managers and relevant stakeholders in designing a more sustainable waqf management strategy that aligns with sharia principles. Furthermore, the findings are expected to serve as considerations for policymakers in drafting adaptive waqf regulations that accommodate modern technological and economic developments. The urgency of this research is high, given the huge potential of waqf to reduce poverty and enhance economic empowerment, especially in sectors related to halal tourism and community-based development. By addressing the regulatory and managerial challenges, this research aims to promote more efficient and sustainable waqf management, enabling waqf to play a key role in strengthening sharia economics in Indonesia (Ghozalie et al., 2020; Jannah et al., 2020).

This study employs a qualitative approach aimed at exploring and analyzing the role of waqf in the development of halal tourism in Indonesia, specifically focusing on the legal frameworks, management strategies, and the integration of digital tools. To gain an in-depth understanding of this phenomenon, the research uses document analysis, reviewing literature, laws, regulations, and existing studies related to waqf and halal tourism. This method allows for the synthesis of existing knowledge

and the identification of gaps in current policies and practices. Additionally, the study will examine the use of digital technology in waqf management to explore its potential to enhance transparency, efficiency, and sustainability in the halal tourism sector.

In addition to document analysis, interviews will be conducted with key stakeholders involved in waqf management, including legal experts, policymakers, halal tourism practitioners, and community leaders. These interviews aim to gather valuable primary data that offers insights into the practical challenges and opportunities in implementing waqf as an economic development tool within tourism. Participants will be selected using purposive sampling to ensure that individuals with relevant expertise and experience are included in the study. The findings from the interviews will complement secondary data from document analysis and help form a comprehensive understanding of the issues related to waqf and halal tourism. The study will focus on Lembaga Kenazhiran (LK) PBWI Sumbar, located in West Sumatra, as the case study for this research.

The research will be conducted from November 2nd to November 30th, 2025, with data collection taking place exclusively within the context of Lembaga Kenazhiran (LK) PBWI Sumbar. The study will utilize thematic analysis to examine recurring themes, patterns, and issues emerging from both the literature and interview data. This approach will provide a deeper understanding of the barriers to effective waqf management and explore possible solutions, such as the use of digital platforms and Sharia-compliant models, to further develop halal tourism. Through triangulation of qualitative data from various sources, the research aims to provide evidence-based recommendations for improving waqf management and promoting its role in the sustainable development of halal tourism in Indonesia, ensuring alignment with Sharia principles.

Results and Discussion

The Role of Productive Waqf in Economic Independence and Community Empowerment

Productive waqf presents a significant opportunity to create self-sustaining economic models within communities, moving beyond traditional charitable uses to become vehicles for economic empowerment. By utilizing waqf assets to generate income, communities can reduce their dependence on external funding and build financial independence, especially in religious institutions. Productive waqf can take various forms, from retail units like Waqf Mart to innovative ventures such as massage chairs and fish farming, each contributing to both the economic sustainability of religious institutions and broader community development.

One notable example of this is Waqf Mart, a retail unit established on waqf land, designed not only to meet the daily needs of the community but also to generate a steady income stream that supports mosque operations and other religious activities. These projects demonstrate how waqf can be utilized as a tool for entrepreneurship and economic empowerment, providing a sustainable source of revenue that benefits both religious institutions and the communities they serve. This model highlights the potential for scaling up such initiatives across various regions, particularly in areas where access to external financial resources may be limited.

In addition, Waqf Massage Chairs represent an innovative income-generating tool in mosques, providing comfort to visitors while generating revenue for mosque upkeep. This model has proven to be successful in urban and rural mosques alike, creating a simple yet effective way to support the financial sustainability of religious institutions. Similarly, Waqf Fish Ponds, particularly the Nila fish ponds, offer a dual benefit: they provide economic returns through aquaculture while also serving as an educational platform for local communities, teaching sustainable farming practices. These projects contribute to food

security, offer local employment, and align with the broader goals of economic independence within the community.

Together, these examples illustrate the multifaceted nature of productive waqf and its role in fostering economic self-reliance, particularly in Indonesia's Islamic communities. By using waqf assets for income generation, communities can achieve financial independence from external donors, while still supporting religious, social, and educational initiatives. The potential for these models to scale and adapt to different regions and needs further underscores their importance in creating a more sustainable and resilient economic ecosystem that aligns with Islamic values of social equity and responsibility.

