

The Effect of Service and Competence on The Performance of The Commissioners of The Code of Ethics Enforcement Commission of Muhammadiyah University of Makassar

Sulaiman¹, Edi Jusriadi², Andi Jam'an³

^{1,2,3}Master of Management Study Program, Postgraduate Program, Muhammadiyah University of Makassar, Indonesia
Email: sulaimanisa011@gmail.com, edi.jusriadi@unismuh.ac.id, andi.jam'an@unismuh.ac.id

Keywords:

Service, Competence,
Commissioner Performance,
Enforcement Commission, Code
of Ethics

Abstract

This study aims to determine the influence of service and competence on the performance of commissioners of the Code of Ethics Enforcement Commission at Muhammadiyah University of Makassar. This research method is quantitative. Based on the research results and discussions regarding the influence of service and competence on the performance of commissioners of the Code of Ethics Enforcement Commission at Unismuh Makassar, it is concluded that service has a positive and significant effect on commissioner performance. This is proven by the hypothesis test: the calculated t-value for service is $4.408 > \text{the table t-value of } 0.166$, with a sig. value of $0.004 < \text{the significance level } (0.05)$. Competence has a positive and significant effect on commissioner performance. This is proven by the hypothesis test: the calculated t-value for commissioners is $8.557 > \text{the table t-value of } 0.166$, with a sig. value of $0.000 < \text{the significance level } (0.05)$.

INTRODUCTION

In the context of modern organizations, particularly in higher education, service quality and individual competence are two crucial factors in determining an institution's effectiveness. As an institution that upholds Islamic values and professionalism, the University of Muhammadiyah Makassar has a Code of Ethics Enforcement Commission, which functions to maintain the integrity of its academic community by overseeing the implementation of academic ethics. Commissioners in this commission are expected to provide professional service and possess adequate competence in carrying out their duties. In efforts to realize good university governance, the aspect of human resource performance is a crucial element that cannot be ignored.

Performance is the main indicator of an individual or institution's success in carrying out their duties, responsibilities, and contributing to the achievement of the institution's vision and mission. Within higher education, particularly in ethical code enforcement bodies such as the Code of Ethics Commission of Muhammadiyah University of Makassar, performance is not only assessed from administrative and technical aspects, but also from consistency in upholding moral values, integrity, and professionalism. In the context of the Code of Ethics Commission Commissioner at Muhammadiyah University of Makassar, performance includes effectiveness in carrying out tasks such as receiving and processing complaints of ethical code violations, collecting evidence, conducting clarification, and providing recommendations for sanctions or rehabilitation to the parties involved. This is in line with the duties and functions of the Ethics and Advocacy Honorary Council (DKEA) of Muhammadiyah University of Makassar.

In the context of the Code of Ethics Commission at Muhammadiyah University of Makassar, performance encompasses effectiveness in carrying out tasks such as receiving and

processing complaints of code of ethics violations, gathering evidence, conducting clarifications, and providing recommendations for sanctions or rehabilitation to involved parties. This aligns with the duties and functions of the Ethics and Advocacy Honorary Council (DKEA) of Muhammadiyah University of Makassar.

Service in higher education is a series of activities that occur in direct interactions between students and academic or administrative staff, aimed at meeting students' academic needs. According to Khairina & Masitoh (2022), service in higher education refers to the overall efforts made by institutions to meet students' academic and non-academic needs, including administrative and guidance services. These services must meet high quality standards to ensure that students receive an optimal academic experience. Effective and quality service depends not only on available resources but also on the competence of the individuals involved in the process. Competence, in this case, refers to a set of skills, knowledge, and attitudes that enable an individual to successfully perform a specific task or role, which directly affects the outcome of the service provided. Therefore, competency development is a crucial aspect in ensuring improved service quality in various sectors, from public services to the business sector. Spencer and Spencer (1993) cited in Bhatnagar et al., (2020) state that competence is a basic characteristic of a person that results in effective and superior performance in a job or role. Competence includes the combination of knowledge, skills, abilities, behaviors required to perform a task successfully.

As challenges and dynamics within the campus environment evolve, particularly in the enforcement of ethics, there is a need to understand the extent to which the capacity and competency of commissioners support the implementation of their duties. Several positions within the organizational structure are filled by individuals with diverse academic backgrounds. This situation opens up space for an examination of the relationship between commissioners' competencies and their performance in carrying out ethics and advocacy duties.

