Dear Dr. Kushendar.

I hope this message finds you well too. Thank you for the confirmation. I have checked and made some notes on the necessary deficiencies in my article, which I will attach to the following file.

May you and your family, as well as the journal team, be healthy and happy always.

Best Regard, Bukhari

- 1. **The corresponding author** in this study is Bukhari, so the name given a star and the email that will be listed is Bukhari's email address, which is bukhari@uinib.ac.id
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2. ACKNOWLEDGEMENTS

The author would like to thank all respondents who participated in this study and also to Imam Bonjol State Islamic University Padang for the full support provided.

3. AUTHOR CONTRIBUTIONS STATEMENT

BB led the research from the early stage to the end of the research and was responsible for designing and writing the overall manuscript. SS, AI and MM, focusing on the development of thoughts, research objectives, Da'wah content of the manuscript, findings, and review of the final manuscript. SL designing and writing the manuscript. SL and SM's contribution is in data collection, data management, data analysis, and data results.

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REVISION LETTER

Manuscript number: A-REV_287

Title: The Mediating Role Of Religiosity On The Big Five Personalities And Marital

Satisfaction In Indonesia: A Perspective Of Da'wah Psychology

By: Bukhari BUKHARI, Shovia LINTINA, Sabiruddin SABIRUDDIN,

Mistarija MISTARIJA, A'dawiyah A'DAWIYAH and Septin MAISHARAH

Dear Aprezo P. Maba,

Chief Editor of Islamic Guidance and Counseling Journal

Assalammualaikum Wr. Wb

Thank you very much for reviewing and giving valuable suggestions to improve our manuscript. We have carefully read the comments and addressed the reviewers' comments point by point. We are sending the authors' response to reviewers and some corresponding corrections are highlighted in bright green in the revised manuscript.

We do hope that the revised manuscript is now favorably considerable for a possible publication in your esteemed of Islamic Guidance and Counseling Journal.

Wassalammualaikum. Wr. Wb

Sincerely yours,

Bukhary

Faculty of Da'wah and Communication Sciences.

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REMARKS FROM AUTHORS FOR EDITOR AND REVIEWER

- We thank everyone involve in the process of handling and reviewing this manuscript, especially the editor and reviewers. We appreciate everyone's effort and energy on doing this.
- We agree wholeheartedly with the reviews.
- Where appropriate, we made changes according to the given comment, which we then detailed out in the point-by-point responses above.
- All new major additions into the manuscript are highlighted in bright green colour.
- Any removal or omission is highlighted in red colour as well as being formatted with strikethrough formatting.
- We also added a few additional references that are necessary.

AUTHORS' POINT-BY-POINT RESPONSES

Reviewer

• The reviewer asked to remove the "Perspective of Da'wah Psychology" section in the title.

Authors' Response

• With all due respect I really thank you for the suggestions and critical notes you have given for the improvement and perfection of our article. It's just that, regarding the improvement suggestion from you about removing the "perspective of da'wah psychology" section in the title, we have a different understanding. Given that, this study is a discussion related to da'wah with a psychological approach as a form of integration of da'wah and psychology, we feel it is important to mention the perspective of da'wah psychology in the title of this article, likewise with the content of articles related to the perspective of da'wah psychology. For this reason, we really hope that you can consider and illuminate it.

Reviewer

• The introduction part should be concise, Including: The background of study, Literatur review, rationale of the study, objective and/or hypothesis. Please be effective, concise and use the lastest references when authors have to cite.

Authors' Response

• Thanks for this comment. Yes, we agree with this. We made a revision and decided to delete the paragraph to make it more concise in that section. For the deleted section, we highlight it in red as well as formatted with strikethrough format.

.____

Reviewer

• its important to structured this methode. For example, explain in detil how the instruments were utilized.

Authors' Response

Thanks for this comment. Yes, we agree with this. We make revisions to all instruments used, starting from explain each instrument. what the instrument measures, example of item, scoring system, and the validity andreability test result. To that end we've added it with highlights in Bright Green Colour.

Reviewer

• Using four or three of measuring instruments.

Authors' Response

• For this comment, I apologize for being miswritten in the number of instruments used. We have changed it into 3 (three) measuring instruments.

Reviewer

• Provide the DOis or URLs for all references.

. Authors' Response

We agree that it will make the references better and according to a good journal template. We've added DOis or URLs to all references.

THE MEDIATING ROLE OF RELIGIOSITY ON THE BIG FIVE PERSONALITIES AND MARITAL SATISFACTION IN INDONESIA: A PERSPECTIVE OF DA'WAH PSYCHOLOGY

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ABSTRACT

Personality and religiosity have been found to be the most important predictors of marital satisfaction in empirical studies. However, there has not yet been any research that examines the causal relationship between personality and religiosity and the impact of both on marital satisfaction in the same model, from the perspective of da'wah psychology. In the current study, we aimed to verify the relationship between personality and marital satisfaction is mediated by religiosity, as it is perceived as motivation from the perspective da'wah of psychology. This research uses a quantitative approach, and statistical analysis methods in path analysis research using Mplus software version 8.0. The sample consisted of 347 participants. The results show that 1) Personality type affects marital satisfaction mediated by religiosity fit with data significantly and negatively. 2) Negative personality emotionality affects marital satisfaction both directly and through religiosity as a mediator variable, where religiosity is as a partial mediator. The perspective of da'wah psychology is an approach that integrates religious principles with psychological knowledge so that it can provide a deeper understanding of helping individuals develop their potential and improve the quality of their lives and provide a framework for understanding the role of religiosity by emphasizing the importance of applying religious values in shaping marital satisfaction. The implications of this study highlight the importance of religiosity as a mediator in overcoming problems and suppressing negative emotionality so as to increase marital satisfaction in each couple within the framework of da'wah psychology.

Keywords: personality; marital satisfaction; Da'wah Psychology; mediation; Religiosity;

INTRODUCTION

Indonesia is the country with the highest divorce rate in Asia Africa, around 28 percent of the marriage rate. Based on a report by the Indonesian Central Bureau of Statistics (2022), information obtained from the Ministry of Home Affairs' Directorate General of Population and Civil Registration (Dukcapil). In Indonesia, there were 516,334 divorce cases in total as of 2022. This figure increased by 15.31% compared to 2021 which reached 447,743 cases. The number of cases is even the highest number in the last six years. Of the 516,334 cases, 75.21% were divorces filed by the wife who had been decided by the local court, while divorce talaq was 24.78%. The main cause of divorce is the factor of disputes and quarrels as many as 284,169 cases. The next factor is economic limitations as many as 110,939 cases, one party left as many as 39,359 cases, domestic violence (domestic violence) as many as

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4,972 cases, to other cases, such as drunkenness, apostasy, sentenced to prison to polygamy. With the high number of divorce cases each year, it shows low marital satisfaction in the household. This is in accordance with Hurlock's opinion (1994), That divorce is the culmination of the highest marital dissatisfaction and occurs when a married couple is no longer able to satisfy each other, serve each other, and find ways to solve problems that can satisfy both parties.