These productive waqf models not only demonstrate the potential of Islamic finance principles to support local economic development but also underscore the urgency of incorporating these practices into broader economic policies. By empowering religious institutions to manage their own resources effectively, Indonesia can create a more inclusive and self-reliant society, paving the way for broader economic growth that is equitable and sustainable.

Productive Waqf Models at Lembaga Kenazhiran (LK) PBWI Sumbar: Innovations for Economic Empowerment

Based on field observations, several productive waqf units are managed by the Lembaga Kenazhiran (LK) PBWI Sumbar, including Wakaf Mart, which is a retail unit designed to strengthen the economic welfare of mosque congregants and support various social and religious programs. Wakaf Mart provides essential goods and commodities to the surrounding community, while also serving as a stable source of income for the mosque. This initiative not only serves the local needs but also generates consistent revenue that can be reinvested into the mosque's activities and social programs, contributing to its long-term sustainability.

Additionally, LK PBWI Sumbar manages the Wakaf Massage Chairs, a facility located within the mosque that offers comfort to the congregants. Beyond providing physical comfort, the massage chairs function as a regular income source that supports the mosque's operational costs. This model exemplifies how seemingly simple facilities can also serve dual purposes, benefiting both the well-being of individuals and the financial sustainability of religious institutions.

LK PBWI Sumbar has also developed a Waqf Tilapia Fish Pond, utilizing the mosque's land to establish a tilapia fish farming program. This initiative provides tangible economic benefits through the sale of fish, as well as serving as an educational platform for the local community on sustainable fish farming practices. The pond also contributes to the mosque's financial self-sufficiency, showing how the strategic use of land assets can create a profitable, sustainable model that aligns with Islamic principles of community empowerment.

Lastly, there is the Family Play Area, a recreational facility designed to offer comfort and enjoyment to visitors and their families, while also contributing economically to the mosque's management. This facility not only enhances the mosque's ability to serve as a community hub but also generates additional revenue that can be used to fund religious and social activities. The integration of leisure facilities within a mosque setting exemplifies a holistic approach to mosque management, combining welfare, social, and economic objectives.

These innovations developed by LK PBWI Sumbar serve as a concrete example of how productive waqf can be utilized to improve the economic welfare of the community. By utilizing waqf assets productively, these initiatives provide social, religious, and economic benefits, while simultaneously strengthening the local economy. This approach serves as a potential model that can be adapted and implemented in various regions across Indonesia, tailored to local conditions. With effective

management, these waqf initiatives can contribute to economic independence for the Muslim community and reduce dependence on external aid, promoting long-term sustainability and empowerment.

Table 1: Productive Waqf Units Managed by LK PBWI Sumbar

Waqf Unit	Purpose	Impact
Wakaf Mart	Retail unit providing essential goods to the community	Strengthens mosque economy, supports social and religious programs
Wakaf Massage Chairs	Provides comfort to mosque-goers	Generates routine income for mosque operations
Wakaf Tilapia Fish Pond	Sustainable fish farming on mosque land	Provides economic benefits, educates community on fish farming
Family Play Area	Recreational space for families	Enhances community engagement, generates revenue for mosque management

Challenges and Opportunities in the Management of Productive Waqf

Despite the enormous potential of productive waqf, there are several challenges in its management. One of the main obstacles is the lack of public understanding regarding the concept of productive waqf and how to optimize waqf assets for economic benefit. Many people are still unfamiliar with the practical application of productive waqf, which can limit its effectiveness and widespread implementation. Educational campaigns and community outreach programs are essential to raise awareness and foster a greater understanding of how productive waqf can be used to benefit both religious and economic development.

Another significant challenge is regulation and policy. There is a need for improvements in the regulatory framework that governs the management of productive waqf, particularly concerning the legal standing and transparency of operations. Clear and supportive regulations will encourage greater trust and participation from the public, ensuring that waqf assets are managed efficiently and transparently. While the government has made efforts to improve these areas, more work is needed to ensure the legal and financial systems are conducive to the growth of productive waqf.

Lastly, the human resource aspect remains a challenge. Managing productive waqf requires skilled individuals who are trained in asset management and business operations. However, there is a shortage of professionals with the necessary expertise in many traditional waqf institutions. To overcome this issue, institutions should invest in training programs and capacity-building efforts to ensure that staff members possess the skills needed for effective management. Collaboration with universities and business development programs could also help build a pool of skilled human resources.

