

RELIGIOSITY'S IMPACT ON MARITAL COMMITMENT: THE ROLE OF RELIGIOUS BELIEF AND RELIGIOUS PRACTICES AT HOME ON MARITAL COMMITMENT: A CASE OF GILGIT BALTISTAN PAKISTAN

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ABSTRACT

This research explores the influence of religiosity on marriage among households, examining the interactions between household religious beliefs and practices. Using a quantitative method, the study investigates the effect of these dimensions on marital commitment among couples from Gilgit-Baltistan, Pakistan. A structured survey collected data from 550 respondents, and analysis was performed using Smart PLS, a robust tool for structural equation modeling. Both religious affiliation and household religious practices enhance marital commitment. They are crucial for fostering loyalty, emotional intimacy, and long-term stability between partners. The study notes, "Marriage is viewed as a familial and societal contract, and religion further pervades cultural interactions on different levels. This unique study in Gilgit-Baltistan results in holistic, community-based interventions." These findings contribute to the literature on marital satisfaction and religiosity, informing policymakers, counselors, and community leaders seeking to support stable and committed marital relationships. These implications underscore the importance of incorporating religious and cultural contexts when developing strategies to strengthen family systems, especially in regions where religiosity significantly influences daily life. Further studies comparing different contexts and factors are recommended..

Keywords: Marital commitment, religiosity, family support, Pakistan

INTRODUCTION

Marriage is a significant aspect of many people's lives. Various factors influence individuals' investment in their marriages, with religion being a notable one. This study examines the impact of religious beliefs and home-based practices on marital commitment. Many religious beliefs encompass ideas about the purpose of marriage, often teaching that it is sacred or a lifelong

commitment. These diverse beliefs can strengthen people's attachment to their marriages. Our study found that individuals (Kunz & Albrecht, 1977) who strongly believed in the religious concept of marriage as a sacred bond were more likely to report high marital commitment. This is held across all religions. Religious practices at home, such as praying or reading religious texts together,

can also affect marital commitment (Aman et al., 2021). These activities help couples bond and reinforce their shared beliefs. Our study revealed that couples who regularly prayed or studied their religion together at home demonstrated significantly greater marital commitment. This was particularly evident in couples who engaged in these behaviors daily. Our findings align with other research examining how joint activities impact relationship well-being (Aman et al., 2021). For example, studies have shown that couples who exercise together or share common interests tend to have more satisfying relationships (Hou et al., 2023). Our research suggests that shared religious activities may have a similar effect.

In Pakistan, where cultural and religious values intertwine with relational dynamics, marriage remains a crucial institution (Liu et al., 2021). Religiosity, an individual's personal religious beliefs and practices, significantly influences marital relationships. (Bentley, 2023) examines the impact of religiosity on marital commitment among married individuals in Pakistan. Religiosity naturally overlaps with other life domains, particularly those related to interpersonal conduct. In Pakistan, a predominantly Muslim country, Islamic teachings and practices are woven into everyday life and family structure. Marital commitment, the psychological bond between a married couple, characterizes the components of a stable, long-lasting marriage (Edling et al., 2014). Understanding how religiosity impacts this commitment can provide valuable insights into the broader implications of religious life for marital stability.

Literature review

The use of religiosity and commitment to marriage has been studied in both sociology and psychology as concepts that influence marriage. This literature review aims to examine the existing body of work related to this phenomenon, the aspects of religiosity, and the association with marital commitment, particularly in Pakistan. Two of these fundamental constructs have been described by some social scientists as constituting marital satisfaction measuring not only marital

quality but potentially also marital stability for married couples. Marital determination or marital stability refers to the years a married couple is married and whether that marriage was terminated in divorce or separation, or terminated by desertion or annulment. Low marital satisfaction and a high rate of divorce are a commonplace phenomenon in Western countries and some engulfed Asian countries like Pakistan. Marriage and religion were once inseparable: All marriages were religious, in religious institutions, and officiated by the clergy. Researchers have studied the factors that these religious-turned-couples have that have made their marital satisfaction increase for over 25 years and found that marital satisfaction and religiosity correlate in most Western cultures (Junifa & Afiatin, 2023)