According to Law Number 1 of 1974, marriage is an inner birth bond between a man and a woman as husband and wife status with the aim of creating a happy and eternal family (household) based on the One and Only Godhead. According to Hadikusuma (1990) marriage is the first process in starting a family as the initial stage of its formation with the aim of creating a happy household, peace of birth and mind, a home full of grace and affection for the family of Sakinah Mawaddah Warohmah. While marriage according to Islam and marriage law are in principle the same and have the same goal, namely to create a happy and prosperous family and legitimize offspring. Santrock (1995) defines marriage not only as the union of two individuals, but as the union of two systems of the family as a whole and the construction of a new third system. Horton and Hunt (1968) say that the family is the most basic social institution. Nihayah et al., (2013) define that marriage is the union of two individuals in a legal bond in order to form a happy family.

Olson, et al (2014) explain that happiness, satisfaction, and pleasure felt subjectively by married individuals can be seen from the aspects contained in marital satisfaction. So marital satisfaction is one of the best predictors to see whether a household will last or not. Hurlock (1996) explained that marital satisfaction can be seen and determined from the ability of married couples in the early days of marriage to unite different aspects in each so that it will determine the level of harmonization of a family. Marital satisfaction is defined as subjective feelings about everything that happens in marriage to a husband and wife, inseparable from feelings of satisfaction, happiness and pleasure towards their married life (Fowers & Olson, 1993).

Subsequent research by Johnson et al., (2006), on, Does demographics affect marital satisfaction?, Jose & Alfons (2007), on meta-analysis research on gender differences in marital satisfaction. Then research conducted by Jackson et al., (2014) and Karney & Bradbury (2020) research on Marital Stability and Satisfaction in the 2010s: challenging Traditional Wisdom. The research that focuses on factors that affect marital satisfaction include; Commitment (Hou et al., 2019), personality (Burpee & Langer, 2005), religiosity (Bradbury et al., 2000), conflict resolution (Coyle, 2018), negative partner communication (Pearce & Halford, 2008), gender (Allendorf & Ghimire, 2013; Rostami et al., 2014), Stress (Neff, 2006), premarital education (Williamson & Lavner, 2020), insecure attachment and post-conflict stress (Pearce & Halford, 2008), husband's forgiveness and social support (Nihayah et al., 2023), etc.

Previous studies have shown that religiosity has an important role in marital satisfaction, because a person's religiosity is considered to affect his mindset and behavior in living married life (Choong et al., 2013; Dudley et al., 1990; Nihayah et al., 2013; Townsend et al., 2011). The results of Mahoney's research (in Bradbury et al., 2000) that there is a positive correlation between marital satisfaction and religious participation. Zaheri et al., (2016) added that spiritual and religious, sexual and interpersonal factors, communication and interaction and mental health are proven to have a positive effect on marital satisfaction. In Iffah's dissertation research (2018), religiosity also significantly affects the marital satisfaction of wives in Sumurber Panceng Gresik Village. The relationship between human

thought patterns and behavior with the level of religiosity greatly influences each other. Positive behavior makes life directed so that it provides a sense of empathy that has a positive impact on the household. Logically, marital satisfaction would be higher among religious people than among people with low religiosity. By increasing beliefs, attitudes towards religious teachings and in ritual practices both in the context of a relationship with God vertically and horizontally, it will make a person calmer and less anxious, suppress depression and be more stable in overcoming emotional turmoil in a person, so that he behaves and acts especially in the face of problems as an effort to increase happiness and marital satisfaction.

Satisfaction in relationships cannot be ensured by certain traits that must be possessed because humans are unique and diverse creatures. Therefore, studies were conducted on factors that can predict marital satisfaction. As important as religiosity, personality also become an important role in influencing marital satisfaction. Several studies have found that the big five personalities are associated with marital satisfaction (Kaufman, 2011). The amount of influence on each personality dimension depends on the height and low of the individual's trait on the personality. Feist et al., (2009) defined personality as a relatively permanent pattern of behavior and unique and consistent characteristics that can be used to distinguish one individual from another. One personality theory that is often used to explain a person's personality and examined its relationship with marital satisfaction is the big five personality with five forms of personality dimensions, namely Extraversion (E), Agreeableness (A), Conscientiousness (C), Neuroticism (N), and Openness (O).

Personality extraversion has a tendency to enjoy interpersonal interactions, where individuals with this personality can be characterized as individuals who are active, talkative, and easily adjust to the social environment. So if the extraversion score is high, it can increase marital satisfaction. In line with the statement above, the results of Claxton's (2012) research show that personality extraversion is a factor of satisfaction in marriage relationships. In the agreeableness personality type, it can be characterized as individuals who easily trust others, caring, friendly and friendly. Individuals with high agreeableness personality will feel high marital satisfaction, this is in line with Indriani's (2014) research that individuals who have agreeableness personality types show marital satisfaction because of individual characteristics that tend to give in and put the interests of others first. In the conscientiousness personality type, individuals who have high conscientiousness characteristics are organized, organized and disciplined. If the individual of the night has a high conscientiousness score, it will increase his or her marital satisfaction. This is due to discipline in oneself and being able to organize activities or roles that are carried out well. Furthermore, individuals with open mindedness personalities have high curiosity. With a high open mindedness score, the higher the marital satisfaction, because individuals with this personality tend to have an open and unconventional mind. In contrast to negative personality emotionality which has a negative influence on marital satisfaction. This means that individuals with high negative emotionality scores are characterized by feelings of anxiety, emotion and tend to feel dissatisfied with their marriage. This is in line with the research of Javanmard & Garegozlo (2013) also said so, that neuroticism as the most powerful predictor of marital dissatisfaction.

In previous studies, religiosity was used as an intervening variable or mediator variable of the influence of big five personalities on life satisfaction (Szcześniak et al., 2019). Based on the results obtained, it can be affirmed that religiosity has a mediating effect in the relationship between extraversion, agreeableness, openness, conscientiousness to life satisfaction, while neuroticism through the mediation of religiosity to life satisfaction, is not

significant. Religiosity is used as a mediator variable because it is seen as a motivation that cannot be separated from well being (Chukwuorji et al., 2018). In addition, personality is not the only factor that affects life satisfaction so it requires relationships between variables that are more complex than simple bivariate relationships (Fairchild & MacKinnon, 2008), therefore Szcze śniak, et al (2019) assume that religiosity can change the direct relationship between personality, traits and satisfaction. Similarly, Sullivan's (2001) research emphasizes that religiosity can have direct, indirect, or compensatory effects.

Personality and religiosity also have a relationship in shaping a behavior. In this context, significant information is needed for evaluating how personality and religiosity interact (McCrae, 1999) shows that certain personality factors may make persons more or less likely to exhibit favorable or unfavorable religious attitudes, practices, and beliefs. (Clobert & Saroglou, 2015; Saroglou & Muñoz-garcía, 2008). For example, Self-rated religiosity was shown to be positively predicted by horizontal self-transcendence, whereas neuroticism and self-actualization were found to be negative predictors (Schnell, 2012). That's all because personality can be considered a much more solid framework for understanding religion than the other way around (Maltby et al., 2010). In other words, during the time personality is founded on physiology whereas religion is learnt, it is more likely that personality influences religion than religion impacts personality. This theory is backed by a number of longitudinal studies that show personality qualities in the transitional stage of youth predict religiosity in late adulthood, whereas there is little scientific support for the reverse impact (Wink et al., 2007). Recent research (Entringer et al., 2021) shows that the big five personalities significantly influence religiosity. The results of Suminta (2016) research also show that religiosity orientation is positively and significantly influenced by personality. While neuroticism personality type and conscientiousness personality type are said to have a significant negative correlation with religiosity orientation. Meanwhile, extrovert, agreeableness and open to experience personality types have a positive and significant relationship with religiosity orientation.