On the other hand, the growing opportunities in productive waqf are highly promising, particularly with the support of the government, waqf institutions, and the digitalization of financial systems. One of the most promising developments is the rise of cash waqf, which has gained popularity as a tool for strengthening the financing of productive waqf initiatives. Cash waqf can be more easily managed and distributed, enabling waqf institutions to fund various projects such as social enterprises, educational programs, and health initiatives, all of which can significantly contribute to the economic empowerment of communities.

The role of digital technology in the management of waqf is another key opportunity. By integrating digital platforms for fundraising and asset management, waqf institutions can reach a wider

audience and attract more donors. Online platforms also offer enhanced transparency, allowing donors to track the impact of their contributions. Digitalization of waqf assets, such as using blockchain for accountability or crowdfunding for waqf-based projects, could significantly boost the sector's capacity to generate sustainable economic outcomes.

Strategic Approaches for Optimizing Productive Waqf Management

To address the challenges and maximize the opportunities in managing productive waqf, several strategic approaches are essential. First, it is crucial to improve public education and awareness about productive waqf. Public seminars, workshops, and media campaigns can be used to educate the community on how productive waqf works and how it can be a tool for both social and economic empowerment. Collaboration with educational institutions, religious leaders, and community-based organizations can help disseminate this knowledge and encourage greater participation.

Another key strategy is to strengthen regulatory frameworks that govern the management of waqf assets. This involves not only improving existing laws but also ensuring their alignment with modern business practices. For example, regulations should address issues such as asset valuation, income generation, tax incentives, and transparency in reporting. Clear and supportive legal frameworks will build trust in waqf institutions and encourage investment in productive waqf ventures. Efforts to simplify bureaucratic processes and provide tax relief for donors and investors in productive waqf should also be prioritized.

The development of human resource capacity is another critical area that requires attention. To ensure effective management of productive waqf, institutions need to invest in training programs for waqf managers, with a focus on business management, entrepreneurship, and financial literacy. Establishing partnerships with universities, business schools, and vocational training centers can help build a workforce with the necessary skills to oversee waqf operations effectively. These programs should also cover ethical investment principles in line with Islamic finance, ensuring that the management of waqf remains true to its religious and moral values.

Another essential approach is the utilization of technology to streamline and enhance waqf management. Digital tools such as mobile applications, online platforms, and blockchain technology can be harnessed to manage and monitor waqf assets. These platforms can facilitate better tracking of waqf funds, ensure greater accountability, and expand fundraising opportunities. By leveraging technology, waqf institutions can tap into the global Muslim population, encouraging greater participation and investment in waqf initiatives. Crowdfunding and digital payment systems can also increase the accessibility of cash waqf, enabling Muslims from all over the world to contribute to waqf projects.

Finally, collaboration between waqf institutions, government, and the private sector is essential for creating a supportive ecosystem for productive waqf. Government bodies can provide financial and regulatory support, while the private sector can offer expertise in management and investment. Partnerships between waqf institutions and corporations could lead to the development of sustainable business ventures that generate income for the waqf while also contributing to the local economy. Public-private partnerships in waqf projects could also provide innovative solutions to some of the financial and operational challenges faced by waqf institutions.

By adopting these strategies, the potential of productive waqf to contribute to economic empowerment, community development, and social justice can be fully realized. It is imperative that all stakeholders, including religious leaders, community members, and policymakers, work together to ensure that waqf can meet its full potential in the modern era.

Future Prospects for Productive Waqf in Indonesia

The future prospects for productive waqf in Indonesia appear highly promising, particularly given the growing awareness and support for this form of economic empowerment. As the largest Muslim-majority country in the world, Indonesia holds tremendous potential to harness the power of waqf to drive social, economic, and community development. The increasing interest in halal industries, such as halal tourism, halal food, and Islamic finance, presents an excellent opportunity to integrate waqf as a key player in these sectors. By strategically linking waqf with these industries, it can become a sustainable and impactful source of funding for both community initiatives and economic development projects.