Based on the background description, the author is interested in conducting research aimed at determining the extent to which service and competence influence the performance of KPKE commissioners at Muhammadiyah University of Makassar. This research is expected to provide an empirical contribution to the development of institutional policies, particularly in improving the quality of human resources and the effectiveness of the implementation of ethical duties within the university environment.

METHODS

This study uses a quantitative approach with a causal-comparative research design. The quantitative approach was chosen because it allows for objective measurement of variables and analysis of relationships between variables using inferential statistics. The causal-comparative design is used to identify and analyze the influence of independent variables, namely service and competence, on the dependent variable, namely commissioner performance. Participants in this study were 139 employees of Muhammadiyah University of Makassar selected using simple random sampling techniques. Data were collected through observation activities, questionnaire distribution, and documentation studies. Various techniques for data analysis in this study include descriptive analysis, research instrument testing consisting of validity and reliability tests, classical

assumption tests, namely normality tests, multicollinearity tests and heteroscedasticity tests, multiple linear regression analysis, and hypothesis testing through partial t-tests, simultaneous F-tests, and determination tests (R²).

RESULTS AND DISCUSSION

Results

1. Research Instrument Test Results

a. Validity Test

The following is the output of validity in the research, namely:

Table 1. Validity Test Results

Variables	Statement Items	Validity		Information
		R Count	R Table	
Service Quality (X1)	X1.1	0.656	0.166	Valid
	X1.2	0.602	0.166	Valid
	X1.3	0.625	0.166	Valid
	X1.4	0.665	0.166	Valid
	X1.5	0.646	0.166	Valid
	X1.6	0.576	0.166	Valid
	X1.7	0.700	0.166	Valid
	X1.8	0.612	0.166	Valid
	X1.9	0.681	0.166	Valid
	X1.10	0.679	0.166	Valid
Competence (X2)	X2.1	0.728	0.166	Valid
	X2.2	0.648	0.166	Valid
	X2.3	0.624	0.166	Valid
	X2.4	0.632	0.166	Valid
	X2.5	0.690	0.166	Valid
	X2.6	0.630	0.166	Valid
	X2.7	0.621	0.166	Valid
	X2.8	0.712	0.166	Valid
Performance (Y)	Y. 1	0.719	0.166	Valid
	Y. 2	0.662	0.166	Valid
	Y. 3	0.668	0.166	Valid
	Y. 4	0.649	0.166	Valid
	Y. 5	0.703	0.166	Valid
	Y. 6	0.640	0.166	Valid
	Y. 7	0.594	0.166	Valid
	Y. 8	0.603	0.166	Valid
	Y. 9	0.546	0.166	Valid
	Y. 10	0.639	0.166	Valid
	Y. 11	0.648	0.166	Valid
	Y. 12	0.552	0.166	Valid

Source: SPSS 23 data processing (June, 2025)

From the validity test table presented previously, it shows that in the validity test with

the questionnaire indicator The influence of service and competence on the performance of the commissioners of the Muhammadiyah University code of ethics enforcement commission, the results obtained for the overall r count value $> r$ table, namely. Therefore, it is concluded that all the items in the research questionnaire are declared valid.

b. Reliability Test

In this study, the results of the reliability test are described in the table and interpretation:

Table 2. Reliability Test Results

Reliability Test Results			
Variables	Cronbach Alpha	Reliability Standards	Information
X1	0.832	0.60	Reliable
X2	0.815	0.60	Reliable
Y	0.866	0.60	Reliable

Source: SPSS 23 data processing (June, 2026)

Based on the results table obtained after the reliability test, it shows that for variables X1, X2 and Y, further testing can be carried out or all variables show reliable values, namely above the reliable standard, namely 0.70.

2. Classical Assumption Test Results

a. Normality Test

The findings from the normality test of the research data are shown in the table and interpretation:

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		139
Normal Parameters	Mean	0
	Standard Deviation	2.31726226
Most Extreme Differences	Absolute	0.084
	Positive	0.081
	Negative	-0.084
Test Statistics		0.084
Asymp. Sig. (2-tailed)		0.017

a Test distribution is Normal.

b Calculated from data.

c Lilliefors Significance Correction.