Spirituality and religiosity are two different things, but they cannot be separated because they complement and support each other as a Muslim. Religious teachings cover all the demands of human life on earth in order to be safe and happy towards a more eternal and eternal afterlife. As a Muslim, Allah Almighty provides guidance with the Quran and Hadith which aims to create a clean cognitive and personality, clean lifestyle, good emotions, virtues and pure social relationships from other basic elements of divinity in accordance with the Ouran and Hadith (Hasbiyallah & Sulhan, 2019). Islam is a religion of da'wah that assigns its people to broadcast Islam to all mankind. Islam can guarantee the realization of happiness and welfare of mankind, if Islamic teachings that cover all aspects of life are used as guidelines and implemented seriously. Literally, psychology means "the science of the soul". It comes from the Greek words psyche "soul" and logos "science". Psychology is a science that studies human behavior as a description of the state of his soul. The word da'wah, when viewed in terms of language or etymology, comes from Arabic, in the form isim masdar from the verb "da'a-yad'u-da'watan which means "call, invitation or exclamation, supplication (prayer). Da'wah psychology to foster a good Muslim personality and a balanced life through a balanced personality based on an Islamic approach (Sham & Nazim, 2015).

The psychology of da'wah can form a balanced personality that is in harmony with religious teachings as in the Qur'an (Sauma, 2018). The psychology of da'wah, which encompasses the principles and practices of Islamic outreach, can play a significant role in shaping a balanced personality among young adults. Both the psychology of da'wah and a balanced personality are dynamic internal systems that influence an individual's actions,

thoughts, and emotions (Idris et al., 2021). Psychology in da'wah focuses on understanding individual psychology and human psychiatric processes (Kohari et al., 2022). The Psychological Approach of Da'wah refers to the method used to change mad'u attitudes and behaviors through common sense, adopted voluntarily and happily, in accordance with the characteristics of the Islamic soul, not imposed (Rubino, 2020). In the psychology of da'wah, there are three approaches, motivational approaches, and tazkiyyah al-nafs approaches (Idris et al., 2021). From the presentation of some of the review literature above, A few researchers focused on psychological approaches in discussing marital satisfaction, so there have been limited studies concerned to the perspective of da'wah psychology which in fact can affect the level of happiness in marriage. Therefore, this study intends to determine the extent of the role of religiosity and personality in influencing marital satisfaction and viewed from the perspective of da'wah psychology.

RATIONALE OF THE CURRENT STUDY

According to studies done to date, personality is one of the most important determinants of marital satisfaction. However, no research have experimentally evaluated, within the same model, the relationship between personality characteristics, religion, and impacts on marital satisfaction. As religiousness is thought to be motivating in nature, we wanted to see if it was mediating the association between personality and marital satisfaction in the current study. Humans are dynamic creatures and continue to experience development both physically, mind, and social interaction. To fully comprehend these intricacies, many research therefore need for a set of interdisciplinary analytical techniques, such as a da'wah of psychology perspective.

HYPOTHESES

The following hypotheses were developed in this study: 1) There is an influence of personality type on marital satisfaction mediated by religiosity fit with data. 2) There is an influence of personality type on marital satisfaction mediated by religiosity. 3) There is a direct or indirect influence of personality type on marital satisfaction.

METHODS

RESEARCH DESIGN

This Study used a cross-sectional design to evaluate the causal relationship between big five personalities, religiosity, and marital satisfaction from the perspective of Da'wah Psychology.

PARTICIPANTS

The sample technique method in this study uses non-probability sampling techniques, where the chances of each member of the population to be selected as a respondent are not the same (Cozby & Bates, 2011). The reason the researchers used the non-probability sampling method is because it would be very difficult to get a sample frame or list of the names of all Muslims who have been married in Indonesia. And since researchers used the non-probability sampling method, researchers utilized the rule of thumb in determining the sample size in this study. The thumb rule used is from Muthen & Muthen (2002) which states that the minimum number of respondents is a minimum of 150 – 315 respondents. The study involved 347 respondents, with 256 women and 91 men responding. Respondents were recruited using online surveys through Google Forms. And based on the results above, it can be concluded

that the number of respondents in this study has already exceeded the rule of thumb set by Muthen & Muthen (2002).

INSTRUMENTS

Data collection was conducted using questionnaires and Likert scale models with different answer choices at each scale. There were three measuring instruments in this study, namely the Vietnamese Marital Satisfaction Scale or MSS-VN (Trinh & Phan, 2020), the Big Five Personality or BFI-2 (Ahya & Siaputra, 2021), and The Indonesian version of the Muslim Daily Religiosity Assessment Scale or MUDRAS (Suryadi & Hayat, 2021). The following is a detailed description of the instruments used in this study.

Marital Satisfaction

In this study, marital satisfaction scale used was the Vietnamese Marital Satisfaction Scale or MSS-VN (Trinh & Phan, 2020) modified by the researchers. On the marital satisfaction scale measurement tool used favorable item (Strongly Agree scored 6, to Strongly disagree scored 1) and an unfavorable item, while the score is given in the opposite order of answering (Strongly Agree scored 1 to Strongly Disagree scored 6). The total number of items on this MSS-VN scale is 33 items. Following are some examples of items on the MSS-VN instrument: "Pasangan Saya menjaga Saya", "Saya merasa tidak adil dalam pembagian pekerjaan rumah tangga", "Saya dan pasangan selalu membuat kesepakatan bersama tentang cara mendidik anak", "Saya setuju dengan pasangan Saya dalam mengambil keputusan penting", and "Saya dan pasangan saling bertukar ide".

Religiosity

In this study, religiostity scale used was The Indonesian version of Muslim Daily Religiosity Assessment Scale or MUDRAS (Suryadi & Hayat, 2021). The MUDRAS scale developed by Olufadi (2017) which is already in Indonesian version. This instrument has 28 items and consists of three dimensions, namely sinful acts, recommended acts, and engaging in bodily worship of God. For the favorable items (Very Agree scored 6, to Very disagree scored 1) and an unfavorable item, while the score is given in the opposite order of answering (Very Agree scored 1 to Very Disagree scored 6). Following are some examples of items on the MUDRAS instrument: "Mempercayai ramalan", "Berkata jujur dalam keadaan apapun", and "Berapa kali Anda melaksanakan shalat setiap harinya?".