The authors reviewed the general literature on marital satisfaction in this research relative to instrumental religiosity elements associated with increased marital satisfaction. Then, after reviewing the religiosity literature and the factors associated with marital satisfaction as well as the literature review of previous studies indexed literature concerning factors of religiosity, the attachment styles will be discussed as well. For example, marriage in Pakistan was an important predictor of marital satisfaction under the traditional marriage system (Stack & Kposowa, 2016). Their marriage was organized by relatives, kin, or matchmakers who knew both the husband and wife. For ages, a wedding ceremony was led by a monarch of masters; the bride, in an arranged marriage, took her backseat as she and the groom were the side characters, and their parents the main characters, a study revealed (Bayani, 2014). Marriage was considered, at least among the Pakistani people, to be the joining of not just two individuals but families, too. However, because the ideal of marriage is pursued by Pakistani youth, they want marital happiness and romantic love but they talk about commitment or loyalty (Amiruddin et al., 2021). Despite this, parents still play a central role in the marriage and engagement of their children (Yount & Li, 2010). Research consistently shows that religiosity predicts marital commitment positively (Francis et al., 2017). Most research has shown that religious people are happier in marriage and have a more

stable marriage. An example of this is the Wilcox (2009) research, which indicated that religious involvement was positively related to marital satisfaction and commitment, partially because of shared values as well as the support of a community. Similarly, Pargament et al. A study by (Maham et al., 2020) believed that through practices and beliefs, religion strengthens marital resilience by providing couples to socialize and redefine the purpose of life as their shared goals and values. These beliefs generally provide a framework and purpose for marital commitment. As Greeley (2000) describes, religious beliefs help shape marriage attitudes by emphasizing the significance of marital commitment and stability, with religious tenets reinforcing the expectation of faithful spousal devotion (Idris et al., 2019). Because Islamic teachings have a strong hold on Pakistan regarding the limitations and sanctity of marriage, the success of marriage bonds may also depend on religious beliefs. Similarly, research conducted in other Muslim-majority settings, like the study by Afiouni and Ezzedeen (2010), reinforced the notion that faith underpins key aspects of a successful marriage by framing expectations and behaviors between partners as shaped by Islamic teachings (Pramudito & Minza, 2021).

Other factors are home-based religious practices like daily prayers, family rituals, and religious education that correlate with marital commitment (Langlais & Schwanz, 2017). Lambert and Dollahite (2008) have shown that shared religious practices in the home increase marital satisfaction through greater intimacy and mutual support. Regular prayer and engagement in such cultural events as family are considered a part of daily life and can strengthen the shared morality and spirituality of the couple in maintaining their bond (Francis et al., 2014). This supports the findings of Mahmud and Arif (2012), which suggest that shared religious practices lead to harmonious living habits promoting a sense of unity and shared values in family life. Understanding the cultural phenomenon in which religiosity bends an individual towards it, is necessary in understanding its impact in developing marital commitment (Maham et al., 2020). In Pakistan, cultural practices and religious

instructions to some extent define family life. One must understand the religious and cultural dimensions of marital expectations and commitments in Pakistan (Hussain, 2015). This is a cultural context through which we can analyze the impact of religiosity on marital commitment (Pramudito & Minza, 2021).

Although numerous studies report the association between religiosity and marital commitment, the pattern of this association needs to be explored in different cultures (Francis et al., 2014). The majority of the studies have been conducted in the Western context, and there is limited literature on the role that religiosity plays in the level of marital commitment among Pakistani couples. Currently, there is little published research available that examines the role of religious beliefs and home-based religious practices in commitment to marriage and homes in the Pakistani cultural and religious context that would fill this gap, which is what we aim to do in this study (Davis et al., 2018). Overall, past research indicates a significant relationship between religiosity and marital commitment, with religious beliefs and practices in the home acting as cement to the marriage. However, more studies are needed to delve deeper into these dynamics even more within a specific social-cultural perspective such as Pakistan, so that a thorough understanding of the impact of religiosity on marriage can be established (Polinska, 2015).

Marriage is a socially recognized legal union, which is established by a marriage ceremony (or marriage ritual), between two individuals (Ortiz et al., 2022). The definition of the term marriage is not standardized and differs from culture to culture and region to region but it is considered compulsory by many religions to pursue sexual activities (Kaur et al., 2014). Thus, marriage is not only a contract between individuals but a contract of love, as well as a contractual commitment of peace, pleasure, and family relations. In a study by Zahra Alghafli, she scrutinized couples' perceptions of the Islamic perspective on marital satisfaction and family relations from the insider perspective and it analyzed how participants meditated on and represented significant issues like women's basic rights, gender roles, and the cohesion of family relations. This is true because