Based on the normality test table above, it is known that the significance value is $0.17 > 0.05$, so the regression model used is normally distributed.

b. Multicollinearity Test

The findings from the multicollinearity test conducted in this study are described in the table and interpretation:

Table 4. Multicollinearity Test Results

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.102	2,396		2,964	0.004		
	QUALITY OF SERVICE	0.326	0.074	0.306	4,408	000	0.428	2,335
	COMPETENCE	0.882	0.103	0.593	8,557	000	0.428	2,335

a Dependent Variable: PERFORMANCE

Based on the test results in the table above, it can be seen that the variables used show a VIF value > of the variables (X1 and X2) which is 2.335 and the VIF value of the variables is less than 10 and the tolerance value is <0.10. So in this case it shows that the independent variables used in this study do not show any multicollinearity problems.

c. Heteroscedasticity Test

The findings from the heteroscedasticity test conducted in this study are described in the table and interpretation:

Table 5. Heteroscedasticity Test Results

Coefficientsa								
Model				Standardized Coefficients	t	Sig.	Collinearity Statistics	
				Beta			Tolerance	VIF
1	(Constant)	4,807	1,642		2,929	-0.004		
	QUALITY OF SERVICE	-0.046	0.051	-0.118	-0.915	0.362	0.428	2,335
	COMPETENCE	-0.033	0.071	-0.061	-0.471	0.638	0.428	2,335

a. Dependent Variable: HETEROXEDITY

Source: SPSS 23 Data Processing (June 2025)

Based on the results of the data processing, the results obtained were that X1 $0.744 > 0.05$, so there was no heteroscedasticity and X2 $0.745 > 0.05$ also did not experience heteroscedasticity, so it can be said that there was no heteroscedasticity in the two independent variables.

3. Multiple Linear Regression Analysis

Table 6. Results of Multiple Linear Regression Analysis

Coefficients								
--------------	--	--	--	--	--	--	--	--

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.102	2,396		2,964	0.004		
	QUALITY OF SERVICE	0.326	0.074	0.306	4,408	.000	0.428	2,335
	COMPETENCE	0.882	0.103	0.593	8,557	.000	0.428	2,335

a Dependent Variable:
PERFORMANCE

Based on the calculation results and data from the table, the values are:

- The constant value of 7.102 means that if the influence of service and competence is equal to 0 then Y is 7.102.
- The regression coefficient X1 (service influence) is 0.326 and shows that X1 Service has a positive influence on Y (Performance) increasing by 0.326.
- The regression coefficient of X2 (Competence) of 0.882 shows that X2 has a positive influence on Y (Performance), meaning that an increase in X2 will cause Y (Performance) to increase by 0.882.

It can be concluded that both independent variables have a positive effect on the dependent variable.

4. Hypothesis Testing

a. T-test

The findings of the t-test (Partial Test) conducted in this study are described in the table and interpretation:

Table 7. T-Test Results

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.102	2,396		2,964	0.004		
	QUALITY OF SERVICE	0.326	0.074	0.306	4,408	.000	0.428	2,335
	COMPETENCE	0.882	0.103	0.593	8,557	.000	0.428	2,335

a Dependent Variable: PERFORMANCE

Based on the t-test results in Table 4.11 above, the following can be compiled:

- Based on the significant value from the coefficients table, a significant value of 0.000 < 0.05 was obtained, so it can be concluded that the service quality variable (X1) has an effect on performance (Y).
- Based on the significant value from the coefficients table, a significant value of 0.000 < 0.05 was obtained, so it can be concluded that the competency variable (X2) has an effect on performance (Y).
- Based on the t value (Service): It is known that the calculated T value is 4.408 > T table

0.166, so H_0 is rejected (Accepting H_a) so it can be concluded that the service quality variable (X) has a positive effect on the performance variable (Y).