Big Five Personality

In this study, personality scale used was the Big Five Personality or BFI-2 (Ahya & Siaputra, 2021). The BFI-2 is an instrument for measuring individual personality based on the Big Five Theory (McCrae & Costa, 1996). Conceptually, BFI-2 is divided into five parts and each dimension has three facets (sub-dimensi) with a total of 60 items. On the BFI-2 scale measurement for each dimension of BFI-2, the response form available is a five-point Likert scale from the 1-5 range (1 = "Very Unsuitable"; 5 = "Very Suitable"). CFA analysis on the BFI scale is carried out per dimension, analyzing each dimension separately. These dimensions are extraversion, consciousness, agreeableness, negative emotionality, and open mindedness. Following are some examples of items on the BFI-2 instrument: "Ingin tahu mengenai banyak hal", "Runtut dan teratur, suka menjaga kerapian", "Ramah, mau bergaul", "Sopan santun terhadap orang lain", and "Sering merasa sedih".

PROCEDURES

This present study process is divided into three section. First, the research preparation stage, which includes the translation of measuring instruments such as the Vietnamese Marital Satisfaction Scale or MSS-VN (Trinh & Phan, 2020), Big Five Personality or BFI-2 (Ahya & Siaputra, 2021), The Indonesian version of the Muslim Daily Religiosity Assessment Scale or MUDRAS (Suryadi & Hayat, 2021), all of which have been translated into Indonesian. the second stage is that of research implementation. This stage began in June 2022, with the distributing of questionnaires via internet. Each participant in the study got three research scales and a personal data questionnaire. Previously, researchers asked permission to collect data from them, by showing a voluntary consent form to participate in the study. Research scales as well as a personal data questionnaire. Previously, researchers obtained permission to collect data form participants by displaying a voluntary consent form. The investigation lasted two weeks, form June 12 to June 24, 2022. The third stage is data processing. Researchers collected data on personality, regilion, and marital satisfaction by scoring research participants. Responses to items from the three scales. SPSS 23.0 for Windows, LISREL and MPLUS version 8.8. is used to process the collected data.

DATA ANALYSIS

The validity test method uses confirmatory factor analysis (CFA) and path analysis analysis with Mplus software version 8.0 to test the influence of the big five personality, with religiousity as the mediator variable towards marital satisfaction. The fit model indices used in this study are Chi-square, RMSEA, CFI, TLI, and SRMR. And the fit model criteria used refer to the Hu & Bentler (1999) and Wang & Wang (2020) articles, namely: Chi-square closer to zero, p-value > 0.05, RMSEA < 0.05, CFI > 0.95, TLI > 0.95, and SRMR < 0.08. The software used in data analysis in this study is SPSS, LISREL and Mplus. SPSS is used to perform descriptive statistical analysis of variables, such as obtaining mean, median, variance, and standard deviation of each variable. LISREL is used to perform validity tests on measuring instruments using CFA. Mplus is used for path analysis.

Validity Test of Marital Satisfaction Scale

The CFA results show the model fit of the MSS-VN scale, Chi-square = 321.92, df = 286, p-value = 0.070, and RMSEA = 0.019. Based on the results above can be statistical evidence that the measurement tool MSS-VN has been proven to measure only one construct, namely marital satisfaction. Once the fit model is met, the next step is to discard the invalid items. A non-valid item criterion is an item whose factor loading coefficient value is negative, t-value < 1.96, and p-values > 0.05. Based on this criterion, two items are identified to be invalid, namely item 16 and item 28.

Validity Test of the Religious Scale

The total number of items on the Indonesian version of MUDRAS scale is 24 items. The CFA results show the model fit of the MUDRAS scale, Chi-square = 76.85, df = 58, p-value = 0.049, and RMSEA = 0.031. Based on the results above, it can be used as statistical evidence that the scale of MUDRAS has been proven to measure only one construct, namely religiousity. Once the model fit is met, the next step is to discard the invalid items. A non-valid item criterion is an item whose factor loading coefficient value is negative, t-value < 1.96, and p-values > 0.05. Based on this criterion, two items are identified to be invalid, namely item 11, item 16 and item 17.

Validity Test of The Big Five Personality Scale

The CFA on the BFI-2 is carried out per dimension, which means analyzing each dimension separately. These dimensions are extraversion, consciousness, agreeableness, negative emotionality, and open-mindedness. As for the fit model of the extraversion dimension, Chisquare = 50.69, df = 37, p-value = 0.066, and RMSEA = 0.033. Based on the results, it can be concluded that there is statistical evidence that the extraversion dimension of the BFI has been proven to measure only one construct, namely the extraversion. Once the model fit is met, the next step is to discard the invalid items. And an invalid item criterion is an item whose factor loading coefficient is a negative value, t-value < 1.96, and p-value > 0.05. Based on this criterion, of the 12 items analyzed, the results found eight items were invalid, namely items 3, 4, 5, 6, 8, 9, 10, and 11.

The second dimension is conscientiousness. Based on analysis obtained Chi-square = 46.31, df = 37, p-value = 0.140 and RMSEA = 0.027. Based on the results above, it can be concluded that there is statistical evidence that the items on conscientiousness dimension is proven to measure only one construct, namely the conscientiousness dimension. Once the model fit is met, the next step is to discard the invalid items. And an invalid item criterion is an item whose factor loading coefficient is a negative value, t-value < 1.96, and p-value > 0.05. Based on this criterion, the result found four invalid items, namely items 3, 6, 9, and 11.

The third dimension that agreeableness. Based on analysis obtained Chi-square = 50.76, df=38, p-value = 0.080 and RMSEA = 0.031. Based on the results above, it can be concluded that there is statistical evidence that the items on the agreeableness dimension is proven to measure only one construct, namely the agreeableness dimension. Once the model fit is met, the next step is to discard the invalid items. Based on the analysis, the result found four invalid items, namely items 3, 4, 5, 6, and 10.

The fourth dimension is negative emotionality. Based on the analysis obtained Chisquare = 47.91, df = 40 p-value = 0.182, and RMSEA = 0.011. Based on the results above, it can be concluded that the items on the negative emotionality dimension are proven to measure only one construct, that is, the negative emotionality dimension. Once the model fit is met, the next step is to discard the invalid items. Based on the result, the 12 items it was found four items are invalid, namely items 3, 5, 6, 7, 10, 11, and 12.

And the last dimension is open-mindedness. Based on the analysis obtained Chi-square = 58.79, df = 44 p-value = 0.067, and RMSEA = 0.031. Based on the results above, it can be concluded that the items on the open-mindedness dimension proved to measure only one construct, namely open-mindedness. Once the model fit is met, the next step is to discard the invalid items. Based on the results of the analysis, it was found four invalid items, namely items 2, 3, 4, 8, 11, and 12.

Factor Scores

In this study, we did not use raw scores to obtain scores for the respondents. However, we use scores generated by CFA known as factor scores. Factor scores is a score that has been taken into account the quality of each item. Simply put, the factor scores better measure than the raw score because the factor scores has taken into account the level of item difficulty and discrimination power of each item. Hence, more accurate individual score will be obtained (Umar & Nisa, 2020). This factor score will later be used in subsequent analyses, such as calculating descriptive statistics and path analysis.

