

# Building Islamic Financial Literacy in Papua: Opportunities and Challenges

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## Abstract

Islamic financial literacy is a crucial foundation for promoting inclusive and equitable economic growth, particularly in Eastern Indonesia, including Papua. Low literacy levels, limited access to Islamic financial institutions, and insufficient understanding of Islamic economic principles present significant challenges for developing a robust Sharia-based financial system in the region. This study aims to analyze the current state of Islamic financial literacy in Papua, identify development opportunities, and evaluate challenges from social, cultural, infrastructural, and institutional perspectives. A descriptive qualitative approach was employed, reviewing literature, reports from the Financial Services Authority (OJK), Bank Indonesia, the Central Statistics Agency (BPS), and relevant academic studies. The analysis focused on socio-cultural, economic, institutional, and digital technology aspects. The results indicate that Islamic financial literacy in Papua remains low, especially in remote areas, but significant opportunities exist through digitalization, strengthening local financial institutions, leveraging educational institutions, and multi-stakeholder collaboration. Community-based approaches that integrate local wisdom, such as the values of mutual cooperation and deliberation, are effective in increasing understanding and acceptance of Sharia financial principles. In conclusion, enhancing Islamic financial literacy in Papua not only improves financial inclusion but also fosters an ethical, sustainable, and equitable economic ecosystem, supporting socio-economic transformation based on Islamic values.

*Keywords:* Islamic Financial Literacy, Islamic Financial Inclusion, Sharia Economy, Financial Education.

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## 1. Introduction

National economic development should not rely solely on regions with high growth rates, but must also include areas that have long been left behind, such as Papua. In this context, financial literacy plays an important role in improving public welfare through prudent financial management, access to financial services, and the ability to make rational economic decisions.

Islamic financial literacy has a broader dimension because it is not only oriented toward economic aspects, but also incorporates moral, ethical, and spiritual values in accordance with sharia principles. However, in Papua, Islamic financial literacy remains relatively low. Based on data from the Financial Services Authority (OJK, 2022), the national Islamic financial literacy index has only reached around 9.1%, while in Papua it is estimated to be far below the national average. This condition indicates that there is still a significant gap between the potential and the actual development of Islamic finance in the region.

Improving Islamic financial literacy in Papua presents considerable opportunities, given that most people are becoming increasingly open to alternative economic systems that uphold the principles of justice and sustainability. However, challenges such as the limited Islamic financial infrastructure, the low number of educators and sharia outreach personnel, and the lack of financial inclusion programs in remote areas remain major obstacles.

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Indonesia's national economic development has a vision of creating inclusive and equitable growth across the entire archipelago. However, significant disparities still exist between western and eastern Indonesia, including in Papua Province. This region faces challenges in terms of equitable development, access to education, and access to formal financial services. In this context, financial literacy, particularly Islamic financial literacy, plays an important role in promoting sustainable community economic empowerment.

Islamic financial literacy is one of the important instruments for implementing Islamic economic values at the community level. This literacy not only teaches technical skills in managing money, saving, or investing, but also instills moral, ethical, and social principles that are aligned with Islamic teachings. According to OJK (2022), financial literacy refers to the knowledge, skills, and confidence that influence attitudes and behavior in financial decision-making in order to achieve welfare. In the sharia context, this includes an understanding of the prohibition of *riba*, *gharar*, and *maisir*, as well as the practices of profit-sharing and economic justice that constitute the main characteristics of the Islamic financial system.

Based on the national survey conducted by OJK (2022), Indonesia's Islamic financial literacy index reached only 9.1%, far lower than conventional financial literacy, which reached 49.68%. This condition indicates that the public is still insufficiently familiar with and does not adequately understand the principles and products of Islamic finance. In Papua and West Papua, financial literacy rates, both conventional and Islamic, are estimated to be below the national average. This is caused by several factors, including limited financial infrastructure, low levels of education, and the lack of sharia-based financial outreach and education in the region.

On the other hand, Papua has considerable potential to develop an inclusive Islamic financial system. The social character of Papuan communities, which highly values togetherness, justice, and mutual cooperation, is in line with the principles of Islamic economics. Economic potential based on natural resources and the micro sector can be optimized through sharia financing to empower local MSMEs. Digital transformation and the development of Islamic fintech also open significant opportunities to reach remote areas that were previously difficult for formal financial institutions to access.

Nevertheless, major challenges remain in building an Islamic financial ecosystem in Papua. These challenges include the limited number of Islamic financial institutions and banking agents in remote areas, low public trust in financial institutions, and limited human resources with an adequate understanding of Islamic finance. In addition, differences in culture, language, and basic literacy levels also affect the effectiveness of financial education programs in this region. Without a contextual strategy grounded in local wisdom, efforts to promote Islamic financial literacy will be difficult to accept widely within the community.