- 4) Based on the t value (Competence): It is known that the calculated T value is $8.577 > T$ table 0.166, so H_0 is rejected (Accepting H_a) so it can be concluded that the competency variable (X2) has a positive effect on the performance variable (Y).

b. F test

The findings from the F test conducted in this study are described in the table and interpretation:

Table 8. F Test Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1905.038	2	952,519	174,815	.000b
	Residual	741,019	136	5,449		
	Total	2646.058	138			

a. Dependent Variable: PERFORMANCE

b. Predictors: (Constant),
COMPETENCE,
SERVICE QUALITY

Based on the table above, it can be seen that the results of the F count value for the service quality variable (X1) and Competence (X2) on Performance (Y) are 174,815 with a sig value of 0.000. In this study, F count ($174,815 > F$ table (0.166) and the sig value is $0.000 < 0.05$, so according to the basis for decision making in the F test, it can be concluded that the hypothesis is accepted or in other words, Service (X1) and Competence (X2) have a simultaneous effect on Performance (Y).

DISCUSSION

1. The influence of service on commissioner performance has a positive and significant effect on the performance of the Commissioner of the Code of Ethics Enforcement Commission of Muhammadiyah University of Makassar.

The results of the hypothesis testing regarding service on the performance of commissioners of the Unismuh Makassar code of ethics enforcement commission show that the influence of service quality on commissioner performance is The calculated T value is $4.408 > T$ table 0.166, so H_0 is rejected (Accepting H_a) so it can be concluded that the service variable (X) has a positive effect on the Commissioner Performance variable (Y). This shows that service has a positive and significant effect on the Performance of the commissioner of the Unismuh Makassar Code of Ethics Enforcement Commission, which means that service is closely related to Commissioner Performance when the service is good, the Performance of the commissioner of the Unismuh Makassar Code of Ethics Enforcement Commission also increases and gets better. This research is supported by Research from Dewi, AS, and Muhsin (2019) on the Influence of Service Quality and Employee Competence on Public Satisfaction which provides results that Service Quality and employee competence have a significant effect on public satisfaction.

2. The influence of competence on commissioner performance has a positive and

significant influence on the performance of the Commissioner of the Code of Ethics Enforcement Commission of Muhammadiyah University of Makassar.

The results of the hypothesis testing regarding Competence on the performance of the commissioner of the Unismuh Makassar code of ethics enforcement commission show that the influence of Competence on the performance of the commissioner is the calculated T value of $8.857 > T_{table} 0.166$ then H_0 is rejected (Accepting H_a) so it can be concluded that the Competence variable (X_2) has a positive effect on the Commissioner Performance variable (Y). This shows that Competence has a positive and significant effect on the Performance of the commissioner of the Unismuh Makassar code of ethics enforcement commission, which means that Competence is closely related to the Performance of the Commissioner when the service is good then the Performance of the commissioner of the Unismuh Makassar code of ethics enforcement commission also increases and gets better. This research is supported by Nova Marliana, Soesilo, Tini Rukminingsih (2024) regarding the Influence of Competence on the Performance of Public Works and Spatial Planning Department Employees with the results of Competence having a positive and significant influence on employee performance, in addition this research is also in line with research from Handayani, AT (2021) regarding the Influence of Competence on the Performance of Civil Servants at BKPSDM Deli Serdang Regency North Sumatra Province which states that the higher the competence of human resources, the better the quality of service provided, also in line with Wijayanti, F., & Sari, RT (2023) with the title The Influence of Competency on Employee Performance: A Literature Review which states that employee competence has a significant influence on employee performance.

CONCLUSION

This research shows the conclusions described below:

1. Service has a positive and significant effect on Commissioner Performance. This is proven by the hypothesis test of the Service t-value of $4.408 > T_{table} 0.166$ with a sig value of $0.004 < \text{the significance level } (0.05)$.
2. Competence has a positive and significant effect on Commissioner Performance. This is proven by the hypothesis test of the Commissioner's calculated t value of $8.557 > T_{table} 0.166$ with a sig value of $0.000 < \text{the significance level } (0.05)$.