RESULT AND DISCUSSION

RESULT

For the analysis of statistical data, the Statistical Package for the Social Sciences (SPSS software version 20, IBM) was used with significance accepted if p < 0.05. There was no problem with missing data as the statements of each online questionnaire needed to be 100% complete before continuing to the next section of questionnaires. Descriptive statistics were computed, and Pearson's correlation coefficients for parametric data were calculated to investigate the association between variables including personality traits, marital satisfaction/positivity, and religiousity. In table 2 below, a description of the results of the statistical test of the research sample score is described.

Tabel 1 Descriptive characteristics of participants (*n*=347)

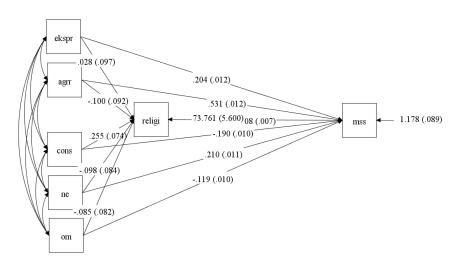
	Total		
State	Husband	91 (26,22%)	
	Wife	256 (73,78%)	
Age	22-30years	89 (25,64 %)	
	31-40years	181 (52,15%)	
	41-60years	77 (25,64 %)	
Residence	Independent with spouse and children.	253 (72,9 %)	
	With extended Family.	94 (27,09 %)	
Number of	0	40 (11,52 %)	
children	1	81 (23,34 %)	
	2	127 (36,31 %)	
	3	75 (21,61 %)	
	4	19 (5,48 %)	
	>4	6 (1,73 %)	
Recent education	S1	202 (58,21 %)	
	S2 atau S3	106 (30,54 %)	
	Academy/Diploma.	39 (11,24 %)	
Income every	<rp. 1.000.000,-="" month<="" td=""><td>25 (7,2 %)</td></rp.>	25 (7,2 %)	
month.	Rp. 2.500.000,-s.d Rp.4.000.000,-/month	76 (21,9 %)	
	Rp. 1.000.000,-s.d Rp. 2.500.000,-/month	69 (19,88 %)	
	>Rp. 4.000.000,- /month	177 (51 %)	

TEST OF RESEARCH HYPOTHESIS.

Test the hypothesis in this study using a path analysis approach using MPlus software version 8.8 (Muthén & Muthén, 2017). Path analysis is a variation of multiple regression analysis which is used to analyze causal relationships and determine direct and indirect influences simultaneously between independent variables and dependent variables (Stage et al., 2004).

Researchers test the construct validity of each variable until a fit model is obtained using a confirmatory factor analysis (CFA) approach. Some fit index models that can be used to see the fit of a model in research are: Root Mean Square Error of Approximation (RMSEA) (RMSEA value < 0.05); 95 Percent Confidence Interval for RMSEA (< 0.05), P-value (> 0.05), Comparative Fit Index (CFI) (> 0.90), Tucker Lewis Index (TLI) (> 0.90). A model can be said to be fit if it meets at least two of these criteria.

Figure 1 Model Fit Hypothesis Test Results Diagram



Based on the results of hypothesis testing with a path analysis approach in the table above, RMSEA values = 0.000, 90 Percent C. I. = 0.000 - 0.000, P-value = 0.266, CFI = 1,000, and TLI = 1,000. From these results, it is concluded that the research model fits with the data. The hypothesis states that the Big Five personality types jointly influence marital satisfaction through mediators of religiosity variables.

Table 2 Model Summary Analysis Regression

Observed Variable	Estimate	S.E	Est./S.E	Two Tailed P-value
Religiosity	0.107	0.031	3.406	0.001
Marital satisfaction	0.987	0.001	734.980	0.000

Table 2 showed that the R 2 value is 0,987 or 98,7%. This suggests that the independent factors' proportion of variance jointly influences marital happiness by 98,7%, while the remaining 1,3% is impacted by variables outside of this study. Following the acceptance of the hypothesis, the researcher proceeds to examine the outcomes of the direct and indirect impacts based on the researcher's research hypothesis.

The effect model between variables, namely direct influence and indirect influence, is determined by researchers. The big five personality qualities are the Independent Variables (exogenous) in this study. Marital pleasure is the dependent variable (endogemous), and religion is thes intermediary variable. The path diagram testing the hypothesis using the path analysis approach where the model is fit is shown below,

Table 3
Independent coefficients of variables indirectly

No.	Impact/Path Analysis	Esti- mate	S.E	T- Value	P- Value	Sig.
1	$EKSPR \rightarrow REL$	0.027	0.095	0.285	0.775	X

2	$AGREE \rightarrow REL$	-0.103	0.095	-1.087	0.277	X
3	$\mathrm{CONS} \to \mathrm{REL}$	0.251	0.072	3.498	0.000	√
4	$NE \rightarrow REL$	-0.096	0.082	-1.174	0.241	X
5	$OM \rightarrow REL$	-0.074	0.072	-1.041	0.298	X
6	$EKSPR{\to}MSS$	0.188	0.012	15.240	0.000	√
7	$AGREE \to MSS$	0.516	0.014	36.062	0.000	√
8	$\mathrm{CONS} \to \mathrm{MSS}$	-0.176	0.011	-15.775	0.000	√
9	$\text{NE} \rightarrow \text{MSS}$	-0.194	0.011	-17.408	0.000	√
10	$OM \rightarrow MSS$	-0.098	0.009	-10.349	0.000	√

^{*} Information:

✓: Significant (*T-value* > 1.96), x:insignificant, EKSPR: *Extraversion*, AGREE: *Agreeableness*, CONS: *Conscientiousness*, NE:*Negative Emotionality*, OM: *Open Mindedness*, REL: Religiosity, Mss: Marital satisfaction

Table 3 indicated that 1) the personality extraversion type variable has a regression coefficient that is positive (0.027) but not significant to religiosity, this is seen from T-value = 0.285 (p > 1.96) and P-value = 0.775 (p>0.05). Thus the hypothesis that there is a significant influence between extraversion and religiosity is rejected. 2) The personality agreeableness type variable has a regression coefficient that is negative (0.103) and is not significant to religiosity, this is seen from T-value = -1.087 (p > 1.96) and P-value = 0.277 (p > 0.05). Thus the hypothesis that there is a significant influence between agreeableness and religiosity is rejected. 3) The personality conscientiousness type variable has a regression coefficient that is positive (0.251) and significant to marital satisfaction, this can be seen from T value = 3.490 (p>1.96) and P value = 0.000 (p<0.05). Thus the hypothesis that there is a significant influence between conscientiousness and religiosity is not rejected. This can be interpreted to mean that conscientiousness directly affects religiosity. And the more individuals have high personality conscientiousness, the higher their religiosity. 4) The negative emotionality personality type variable has a regression coefficient that is negative (0.096) and is not significant for religiosity, this is seen from T-value = -1.174 (p < 1.96) and P value = 0.241 (p>0.05). Thus, the hypothesis that there is a significant influence between negative emotionality and religiosity is rejected. 5) The open mindedness personality type variable has a regression coefficient that is negative (-0.074) and not significant to religiosity, this is seen from T-value = -1.041 (p > 1.96) and P-value = 0.298 (p<0.05). Thus the hypothesis that there is a significant influence between open-mindedness and religiosity is rejected. 6) The personality extraversion type variable has a regression coefficient that is positive (0.188) and significant to marital satisfaction, this is seen from T-value = 15.220 (p > 1.96) and P value = 0.000 (p < 0.05). Thus, the hypothesis that there is a significant influence between extraversion and marital satisfaction through religiosity is not rejected. That is, extraversion directly affects marital satisfaction without going through mediator variables. And the higher the personality extraversion in the individual, the higher the marital satisfaction. 7) The personality agreeableness type variable has a regression coefficient that is positive (0.516) and significant to marital satisfaction, this is seen from T-value = 36.062 (p > 1.96) and P value = 0.000 (p < 0.05). Thus, the hypothesis that agreeableness has a significant effect on marital satisfaction through religiosity is not rejected. This means that agreeableness directly affects marital satisfaction. And the higher the personality