Therefore, building Islamic financial literacy in Papua requires an integrated approach that combines educational, social, cultural, and technological aspects. A community-based approach involving customary leaders, educational institutions, and local governments is essential to bridge the gap between sharia values and the social realities of Papuan society. Strengthening Islamic financial literacy programs must also be accompanied by affirmative policies, the development of digital infrastructure, and financial product innovation that is relevant to the needs of local communities.

This article aims to analyze the opportunities and challenges in building Islamic financial literacy in Papua as part of efforts to realize financial inclusion and sharia-based economic welfare in Eastern Indonesia. Through a literature review and conceptual analysis, this article is expected to provide a strategic overview of how Islamic financial literacy can serve as a foundation for just, ethical, and sustainable economic growth in Papua.

## **2. Literature Review**

### *2.1. The Concept of Financial Literacy*

In general, financial literacy may be understood as an individual's ability to understand and manage financial resources effectively in order to achieve well-being. According to Lusardi and Mitchell (2014), financial literacy encompasses three main dimensions: financial knowledge, financial behavior, and financial attitude. These three aspects serve as the foundation for individuals in making sound economic decisions.

In the Indonesian context, the Financial Services Authority (OJK, 2022) defines financial literacy as the knowledge, skills, and confidence that influence a person's attitudes and behavior in order to improve the quality of financial decision-making and financial management for the attainment of well-being. Therefore, financial literacy is not only related to an understanding of financial products, but also to the ability to manage risk, save, invest, and avoid unhealthy financial practices.

## 2.2. Islamic Financial Literacy

Islamic financial literacy refers to an individual's understanding and ability to manage finances based on the principles of Islamic sharia. According to Huda and Heykal (2019), Islamic financial literacy includes knowledge of basic concepts such as the prohibition of *riba*, *gharar*, and *maisir*, as well as an understanding of Islamic financial instruments such as *mudharabah*, *musyarakah*, *murabahah*, *ijarah*, and *wakalah*.

Abdullah and Anderson (2020) add that Islamic financial literacy not only emphasizes the functional aspects of finance, but also the ethical, moral, and social values embedded in Islamic teachings. In essence, Islamic financial literacy aims to realize social justice, economic balance, and public welfare (*maslahah*). Empirically, research by Antara et al. (2016) shows that the level of Islamic financial literacy has a positive effect on people's interest in using Islamic financial products. This finding underscores the importance of continuous education and socialization of Islamic finance, especially in areas with low literacy levels such as Papua.

## 2.3. Principles and Values in Islamic Finance

The Islamic financial system is founded on the principles of justice (*al-'adl*), mutual cooperation (*ta'awun*), and social responsibility (*mas'uliyah ijtimaiyyah*). The main principles that distinguish Islamic finance from conventional finance include the prohibition of *riba*, namely the taking of additional charges on loan principal that are exploitative in nature; the prohibition of *gharar* and *maisir*, namely the prohibition of uncertainty and excessive speculation in transactions; the requirement that economic activities must be based on real assets rather than merely speculative financial transactions; profit and loss sharing as the primary principle in financing; and *zakat*, *infaq*, and *waqf* as instruments of wealth redistribution to achieve social justice. These principles constitute a normative foundation that is highly relevant to the social conditions of Papuan communities, which continue to uphold the values of togetherness and social balance in everyday life.

## 2.4. Behavioral Finance Theory

In explaining the low level of Islamic financial literacy in Papua, behavioral finance theory may be used to understand how psychological, social, and cultural factors influence financial decision-making. According to Shefrin (2007), behavioral finance describes how perceptions, cognitive biases, and social influences shape an individual's financial decisions. In the context of Papua, limited exposure to formal financial institutions and the dominance of a communal culture of mutual cooperation may shape financial behavior that differs from that of urban communities. The implementation of Islamic financial literacy in Papua therefore needs to take these behavioral aspects into account, particularly in relation to public trust in financial institutions and understanding of sharia principles, which remain unfamiliar to much of the population.

## 2.5. Inclusive Economic Development Theory

The concept of inclusive economic development emphasizes that economic growth must involve all levels of society without discrimination based on region or social status. According to Todaro and Smith (2020), sustainable and inclusive development must be able to improve public access to economic resources, including financial institutions. From the perspective of Islamic economics, financial inclusion is not measured solely by how many people have bank accounts, but also by the extent to which the principles of justice and welfare are experienced by all segments of society (Chapra, 2000). Thus, Islamic financial literacy in Papua becomes an important part of efforts to realize Islamic financial inclusion based on social justice and collective welfare.