REFERENCE

- Aydin, O., Karaarslan, E., & Narin, N.G. (2024). Artificial intelligence, VR, AR and metaverse technologies for human resources management. arXiv.
- Along, A. (2020). Quality of academic administration services at Pontianak State Polytechnic. *Scientific Journal of Public Administration*, 6(1), 94–99. <https://doi.org/10.21776/ub.jiap.2020.006.01.11>
- Armstrong, M., & Taylor, S. (2020). *Armstrong's handbook of human resource management practice* (15th ed.). Kogan Page.
- Bhatnagar, V.R., Jain, A.K., Tripathi, S.S., & Giga, S. (2020). Beyond the competency frameworks—Conceptualizing and deploying employee strengths at work. *Journal of Asian Business Studies*, 14(5), 691–709. <https://doi.org/10.1108/JABS-07-2019-0228>
- Detikcom. (2023). 1 attacker of Unismuh Makasperangdi-DO student. <https://www.detik.com/suls/el/hukum-dan-kriminal/d-6768271>
- Fitriani, N., & Surya, MA (2022). Analysis of public service quality dimensions from a service management perspective. *Journal of Public Administration*, 12(1), 12–21.

- Gomes, FC (2021). Human resource management. Yogyakarta: Andi.
- Indrasari, M. (2019). Marketing and customer satisfaction. Unitomo Press.
- Kartini, TM, Kurniawan, E., & Kartika, I. (2024). Human resource management: Theory, policy, and implementation. Jakarta: Eureka Media Aksara.
- Khairina, N., & Masitoh, S. (2022). Implementation of quality management in improving student academic services at STIT Al-Furqan Palembang. *El-Idarah: Journal of Islamic Education Management*, 10(1), 123–134. <https://journal.parahikma.ac.id/elidarah/article/download/347/178>
- Lintang, D., & Suherman, A. (2023). Public service standards (Study on population administration services in Jatiuwung District, Tangerang City). *Scientific Journal of Administrative Sciences (JIAA)*, 13(1), 64-73.
- Mangkunegara, AP (2019). Corporate human resource management. Bandung: Remaja Rosdakarya.
- Marjuni, S. (2023). Human resource management: Theory and application. Makassar: Chakti Pustaka Indonesia.
- Nainggolan, H., et al. (2022). Human resource management: Theory and implementation. Jakarta: Eureka Media Aksara.
- Nawawi, H., & Lestari, D. (2021). Human resource competency development management in higher education. *Journal of Human Resource Education and Management*, 4(2), 157–169. <https://doi.org/10.31004/jpmsdm.v4i2.154>
- Nopiyanti, N., Sriati, S., & Imania, K. (2024). The influence of academic service quality on student satisfaction at the Faculty of Teacher Training and Education, Sriwijaya University. *Journal of Public Administration Asian*, 12(2), 247–253
- Pradana, AW, & Anindia, PD (2023). Ethical competence and professionalism of supervisory officials in higher education. *Journal of Public Administration and Ethics*, 8(1), 45–56.
- Ramonzha, R., Ichyudin, Z., & Madya, F. (2024). The influence of competence and compensation on the performance of ASN employees with motivation as a mediating variable and work environment as a moderating variable. *Journal Scientific Edunomics*, 8(2).
- Republic of Indonesia. (2009). Law Number 25 of 2009 concerning Public Services.
- Rivai, V., & Sagala, EJ (2022). Human resource management for companies: From theory to practice (3rd ed.). Rajawali Pers.
- Robbins, S.P., & Judge, T.A. (2021). Organizational behavior (18th ed.). Pearson Education.
- Sedarmayanti. (2020). Human resource management: Bureaucratic reform and civil servant management. Bandung: Refika Aditama.
- Siringoringo, INS, Jan, ABH, & Karuntu, MM (2023). Measuring service quality using the SERVQUAL method. *EMBA Journal*, 11(1), 45–56.
- Suartini, NKS, & Wijaya, PY (2024). The influence of competence, work ethics, and organizational commitment on employee performance. *WidyaAmrita: Journal of Management, Entrepreneurship, and Tourism*, 4(1).
- Suara Muhammadiyah. (2023). Unismuh is committed to fighting the three major sins of education.
- Suryani. (2024). The effectiveness of service and competence on the performance of administrative staff at the Faculty of Sharia and Law, Alauddin State Islamic University, Makassar. *Iqtishaduna: Scientific Journal of Sharia Economic Law Students*, 5(3).
- Suprpto, Y., & Andini, D. (2022). Dimensions of competence in developing ASN professionalism. *Indonesian Journal of Public Administration*, 12(3), 210–225.
- Sutrisno, E. (2023). Human resource management (Revised Edition). Jakarta: Kencana.
- Thoha, M. (2020). Leadership in management. Jakarta: PT RajaGrafindo Persada.