agreeableness in the individual, the higher the marital satisfaction. 8) The personality conscientiousness type variable has a regression coefficient that is negative (0.176) but significant to marital satisfaction, this can be seen from T-Value = -15.775 (p>1.96) and Pvalue = 0.000 (p<0.05). Thus the hypothesis that there is a significant influence between conscientiousness on marital satisfaction through religiosity is not rejected. This means that conscientiousness directly affects marital satisfaction. And the higher the personality conscientiousness in an individual, the higher his marital satisfaction. 9) The negative emotionality personality type variable has a regression coefficient that is negative (-0.194) and significant to marital satisfaction, this is seen from T-value = -17.413 (p > 1.96) and Pvalue = 0.000 (p < 0.05). This means that negative emotionality directly affects marital satisfaction without going through mediator variables, and the higher the individual has a negative emotionality personality, the lower the marital satisfaction. Thus, the hypothesis that there is a significant influence between negative emotionality and marital satisfaction is accepted, 10) The open-mindedness personality type variable has a regression coefficient that is negative (0.098) but significant to marital satisfaction, this is seen from T-value = 10.360 (p > 1.96) and P-value = 0.000 (p<0.05). Thus, the hypothesis that there is a significant influence between open mindedness and marital satisfaction is not rejected. This means that open-mindedness directly affects marital satisfaction. And the higher the personality openmindedness in the individual, the lower the marital satisfaction.

In the table above, we can see that of the ten paths that are postulated to have a direct effect, six paths have a significant influence on the dependent variable. While four paths have no significant influence on the dependent variable. The following elaboration will only explain the paths that have a significant effect.

First, conscientiousness has a regression coefficient that is positive (0.251) and a significant effect on marital satisfaction. Thus, it can be interpreted that the higher conscientiousness, the higher their religiosity. Second, the extraversion has a regression coefficient that is positive (0.188) and a significant effect on marital satisfaction. Thus, it can be interpreted that the higher the extraversion, the higher marital satisfaction. Third, agreeableness has a regression coefficient that is positive (0.516) and a significant effect on marital satisfaction. Thus, it can be interpreted that the higher agreeableness, the higher marital satisfaction. Fourth, conscientiousness has a negative regression coefficient (-0.176) but a significant effect on marital satisfaction. Thus, it can be concluded that the higher conscientiousness, the higher marital satisfaction. Fifth, negative emotionality has a negative regression coefficient (-0.194) and a significant effect on marital satisfaction. It means that the higher negative emotionality, the lower marital satisfaction. Lastly, open-mindedness has a negative regression coefficient (-0.098) but a significant effect on marital satisfaction. Thus, it means that the higher the open-mindedness in, the lower marital satisfaction

Independent coefficients of variables indirectly

The next stage is for researchers to see the indirect effects of open-mindedness, conscientiousness, extraversion, agreeableness, negative emotionality on marital satisfaction mediated by religiosity. The results of indirect effect can be briefly seen as table 4 below:

Table 4
Indirect Effect table

Impact/Path Analysis	Esti-	S.E	t-	p-	Sig.
Impact/I atti Aliaiysis	mate	S.E	value	value	

$\overline{\text{EKSPR} \rightarrow \text{REL} \rightarrow \text{MSS}}$	0.000 0.001 -0	.277 0.782 x
$AGREE \rightarrow REL \rightarrow MSS$	0.001 0.001 0	.782 0.434 x
$CONS \rightarrow REL \rightarrow MSS$	-0.002 0.002 -1	.072 0.284 x
$NE \rightarrow REL \rightarrow MSS$	-0.021 0.001 1	.982 0.417 🗸
$OM \rightarrow REL \rightarrow MSS$	0.001 0.001 0	.764 0.445 x

* Information:

√: Significant (*T-value* > 1.96), x: insignificant, EKSPR: *Extraversion*, AGREE: *Agreeableness*, CONS: *Conscientiousness*, NE: *Negative Emotionality*, OM: *Open Mindedness*, REL: Religiosity, MSS: Marital satisfaction

Based on table 4, it can be seen that of the five variable paths that affect marital satisfaction indirectly (indirect effect), there are four insignificant pathways, can be seen from the t-value less than 1.96. Therefore, it will not be elaborated further. While the negative emotionality personality type variable has a significant and negative influence on marital satisfaction indirectly through the variable mediator of religiosity, this is seen from the value of T-value = 1.98. Negative emotionality refers to the characteristics of individuals who are full of anxiety, temperamental, very self-aware, emotional and prone to stress-related disorders. If an individual has a high level of negative emotionality, the lower the level of marital satisfaction, and vice versa, the lower the level of negative emotionality personality type in a person, the higher the level of marital satisfaction.

Based on the findings of the hypothesis testing and discussion, the researcher finds that the big five personality influence model on marital happiness mediated by religion is appropriate. The RMSEA =value is 0.000, the 90 Percent C. I. is 0.000–0.000, the P-value is 0.2660, CFI is 1.000, dan TLI is 1.000. that is, the model fits the criteria for data fit.

The results showed that each personality type of extraversion, agreeableness, on marital satisfaction had a significant direct and positive effect, however, each personality type of extraversion agreeableness, does not significantly affect marital satisfaction through religiosity as a mediator. The results of this study also showed that each personality type conscientiousness open-mindedness, has a significant direct influence on marital satisfaction, but each personality type conscientiousness and open-mindedness, did not significantly affect marital satisfaction if through religiosity as a mediator. The last one, results showed that negative emotionality personality type has a significant and negative effect directly or through religiosity as a mediator variable on marital satisfaction.

DISCUSSION

In accordance with the purpose of this study to see the path analysis model of marital satisfaction theorized based on the results of the study, it was found that the variables predicted to affect marital satisfaction were trait big five personalities through mediators. Based on research that has been done, the variable that affects marital satisfaction both directly and through mediators is the personality type of negative emotionality. Thus, religiosity means partially mediating the influence of negative emotionality personality types

on marital satisfaction, meaning that either directly or through religiosity as a mediator variable, negative emotionality still has an influence on marital satisfaction.

This study supports previous research in which negative emotionality personality types directly affect marital satisfaction. It is a systematic review with a method of analysis of all Iranian and non-Iranian articles published between 2005 and 2016 in Persian and English. Where it was found that as many as 6,508 articles showed that there was a significant negative correlation between neuroticism and marital satisfaction while four personality types additionally had a positive correlation with marital (Chehreh, H., Ozgoli et al., 2017).