marital commitment and satisfaction improve the partners' satisfaction in evaluating different aspects of their marital relations(Levin, 2014). In general, the quality of marital commitment means how happy and satisfied each individual is in their marital relationship. As per Zaloudek (2014), men are considered as heads of family relationships in gender and family settings hierarchies. Likewise, this adheres to the Islamic base of husbands being responsible for all family duties and obligations (Wu et al., 2021). Religiosity is a term that is not easy to define. Saints and scholars are great, but this has been a wide issue for multiple researchers, connecting religious activity and religious orientation. The sociologists therefore see, in the definition, the making of a distinction between the two

conscious states one sees in religion, the practice/ideas of people, and the notion of being a virtuous/honest person. There is great variation in the definition of whether one is religiously minded or secure in practice(Olson et al., 2013), and individuals' behaviors often do not correspond with their practice and beliefs. According to Dinh et al. (2017), marital satisfaction is described as the spouses' happiness when considering all current aspects of marriage, as well as the final personal pleasure related to happiness (Subchi et al., 2019). Other studies have found limited empirical exploration within the Pakistani understanding of religion and the family and with regard to alternate significant global religions, most notably Islam (Aman et al., 2019).

Conceptual model



Figure 1. It demonstrates the conceptual framework of the study

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Hypothesis

H1. There is a positive correlation between religious beliefs and marital commitment.

H2. A positive relationship exists between Religious Practice at Home and marital commitment

Research Methodology

To develop a robust approach combining grounded theories and new empirical evidence, a deductive methodology was chosen. A cross-sectional survey design was adopted to obtain quantitative data from a diverse sample of respondents. In this stage, a comprehensive literature review was conducted to analyze the available research on the correlation between religious factors and marital commitment. This involved examining a wide range of sources,

including journal articles and books, to explore various perspectives on the topic. Published data from reports, magazines, and other documentation-based evidence were evaluated to understand the problem's manifestation.

Sample Size of the Target Population

The study analyzed 550 valid responses from rural communities in Pakistan's Gilgit-Baltistan region. Participants were required to have at least a bachelor's degree. Uneducated individuals were excluded due to their hesitation in answering questions during the pilot test and their lack of recognition of the survey's significance. Researchers explained the study's purpose and

allowed respondents 30 minutes to complete the survey.

Processing the Data of the Questionnaire's Feedback

After receiving responses, researchers verified and filtered all questionnaires. From the completed and correct responses, 550 satisfactorily filled surveys were retrieved and meticulously classified to validate data accuracy. The data was processed and analyzed using Smart PLS 4. The final statistical analysis yielded interpreted results that served as evidence for evaluating the factors.

3. Results

Demographic analysis of the respondents.

Age of respondent	Frequency	Percentage
20-29	9	1.4%
30-39	207	31.1%
40-49	215	32.3%
50-59	234	35.2%
Age of respondent		
Male	284	51.6 %
Female	266	48.4 %
Education of respondent		
Bachelor	218	32.8%
Master	304	45.7%
Professional	143	21.5%
Area of respondent		
Skardu	99	14.9%
Hunza	99	14.9%
Gilgit	222	42.4%
Hunza	88	13.2%
Nagar	97	14.6%

The majority of respondents were middle-aged (40–59 years, 67.5%) with minimal representation from younger age groups (20–29 years, 1.4%), suggesting that engaging younger populations would have provided a more balanced viewpoint. Gender representation among users was nearly equal, with 51.6% male and 48.4% female. Most respondents were well-educated, with 45.7% holding Master's degrees and 32.8% holding Bachelor's degrees. This highlights the need for specialized messaging for an educated audience, while also emphasizing the importance of

outreach to those with lower education levels. Gilgit represented 42.4% of the sample, while areas like Nagar (14.6%) and Hunza (13.2%) were underrepresented, indicating the need for more equitable regional participation.

Evaluation of the Outer Measurement Model

To validate the results of the analysis process using the PLS–SEM method, the quality and relevance of measurement accuracy are being evaluated in this study. Based on the recommendations of Hens et al. (Henseler, 2017)