- Tjiptono, F., & Diana, A. (2023). Strategic human resource development: Concepts and applications in modern organizations. Yogyakarta: Andi Offset.
- Tumundo, M., & Sondakh, JJ (2019). The effect of compliance with the code of ethics, competence, and audit experience on auditor performance at the North Sulawesi Provincial Inspectorate. *EMBA Journal*, 7(4).<https://doi.org/10.35794/emba.v7i4.25702>
- Muhammadiyah University of Makassar. (2024). Duties and functions of DKEA.<https://komdis.unismuh.ac.id/tugas-dan-fungsi/>
- Wibowo. (2019). Performance Management (4th Edition). Jakarta: PT Raja Grafindo Persada.
- Wibowo. (2020). Performance Management (5th Edition). Jakarta: Rajawali Pers.
- Yani, D., & Andika, F. (2022). The influence of the work environment and internal services on employee performance. *Journal of Public Administration*, 12(2), 234–245.
- Mujahidin, Rahmadani, N., & Putri, Q. A. R. (2024). Analysis of the Influence of Religiosity Values In Reducing Consumptive Behavior in Indonesian Muslim Consumers. *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, 8(2), 253-274.
- Wulandari, S., Irfan, A., Zakaria, N. B., & Mujahidin. (2024). Survey Study on Fraud Prevention Disclosure Measurement at State Islamic Universities in Indonesia. *IQTISHODUNA: Jurnal Ekonomi Islam*, 13(1), 327–348. <https://doi.org/10.54471/iqtishoduna.v13i1.2305>
- Sapsuha, M. U., Alwi, Z., Sakka, A. R., & Al-Ayyubi, M. S. (2024). Review of Gold Trading Practices on Credit (non-Cash) Based on Hadith. *Al-Kharaj: Journal of Islamic Economic and Business*, 6(3).
- Majid, N. H. A., Omar, A. M., & Busry, L. H., Mujahidin Reviving Waqf In Higher Education Institutions: A Comparative Review Of Selected Countries. *European Proceedings of Social and Behavioural Sciences*.
- Ishak, I., Putri, Q. A. R., & Sarijuddin, P. (2024). Halal Product Assurance at Traditional Markets in Luwu Raya Based on Halal Supply Chain Traceability. *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, 8(2), 224-240.
- K, A. ., Astuti, A. R. T. ., & ., Mujahidin. (2024). The Impact of Word of Mouth and Customer Satisfaction on Purchase Decisions: The Role of Masalah as an Intervening Variable in the Cosmetic Products Industry in Indonesia. *Journal of Ecohumanism*, 3(7), 1525–1540. <https://doi.org/10.62754/joe.v3i7.4307>
- Arno, A., & Mujahidin, M. (2024). Enhancing Zakat Management: The Role of Monitoring and Evaluation in the Amil Zakat Agency. *Jurnal Economia*, 20(3), 397-418. doi:<https://doi.org/10.21831/economia.v20i3.53521>
- Amiruddin, R., Abdullah, M. R., & Noor Bakri, A. (2025). The Influence of e-WOM, Fashion Trends, and Income on the Consumption Style of the Muslim Community in Palopo City: A Quantitative Analysis. *El-Qist: Journal of Islamic Economics and Business (JIEB)*, 14(2), 185–205. <https://doi.org/10.15642/elqist.2024.14.2.185-204>
- Meilany, R., Fasiha, F., & Moalla, M. (2025). The Role of Interest as a Mediator in The Relationship of Knowledge and Islamic Financial Inclusion to The Loyalty Costumers of Non-Muslim. *IKONOMIKA*, 10(1), 1-24.
- Fiqran, M., Mujahidin, M., Bakri, A. N., & Abdulrahman, A. J. A. (2024). Motivation for Waqf in Millennials and Generation Z: Highlighting Religiosity, Literacy and Accessibility. *IKONOMIKA*, 9(2), 309-332.
- Putri, Q. A. R., Fasiha, F., & Rasbi, M. (2024). Affiliate marketing and intention to adopt

mudarabah: The mediating role of trust in Islamic financial decision-making. JEMA: Jurnal Ilmiah Bidang Akuntansi Dan Manajemen, 21(2), 337–362.
<https://doi.org/10.31106/jema.v21i2.23381>