One of the most exciting prospects for productive waqf in Indonesia is its potential to serve as a vehicle for financial inclusion. Many Indonesians, especially those in rural or underserved areas, do not have access to traditional financial services. However, with the help of digital platforms and cash waqf models, waqf can provide an alternative form of investment and economic participation. For example, small-scale investors and community members can contribute to a collective waqf fund through mobile apps, enabling them to support large-scale waqf projects that generate returns for the community. This form of inclusive finance can play a key role in reducing economic disparities and offering opportunities for people who may not otherwise have access to conventional financial products.

Moreover, the integration of waqf into modern development projects presents a significant opportunity for economic empowerment in urban and rural areas alike. By aligning waqf with infrastructure projects such as affordable housing, educational institutions, and healthcare facilities, waqf can directly address pressing social needs while also generating sustainable revenue streams. Such projects would not only benefit the community but also create a robust model for productive waqf that can be replicated in other regions. Additionally, waqf could be used to support small- and medium-sized enterprises (SMEs), which are critical drivers of economic growth in Indonesia. By investing waqf funds into the growth and development of SMEs, these businesses can thrive while simultaneously contributing to the well-being of the local community.

In the long term, the sustainability and scalability of productive waqf will rely heavily on the development of strong institutions and networks that support waqf initiatives. These institutions need to be capable of managing large, diverse portfolios of waqf assets and ensuring that they are deployed in ways that generate maximum social impact and financial return. Furthermore, creating awareness and advocacy campaigns about the benefits of productive waqf is essential to fostering a culture of giving and investment in Indonesia. Local religious leaders, community organizations, and academic institutions should play a key role in promoting the understanding of waqf and its potential to address long-term economic challenges.

With the increasing interest in digital waqf platforms and innovative funding models, Indonesia is well-positioned to take a leadership role in integrating waqf into the global economy. By leveraging its growing tech-savvy population and increasingly connected society, Indonesia can serve as a model for other Muslim-majority countries in creating a sustainable, effective waqf ecosystem. Digital waqf solutions, such as online zakat and crowdfunding platforms, can increase global participation and transparency, making waqf a truly international instrument for economic empowerment.

In conclusion, while challenges in productive waqf management remain, the future for this sector is filled with immense potential. If the right policies, regulations, and strategies are put in place, productive waqf can not only provide economic benefits but also contribute to broader social change. The collaboration between government bodies, waqf institutions, businesses, and communities will be pivotal in shaping the future of productive waqf in Indonesia and beyond.

Conclusion

Based on the findings of this study, the management of productive waqf conducted by Lembaga Kenazhiran (LK) PBWI Sumbar at Masjid Raya Syekh Ahmad Khatib Alminangkabawi shows significant potential in creating a positive economic impact for the surrounding community. The productive waqf units, such as Wakaf Mart, Waqf Massage Chairs, Waqf Fish Pond, and Family Play Area, have effectively contributed not only to social and religious aspects but also to the economic empowerment of the community. Each unit serves a dual purpose, providing direct benefits to the mosque's congregants and the surrounding community, while also generating income to support the mosque's operations.

However, several challenges were identified that need to be addressed in order to improve the effectiveness of productive waqf management. The main challenges include the lack of public understanding regarding the concept and benefits of productive waqf, insufficient regulations governing its management, and a lack of trained human resources in asset and business management. Nevertheless, with support from various stakeholders, including the government, waqf institutions, and the application of digital technologies, there are significant opportunities for further development of productive waqf.

In response to the research questions, it can be concluded that the management of productive waqf, based on Islamic principles, can serve as an effective alternative to improving the welfare of the community while also making a tangible contribution to local economic development. With the right approach in terms of management and regulatory development, productive waqf has the potential to become a more widespread and sustainable instrument for strengthening the economy of the community, creating economic independence, and reducing reliance on external aid. Therefore, the development of productive waqf must be continuously encouraged through innovative approaches, collaboration among various stakeholders, and the utilization of technology to accelerate and expand its positive impact.

Acknowledgement

We would like to express my sincere gratitude to all individuals and institutions that have supported this research. Special thanks to Lembaga Kenazhiran (LK) PBWI Sumbar, particularly the management of Masjid Raya Syekh Ahmad Khatib Alminangkabawi in Padang, for their cooperation and valuable insights during the fieldwork. I am also grateful to the government institutions, academic experts, and staff members who contributed their knowledge and assistance, making this study possible. Lastly, I would like to extend my heartfelt appreciation to my family and friends for their continuous encouragement and support throughout the research process.

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