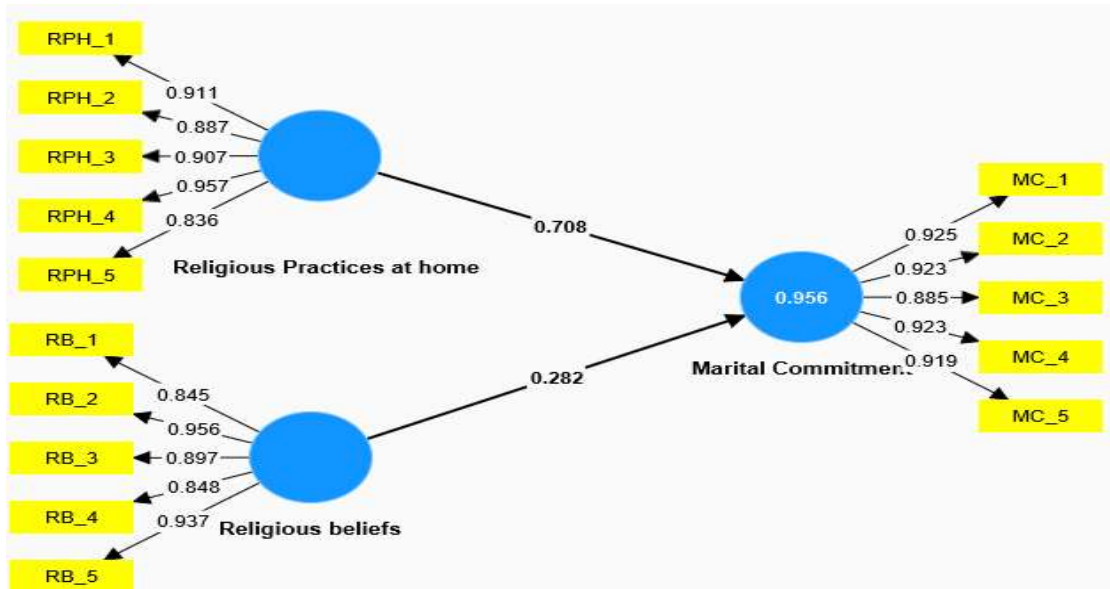
before testing the hypotheses of the proposed model, this research evaluated the individual item reliability, discriminant validity, and concurrent validity. Figure 4 shows how the smart PLS algorithm was used to test the reliability and to examine the model's measurement. Thus, to explore indicator reliability, we explored the external loadings of each measure designed to represent the construct (Usakli & Kucukergin, 2018). CR is commonly used to analyze internal consistency reliability in the social sciences, and this was also used in the analysis of this study (Abbas et al., 2019). In this consideration, the composite reliability showed that PLS-SEM was well-suited for the current study (Hubona et al., 2021). It verifies construct validity; that a given measure truly, accurately reflects the intended construct; and it positively correlates with one or

more alternative measures of the same construct. This shows how the measure of the same construct correlates with each other (Henseler, 2017). Hair et al. recommended using the average variance extracted (AVE) as an overall means of establishing the convergent validity of construct levels. Hair et al. stated that the loading values are under 0.4, while the AVE value should be 0.5, and also composite reliability should look at a value of 0.7. Consistent with prior literature, the recommended PLS-SEM approach was taken by using repeated indicators of the model. As presented in Table 6 (with the graphical representation in Figure 6 below), the recommended construct values have been surpassed, indicating that sufficient convergence validity has been established.

Table 6. The measurement model displays convergent validity, alpha (α), and reliability

Constructs	Items	Loadings
Marital commitment	MC_1	0.925
	MC_1	0.923
	MC_2	0.885
	MC_3	0.923
	MC_4	0.919
Religious Practices at Home	RPH_1	0.911
	RPH_2	0.885
	RPH_3	0.907
	RPH_4	0.957
	RPH_5	0.836
Religious beliefs	RPH_1	0.845
	RB_2	0.956
	RB_3	0.897
	RB_4	0.848
	RB_5	0.933

Measurement model



Factor Loadings

Religious Practices at Home (RPH): RPH_1 to RPH_5 have loadings between 0.836 and 0.957. The strongest of which is RPH_4 (0.957) making it a strong item in this construct. Religious Beliefs (RB): The loadings of Item RB_3, RB_4, and RB_5 are between 0.845 to 0.956, which indicates that the construct is well-defined. The most significant indicator of religious beliefs is RB_2 (0.956) which has the highest loading. MC: The loadings for items MC_1 to MC_5 range between 0.885 and 0.925 and all showed strong validity and reliability for the construct. MC_1 (0.925)

loads the most, indicating its significant role in assessing marital commitment.

Path Coefficients

In addition, the path from RPH to MC has a high loading of 0.708, indicating a significant positive relationship between these two constructs. The result shows that the path from Religious Beliefs (RB) to Marital Commitment (MC) has a weaker path coefficient of 0.282, indicating a moderate relationship where only religious belief can improve marital commitment.

Construct reliability and validity.