## 2.6. An Integrative Model for the Development of Islamic Financial Literacy

Based on the theories discussed above, Islamic financial literacy in Papua may be developed through an integrative model that combines educational aspects, namely improving public knowledge and understanding through formal and non-formal education; cultural aspects, namely adjusting educational approaches to Papuan values and customs so that they are more readily accepted by the community; institutional aspects, namely strengthening the role of Islamic financial institutions, local governments, and community leaders in literacy programs; and technological aspects, through the optimization of digitalization and Islamic fintech to reach remote areas. Conceptually, Islamic financial

literacy is not merely a financial capability, but also an awareness of moral and social values in financial management. With the support of behavioral finance theory and inclusive development theory, strategies for improving Islamic financial literacy in Papua may be directed toward a model that balances educational, cultural, and digital aspects in order to create a financially literate as well as socially just society.

Based on the theories previously discussed, including financial literacy theory (Lusardi & Mitchell, 2014), behavioral finance theory (Shefrin, 2007), and inclusive development theory (Todaro & Smith, 2020), Islamic financial literacy may be understood as a process involving the interaction of public financial knowledge, attitudes, and behavior, which are influenced by social, cultural, and regional infrastructural conditions. In the context of Papua, Islamic financial literacy is not merely a process of financial education, but also an effort to build an inclusive financial ecosystem based on sharia values that can adapt to the social characteristics of local communities. Therefore, an integrative approach is needed between strategic opportunities, such as digitalization and institutional strengthening, and the structural and cultural challenges faced in the region.

### 3. Research Method

This study employs a descriptive qualitative approach by reviewing various secondary sources, including official reports from the Financial Services Authority (OJK, 2022), Bank Indonesia (Bank Indonesia, 2021), the Ministry of Finance of the Republic of Indonesia (Kemenkeu, 2021), as well as academic studies related to Islamic financial literacy in Eastern Indonesia (Huda & Heykal, 2019; Abdullah & Anderson, 2020). This approach enables the researcher to obtain an in-depth overview of the condition of Islamic financial literacy, both quantitatively and qualitatively, while also understanding the social and cultural context of the community. The analysis was conducted through a literature-based method focusing on the identification of opportunities and challenges in developing Islamic financial literacy from three main perspectives: first, the socio-cultural perspective, which includes community characteristics, customary values, and local norms that influence financial behavior; second, the economic and infrastructural perspective, which includes access to formal financial services, the availability of sharia products, and the role of financial technology; and third, the institutional and public policy perspective, which highlights the role of Islamic financial institutions, local governments, and regulations that support Islamic financial inclusion (Chapra, 2000; Todaro & Smith, 2020). Through this framework, the study is expected to provide a strategic understanding of efforts to strengthen contextual and sustainable Islamic financial literacy in Papua.

### 4. Results and Discussions

#### 4.1. Results

##### 4.1.1. The Condition of Islamic Financial Literacy in Papua

Papua has unique sociocultural characteristics, with communities that continue to strongly uphold communal and customary values. This may serve as social capital for strengthening an Islamic financial system grounded in justice and togetherness (Chapra, 2000). However, the low penetration of formal financial institutions, particularly Islamic ones, has limited public access to financial products such as savings, financing, and Islamic insurance (Otoritas Jasa Keuangan [OJK], 2022). Literacy programs implemented by OJK and Bank Indonesia have reached some areas, but they have not yet fully integrated Papua's distinctive cultural approach. Therefore, strategies for developing Islamic financial literacy must take local values and culture into account in order to be more effective.

##### 4.1.2. Development Opportunities

Several strategic opportunities may be utilized to build Islamic financial literacy in Papua. First, the potential of the micro sector and MSMEs, which involve a large proportion of Papuan communities, allows Islamic microfinance education and financing to become a primary entry point (Huda & Heykal, 2019). Second, the role of educational and religious institutions, such as schools, Islamic boarding schools, and Islamic-based higher education institutions, can serve as centers of Islamic financial literacy. Third, digital transformation through Islamic fintech offers a solution to geographical barriers through application-based services (Abdullah & Anderson, 2020). Fourth, synergy between the government and financial institutions in Islamic financial inclusion programs integrated with regional policies can expand the reach of services to communities in remote areas.

#### 4.1.3. Challenges Encountered

The main challenges in developing Islamic financial literacy in Papua include limited infrastructure and networks of Islamic financial institutions, a lack of human resources who understand sharia principles, the scarcity of contextual literature and educational media on Islamic finance, as well as the relatively low levels of education and economic conditions among the population (Antara et al., 2016; Todaro & Smith, 2020). These conditions require literacy strategies that are more innovative and community-based in order to reach all segments of society.

#### 4.2. Discussion

Efforts to build Islamic financial literacy in Papua must be carried out through a community-based approach by integrating customary values and local wisdom. For example, Papua's traditions of mutual cooperation and communal deliberation may serve as a foundation for educating communities about the principles of profit-sharing and economic justice (ta'awun). The social character of Papuan society, which is heterogeneous and rooted in customary communities, is aligned with Islamic economic principles that emphasize justice, togetherness, and mutual assistance.

