


RESEARCH ARTICLE

## The role of religiosity and self-efficacy towards a quarter-life crisis in Muslim college students

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### ABSTRACT

Being a student is one of the phases of one's development when entering the emerging adulthood phase. In the transition from adolescence to adulthood, people usually begin to experience problems in their lives. Those problems are generally related to the future. This study examines the role of religiosity and self-efficacy on a quarter-life crisis in Muslim college students. A total of 116 students from various universities in Padang participated in this study. Data were analyzed using multiple linear regression analysis. The results of this study indicate that the hypothesis is accepted. Religiosity and self-efficacy have a significant role in the quarter-life crisis. That means when religiosity and self-efficacy are high, the quarter-life crisis experienced by students decreases. This result has indicated by the calculated F value of 5.019 and a significance level of 0.008 ( $p < 0.05$ ). The contribution of religiosity and self-efficacy to the quarter-life crisis is 8.2%. This study also found that the partial contribution of religiosity did not have a significant role in the quarter-life crisis. On the other hand, the contribution of self-efficacy partially remains significant to the quarter-life crisis.

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### INTRODUCTION

Throughout human life, from childhood to adulthood, humans will experience development according to their respective duties. The more mature humans are increasingly aware of their duties and responsibilities in society and the role they play in society as an individual (Feist et al., 2018). stage of human development is a change experienced by individuals to become mature with systematic, progressive, and sustainable progress (Yusuf LN, 2011).

In general, there are several stages of development in humans. Each phase has different developmental tasks (Yusuf LN, 2011). In the infant phase, developmental tasks are more physical, such as learning to walk and eat solid food. In the childhood phase, one of the tasks of human development is learning to get along with peers. In the adolescent phase, some of the tasks of human development are being able to accept themselves, have confidence in their abilities, and strengthen self-control. While in the adult phase, especially in the early adult phase, some of the developmental

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tasks are looking for and finding a potential life partner and pursuing a career to have economic stability (Dariyo, 2008).

Each of these developmental tasks must be completed in every phase, and in every phase shift, there will be a psychosocial crisis that humans will pass through (Erikson in King, 2010). The crisis that is currently in the spotlight is the crisis that occurs when the adolescent phase is leading to the adult phase because, in the adolescent phase, a person will already think abstractly but has little experience, so an “idealism” appears in this phase (Altalib et al., 2013). Because in this phase, many things happen before a person fully matures, experts investigate it more deeply and then find a connecting phase between adolescence and early adulthood. This phase is termed “emerging adulthood.”

Arnett (2000) suggests that emerging adulthood is a new development concept. The period is from late adolescence to the too early twenties, focusing on ages 18-25. When viewed from the age range of students, they are suitable to be called emerging adulthood in their development (Arnett, 2000). According to Arnett (2017), a person in the emerging adulthood phase explores various aspects of life, and entering college can allow him to explore various possible majors that will be his focus. These various educational possibilities offer different job prospects (Arnett, 2017). Even so, a person has a high chance of not being able to get through a crisis at this phase, even though the hallmark of this phase of emerging adulthood is exploratory in various aspects of life.

Entering the phase of emerging adulthood, a person will experience various psychological problems, feel uncertain in life, and have an emotional crisis commonly known as a quarter-life crisis (Robbins & Wilner, 2001). The quarter-life crisis phase is characterized by helplessness, doubt, ignorance of something, and fear of the future related to career, finances, relationships, and others that occur when a person enters adulthood (Suyono et al., 2021). The quarter-life crisis phase is experienced by a person when they feel trapped by their routine, and it can cause hopelessness. The desire to avoid routine is caused by the fear of failure and the desire to leave responsibilities and try new things (Karpika & Segel, 2021).

When someone successfully goes through the quarter-life crisis, he will grow up with positive feelings where the individual realizes that life changes are needed to get maximum results and can face other life problems (Robbins & Wilner, 2001). The crisis can be passed by someone if there are some resources. Based on research conducted by Habibie et al. (2019), religiosity is vital to facing the quarter-life crisis. Religiosity is a system of values and actions of a person who has a divine basis associated with a particular religion so that it has guidelines and methods in carrying out worship rituals (Amir & Lesmawati, 2016). This religiosity helps individuals understand their life experiences (Amir & Lesmawati, 2016).

Furthermore, religiosity also changes various dimensions of life (Afriyanti & Surya, 2020). In line with previous research, Tapotubun & Rahmah (2021) stated that religion is needed in dealing with the quarter-life crisis. The reason why religiosity plays a role in the quarter-life crisis was put forward by Koenig & Larson (2001), which stated that increasing religious belief could make individuals feel happy, satisfied in life, and filled with positive feelings. Individuals who are satisfied with their lives can overcome anxiety and stress and see life as more meaningful, related to how a person deals with crises. In addition to belief in religion, several factors are related to or can affect life satisfaction; one is self-efficacy (Zwagery & Yuniarramah, 2021).

Self-efficacy is a person's belief about his capacity when dealing with events that affect his life (Bandura in (Montigny & Lacharite, 2005). Self-efficacy is humans' most crucial self-reflection mechanism (Feist et al., 2018). Tangkeallo et al. (2014) found that the higher a student's self-efficacy,

the more likely he is to have a clear future orientation. A clear future orientation will make a person not confused when facing a crisis. In line with Tangkeallo, Afnan et al. (2020) found that self-efficacy was negatively related to stress in students in the quarter-life crisis phase.