The results of other studies, such as research conducted by Najarpourian, et al (2012), where the results of the study showed that high personality neuroticism in the big five personality traits owned by couples can affect the decline in communication between couples. Thus, the couple experienced a decrease in satisfaction in marriage. High anger felt by a partner can be one of the problems in controlling their emotions. This anger can lead to increased aggressiveness and instability in the couple. This increase in aggressiveness greatly affects the relationship between couples and satisfaction with their marriage (Samani et al., 2016). The same statement was also put forward by Khoshdast et al, (2016) which stated that fear, deep sadness, and hatred, which are one part of negative emotionality, can cause problems in communication, especially between couples.

Communication is one of the main dimensions of marital satisfaction. So if it becomes a problem between couples, then couples can feel dissatisfaction in their married life. His research examined the relationship between negative emotionality and marital satisfaction in 300 married couples in Qazvin. The results of Khoshdast et al's study showed that there was a negative correlation between negative emotionality and marital satisfaction. Aligned research conducted by Shahmoradi, et al, (2016) shows a significant negative relationship between negative emotionality and marital satisfaction. This can mean that individuals with negative emotionality personality types have more difficulty controlling their impulsivity and this can lead to discord and conflict between spouses and ultimately reduce marital satisfaction between spouses.

In contrast to previous studies, Szcześniak et al (2019) found that the role of religiosity as a mediator variable: the influence of big five personalities and life satisfaction, where the results showed that significantly extraversion, agreeableness, and conscientiousness were positively correlated and openness was negatively correlated with life satisfaction, but neuroticism did not have a significant effect on life satisfaction with religiosity as a variable mediator (Szcześniak et al., 2019). The results of this study are in line with the theory put forward above, that negative thinking factors such as fear that a partner has of the past, can make it difficult for a person to communicate or talk about himself. Other factors such as partner aggressiveness in verbal form also make couples afraid to talk about problems that occur in their household. This non-positive communication will cause the spouse to feel uncomfortable in his marriage, making it difficult to achieve high marital satisfaction.

Overall, research on the integration of personality and religiosity is an important study in psychology and in the study of da'wah psychology. Moreover, the integration of the two is very beneficial for one of the efforts in achieving marital satisfaction. Basically, personality is the most important element in marriage because it requires the joint role of husband and wife, while religiosity as a complementary element and reference that exists in humans that provides inner calm, resilience and strength of heart. The integration of the three will bring great benefits to the community, especially in maintaining the integrity of the household.

The role of religiosity in human life, especially in married life, cannot be considered trivial and is number 2, right. Religiosity based on religion is the pillar of the formation of families that are sakinah mawaddah, warohmah. Defense in marriage is religious, the child's character building education also begins with religious education given first by both parents. The role of religiosity in religion is very important because when humans carry out marriage by referring to a religious rule, many problems can be resolved, because in religion there are clearly set guidelines regarding the duties and obligations of each husband and wife in the family.

From the results of the research described above, there is a model, namely the negative emotionality personality type which explains how the relationship between variables has an influence on marital satisfaction, either directly and or through religiosity as a mediator variable using path analysis into new findings in the research treasure, especially in the framework of da'wah psychology. Nevertheless, similar studies in other populations are needed to corroborate these findings. Given the literature on the role of religiosity as a mediator between the influence of personality on marital satisfaction is still very limited.

LIMITATIONS AND SUGGESTION

Some of the weaknesses in this study are as follows. First, the unevenness of the sample taken on demographic variables (Total of husbands and wives). In this study, respondents were still dominated by women with 256 respondents. While husbands only 91 respondents. Future studies should try to collect data from men who in this case are husbands. The hope is that there will be a balance between male and female perspectives. Second, the analysis was only carried out on one demographic group, namely the husband group combined with the wife group. Future studies should be able to answer the question of what is the structure of marital satisfaction theory in the husband group. This can be achieved using multigroup path analysis or multigroup structural equation modeling methods. Third, there has been no previous study that makes religiosity a mediator variable that links the big five personality types to marital satisfaction, and the results of this study found that religiosity has a significant effect partially.

Additional note, readers are expected to be careful to interpret the results of this study, because it still does not have the same previous theoretical basis in explaining the variable of religiosity as a mediator variable in the big five personalities on marital satisfaction. It is well known that the model analyzed in path analysis must be derived from theoretical findings or empirical findings (Wang & Wang, 2020). Based on this, more theoretical and empirical evidence is needed to be able to support the results of this study. In other words, this research is still exploratory even though this study uses the paradigm of path analysis, so it needs to be studied further about how the mechanism of religiosity variables can be a significant variable. A wider spectrum is needed to find other factors related to happiness read from the perspective of da'wah psychology.

IMPLICATIONS

The implication of this study is that Kerpibadian and religiosity factors play an important role in marital satisfaction, especially within the framework of da'wah psychology. The findings show that religiosity partially mediates the influence of negative emotionality personality types on marital satisfaction, which means that either directly or through religiosity as a mediator variable, negative emotionality still has an influence on marital satisfaction. By increasing beliefs, attitudes towards religious teachings and in ritual practices

both in the context of a relationship with God vertically and horizontally, it will make a person calmer and less anxious, suppress depression and be more stable in overcoming emotional turmoil in a person, so that he behaves and acts especially in the face of problems as an effort to increase happiness and marital satisfaction.

This is in line with the findings of Javanmard & Gerogozlo (2013) which found that religious individuals tend to have associations with stable marriages and tend to be satisfied in their marriages. This is reinforced by a study conducted by Madanian et al. (2013) which found married couples who seek and accept God in their marriage will have better collaboration skills, be able to maintain their marriage, and get many benefits from their marriage. Therefore, the importance of understanding religiosity in the context of da'wah psychology can form a stable personality that is in harmony with religious teachings as in the Qur'an. Quran and Hadith and are used as a means in educating good Muslim personalities and religious. Religiosity, emotional, intellectual, physical, and integrated and balanced practices will create happiness in the world and hereafter.

This implication can be a reference for related parties, such as the community, researchers, and marriage counselors. For the public, the findings of this study have important implications, especially for married couples. The results show that religiosity is one of the crucial factors in maintaining a happy, fulfilling and healthy marriage. Therefore, couples who experience marital difficulties can benefit from learning and applying and grounding religiosity in their relationships. In addition, the general public can benefit from understanding the importance of religiosity and Islamic personality in reducing the chances of marital problems and divorce.

Furthermore, for researchers, the study provides valuable insights into the relationship between personality, religiosity and marital satisfaction and its perception in the psychology of da'wah. The results build on previous studies in this area and increase the body of knowledge already known about marital relationships. Future research may look at additional factors that influence how relationships between personality, religion, and other factors related to happiness are affected from the perspective of da'wah psychology.