The literature review shows that financial literacy is closely related to improving community economic welfare. People who understand the principles of financial management are better able to manage income, avoid consumptive debt, and utilize financial products for productive purposes (Lusardi & Mitchell, 2014). In the sharia context, financial literacy also instills moral values such as justice ('adl), honesty (shidq), and responsibility (amanah), so that economic decisions are not merely technical, but also ethical and spiritual.

The level of Islamic financial literacy in Papua remains low, not only because of limited access to financial institutions, but also because educational content has not yet been adapted to the local cultural and geographical context. Education is often delivered through a one-size-fits-all approach, making the message difficult for grassroots communities to understand. An effective literacy strategy must be able to integrate local wisdom with sharia principles.

In addition, Islamic financial institutions are still concentrated in cities such as Jayapura, Manokwari, and Timika, while communities in remote areas rely more heavily on informal systems or community cooperatives. This creates a financial gap between urban centers and remote regions. The presence of Islamic fintech and digital banking offers a strategic solution to bridge this gap, although challenges related to digital literacy and internet infrastructure still need to be addressed.

From an institutional perspective, the roles of local governments, higher education institutions, and religious leaders are highly important. The government can facilitate training and outreach, educational institutions can instill financial literacy from an early stage, and religious and customary leaders can function as moral agents who strengthen public acceptance of Islamic economic principles (Shefrin, 2007). Synergy among these three elements is the key to the success of a sustainable transformation of Islamic financial literacy.

Theoretically, Islamic financial literacy is a key variable in building inclusive and ethical financial behavior. It encompasses cognitive aspects (knowledge), affective aspects (attitude), and conative aspects (action), in line with Financial Behavior theory (Atkinson & Messy, 2012) and the Islamic Financial Literacy framework (Antara et al., 2016). The findings of the review also confirm that Islamic financial literacy can serve as an instrument of socio-economic development based on distributive justice. Its implementation in Papua must be adjusted to the pluralistic character of society, so that local cultural values may be synergized with Islamic principles. Transformative and contextual financial literacy not only educates, but also empowers communities to become economically self-reliant.

The development of Islamic financial literacy in Papua needs to be carried out through a community-based approach, involving religious leaders, customary leaders, and social institutions in order to reach communities effectively. Educational programs must be delivered using local languages and easily understood visual media. In addition, multi-stakeholder collaboration among local governments, OJK, Bank Indonesia, Islamic financial institutions, universities, and civil society organizations is required to formulate a comprehensive literacy strategy, including training, educational modules, and the digital dissemination of information. The use of Islamic fintech and mobile banking provides an effective means of expanding public access to Islamic financial products, especially in remote areas, with adequate support from digital infrastructure. Islamic educational institutions in Papua can develop contextual Islamic financial literacy curricula and strengthen the capacity of local human resources as literacy agents within their communities.

Expanding the network of Islamic financial institutions, Laku Pandai Syariah agents, and Baitul Maal wat Tamwil (BMT) in remote areas is also important so that literacy does not stop at the level of knowledge, but is realized in actual economic practice.

From a policy perspective, Islamic financial literacy in Papua needs to be integrated into regional development programs. Strategies that may be implemented include affirmative policies and incentives for Islamic financial institutions operating in 3T areas (terdepan, terluar, tertinggal—frontier, outermost, and disadvantaged regions), the formulation of a regional Islamic financial literacy roadmap involving cross-sectoral actors, and community economic empowerment based on Islamic boarding schools and mosques as centers of education and Islamic microfinance intermediation. This approach is expected to strengthen Islamic financial inclusion and promote the economic self-reliance of Papuan communities.

## 5. Conclusion

Building Islamic financial literacy in Papua is a strategic effort that is not merely educational in nature, but also aims to realize equitable and sustainable economic development while taking local cultural values into account. Although various challenges remain, such as limited access to Islamic financial institutions, low digital literacy, and the lack of contextual education, Papua has considerable potential through the alignment of local values, such as mutual cooperation and community solidarity, with the principles of Islamic economics. The success of this program requires cross-sector synergy among local governments, Islamic financial institutions, financial authorities, educational institutions, Islamic boarding schools, and community leaders, as well as the use of digital technology to reach remote areas. Educational efforts must be adapted to the local context so that Islamic financial literacy becomes an integral part of people's way of life, while at the same time promoting financial inclusion, strengthening local economic capacity, and encouraging ethical and productive financial behavior. With an integrated approach that combines educational, cultural, institutional, and technological aspects, Islamic financial literacy in Papua can serve as a foundation for just, empowered, and sustainable Islamic economic development, while also supporting the achievement of the objectives of maqashid sharia in safeguarding wealth, improving welfare, and preventing social injustice.

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