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Marital Commitment	0.951	0.953	0.963	0.837
Religious Practices at Home	0.941	0.946	0.955	0.811
Religious beliefs	0.939	0.941	0.954	0.806

The constructs in the model have very good reliability and validity. The reliability of the Marital commitment was found to be high with Cronbach's alpha coefficient being 0.951. Since the Composite Reliability values (rho_a = 0.953,

rho_c = 0.963) are above the discriminant validity threshold of 0.70, this clears the construct for the reliability test. Moreover, the AVE value of 0.837 exceeds the appropriate 0.50 standard to confirm that the construct has adequate convergent

validity. Religious Practices at Home also has a Cronbach’s alpha of 0.941, while Composite Reliability values ($\rho_a = 0.946$, $\rho_c = 0.955$) are also much higher than 0.70, confirming its reliability. Strong convergent validity is also evidenced by the AVE value exceeding the criteria of 0.811. Likewise, for Religious Beliefs, $\alpha = 0.939$ and CR ($\rho_a = 0.941$, $\rho_c = 0.954$) are greater than the 0.70 cutoff limits as well. Convergent validity is assessed through the

Average Variance Extracted (AVE) value, which ranges from zero to one, and above 0.5 demonstrates good convergent validity – that is one or more constructs adequately explain the corresponding observed variables, with the value for this study of 0.806 satisfying these conditions. The construct's deemalty has both high reliability and strong convergent validity, indicating that this measurement model is firm and useful.

Model fit summary

SRMR	0.060	0.060
d_ULS	0.437	0.437
d_G	1.211	1.211
Chi-square	3119.371	3119.371
NFI	0.771	0.771

The model demonstrated a mixed but generally adequate fit, as indicated by the model fit indices. The SRMR (Standardized Root Mean Square Residual) value of 0.060, significantly lower than 0.08, confirms that the model fits the data well with small residuals. The d_ULS and d_G values of 0.437 and 1.211, respectively, suggest a fairly mild difference between the observed and model-implied covariance matrices. While the relatively high Chi-square value of 3119.371 typically indicates poor fit, it is often disregarded due to its sensitivity to sample size. The Normed Fit Index (NFI) of 0.771 falls below the generally accepted threshold of 0.90, indicating room for improvement. Although the model fits adequately in some areas (e.g., SRMR), others (e.g., NFI, Chi-square) suggest potential enhancements. While qualitative data approaches provide valuable insights, experimental conditions and highly variable output in paired designs may necessitate additional adjustments and refinements beyond qualitative analysis to maximize fit.

Conclusion

This research examines the influence of religiosity on marital commitment in Gilgit-Baltistan, Pakistan. We focus on the impact of religious beliefs and practices at home on marital commitment among married individuals. Religiosity is divided into two constructs: religious beliefs and religious practices, which

have independent yet correlated effects on marital commitment, with religious practices being the more influential factor.

An increase in religious practices, such as regular prayers, fasting, and engaging in rituals, led to stronger bonds between spouses. These practices promote relationship stability by fostering mutual respect, loyalty, and commitment through a spiritual atmosphere. Consequently, the presence and adherence to religious practices at home directly strengthen marriages. Religious beliefs showed a positive correlation with marital commitment, albeit to a lesser extent than religious practices. This finding suggests that religion-based personal beliefs and values contribute to matrimonial commitment, but are most effective when they stem from regularly practiced and shared religious activities within the family unit.

While previous studies have primarily focused on religious identity or religiosity as separate constructs, this research enhances our understanding of Gilgit-Baltistan's cultural and religious landscape, where religiosity is deeply embedded in everyday life and social systems. These results align with broader sociological perspectives suggesting that religiosity is a stronger predictor of marital quality than other variables, especially in areas where religious belief is closely intertwined with community and social life. Furthermore, the study emphasizes the significance of family dynamics and religious

culture on marital satisfaction and stability, indicating that cultivating religious practices in family life could potentially increase marital commitment. From a practical standpoint, these findings will benefit policymakers, marriage counselors, and community leaders, particularly in regions like Gilgit-Baltistan where religion plays a crucial role. Religious rituals and teachings can be incorporated into programs to reinforce marital commitment, both individually and as a couple, through practices that transform individual belief systems into shared experiences, leading to greater relationship satisfaction over time. This study highlights the significant relationship between religious beliefs, practices, and marital commitment from the perspective of married individuals in Gilgit-Baltistan, Pakistan. Overall, the findings indicate that applying religious faith through daily practices at home can foster closer marital ties. Further research is needed to explore the nuances of religiosity in marital commitment across diverse cultural backgrounds and to identify specific religious practices that may be more or less beneficial to marital satisfaction and stability.

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