This study's finding have practical relevance for marriage counselors. The data imply that religiosity is an important factor in suppressing negative emotionality and increasing marital satisfaction. The psychological approach of da'wah can be applied in counseling while treating psychological issues, especially those relevant to personality. Da'wah psychology can form a stabel personality and in harmony with religious teachings as in the Qur'an, both with emotional approaches, motivational approaches and tazkiyyah al-nafs approaches as a means to educate good and religious Muslim personalities so as to create happiness reaching the world and the hereafter.

CONCLUSIONS

Based on the findings of the research and debate, it is possible to cobclude that the negative emotionality personality type has been shown to affect marital satisfaction both directly and through religiosity as a mediator variable, so researchers suggest that increasing religiosity to overcome problems and suppress negative emotionality in increasing marital satisfaction in each couple. Although the correlational and mediating nature of our results did not allow us to reach causal conclusions, the findings from this study that there is a religious presence in the context of the big five personalities may be meaningful for marital

satisfaction. An additional factor that shapes personalities and boosts religion in order to satisfy aspects of marital pleasure is the theory of da'wah psychology's perspective on contentment and happiness in particular. Religiosity that is enhanced by a psychological approach to da'wah turns out to have a significant influence in suppressing negative emotionality trait that threatens the level of satisfaction and happiness in marriage.

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AUTHOR CONTRIBUTIONS STATEMENT

BB led the research from the early stage to the end of the research and was responsible for designing and writing the overall manuscript. SS, A and MM, focusing on the development of thoughts, research objectives, religious content of the manuscript, findings, and review of the final manuscript. SL and SM's contribution is in data collection, data management, data analysis, and data results.

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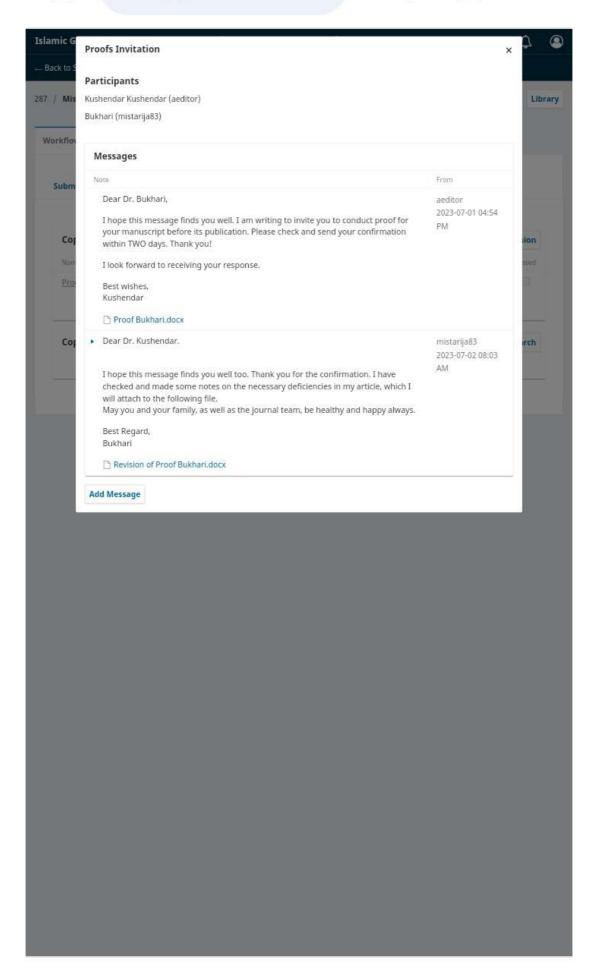


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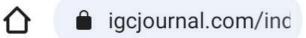


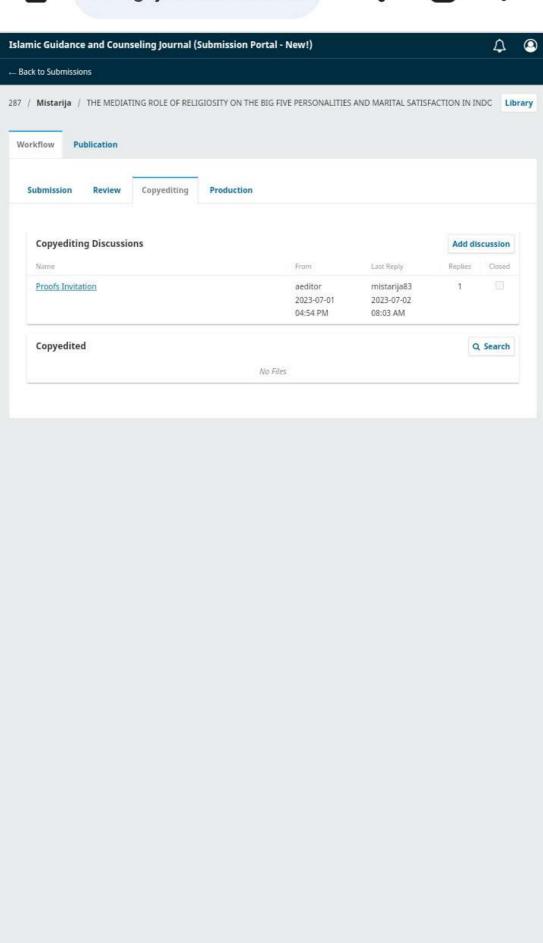




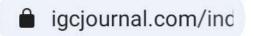








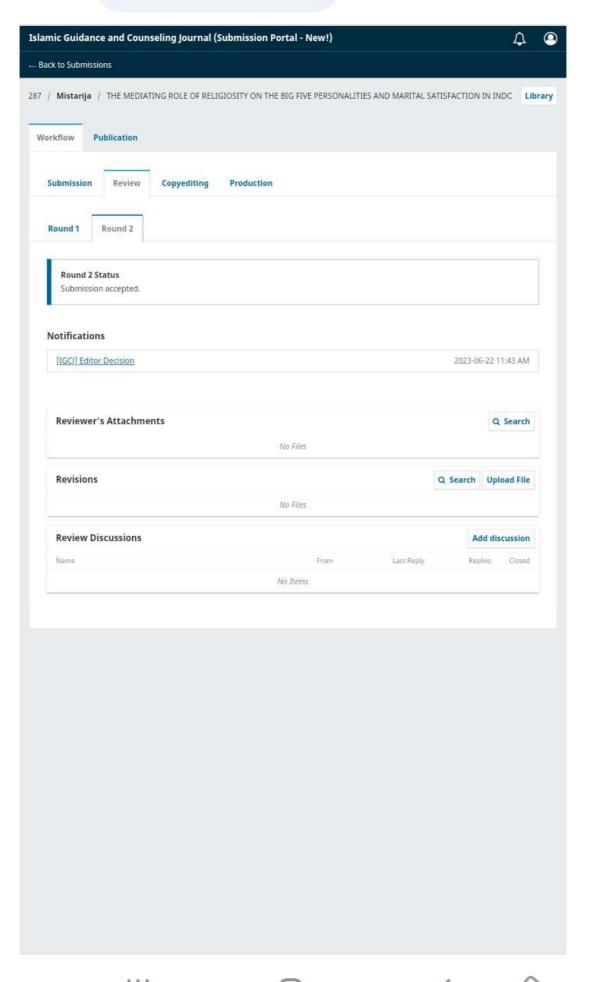














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