Based on interviews conducted by researchers with students who continue their studies in Padang City, many of them have experienced a quarter-life crisis. That is a big question because all religions have their own guidelines for dealing with life's conflicts, one of which is meditation. Most studies also show that religiosity positively influences adolescent development (Schnitker et al., 2021), which is the phase that intersects with emerging adulthood. Self-efficacy should also affect students' mindsets in dealing with stressors. Therefore, this article examines the role of religiosity and self-efficacy in Muslim students' quarter-life crisis

## METHOD

This type of research is quantitative research. Quantitative research emphasizes numerical data (numbers) analysis and is processed by statistical methods. The quantitative approach used is a quantitative survey. The research sample was taken using purposive sampling. The subjects' criteria are students from one university in Padang aged 18-25 years ( $Mean=20.8$ ,  $SD=1.34$ ) who came from various provinces, specifically North Sumatra, West Sumatra, Riau, Jambi, Aceh, and West Java. The total respondents are 116 college students, 10 men, and 106 women.

In this study, the quarter-life crisis is the dependent variable, and religiosity and self-efficacy are independent variables. Quarter-life crisis is an experience faced by a person with regard to various psychological problems. In this phase, a person feels uncertain in life and experiences an emotional crisis. Measurement of the quarter-life crisis is carried out using the Quarter Life Crisis Scale, which is modified from the research scale of Habibie et al. (2019) using seven dimensions from Robbins & Wilner (2001), (1) indecision in making decisions; (2) despair; (3) negative self-assessment; (4) stuck in a problematic situation; (5) anxious; (6) depressed; (7) worried about interpersonal relationships that are being and will be built. The scale contained in the research of Habibie et al. (2019) initially amounted to 23 items. After the researcher conducted the trial, one item failed, so only 22 items were used for this study. The reliability of this modification scale is 0.924, and the item discrimination ranges from 0.313 to 0.810. The items in this scale are all arranged in favorable form. This type of scale is Likert, so there are five answer choices, (1) strongly disagree; (2) disagree; (3) neither agree nor disagree; (4) agree; (5) strongly agree.

Religiosity is a system of values and actions of a person who has a divine basis associated with a particular religion so that it has guidelines and methods in carrying out worship rituals. The measurement of religiosity uses a scale developed by Fauziah (2021) using five dimensions of religiosity according to Glock and Stark in 1968. These dimensions are (1) belief, (2) rituality, (3) religious experience, (4) consequences, and (5) religious knowledge. The scale initially consisted of 23 items. After being modified according to the research context, one item dropped, so the items used in this study amounted to 22. The reliability of this scale is 0.974, with item discrimination ranging from 0.596 to 0.895. Items in this scale are entirely favorable. This type of scale is Likert, so there are five answer choices, namely: (1) strongly disagree; (2) disagree; (3) neither agree nor disagree; (4) agree; (5) strongly agree.

Self-efficacy is a person's belief about his capacity when dealing with events that affect his life. Measuring self-efficacy uses the New General Self-Efficacy Scale developed by Scherbaum et al. (2006), then adapted by Kamilah (2015) into the Indonesian version. There are eight items on this scale concerning three indicators, namely: (1) self-confidence to achieve the desired behavior; (2) the

ability to self-regulate; (3) belief in one's abilities. Researchers conducted trials on this measuring instrument, then got reliability of 0.924 with item discrimination ranging from 0.625 to 0.908. The items in this scale are all favorable. This type of scale is Likert, so there are five answer choices, namely: (1) strongly disagree; (2) disagree; (3) neither agree nor disagree; (4) agree; (5) strongly agree.

The data collection uses an online questionnaire platform where the link to the questionnaire is distributed through social media. The data in this study will be in the form of numbers, then processed by multiple regression analysis. Data analysis was carried out using the help of a data processing program.

## RESULT

The results of this study were processed using multiple regression analysis techniques. Before conducting the primary analysis, the researcher grouped the participants according to demographic data:

**Table 1.** Demographic data of research participants (n=116)

Aspect	n (%)
<b>Sex</b>	
Male	10 (8.6%)
Female	106 (91.4%)
<b>Age</b>	
18-19	37 (31.9%)
20-21	60 (51.7%)
22-23	18 (15.5%)
24-25	1 (0.9%)
<b>Semester</b>	
2-4	65 (56,0%)
6-8	50 (43,1%)
10-12	1 (0.9%)

Furthermore, the researcher also found that the mean score of the empirical data of the three variables was higher than the mean score of the hypothetical data, which means that the average participant score was higher than the average score of the measuring instrument:

**Table 2.** Descriptive statistics

Categorization	Hypothetical Data				Empirical Data			
	Min	Max	Mean	SD	Min	Max	Mean	SD
Quarter-life crisis	22	110	66	14.67	36	107	74.46	14.44
Religiosity	22	110	66	14.67	62	110	91.81	9.71
Self-efficacy	8	40	24	5.33	22	40	32.61	4.71

This study has also passed the assumption test (normality, linearity, multicollinearity, and heteroscedasticity) so that the requirements for analyzing data using multiple regression techniques can be carried out. From table 3 below, it can be concluded that this research hypothesis is accepted. This result can be seen from the F of 5.976 with a significance level of 0.008 ( $p < 0.05$ ). This value indicates that religiosity (X1) and self-efficacy (X2) together can predict the value of the quarter-life crisis (Y). The values of X1 and X2 are inversely proportional to the value of Y. That is, the higher the value of religiosity and self-efficacy, the lower the value of the quarter-life crisis. In table 3, it can be seen that the contribution of the two variables is 8.2% (based on the R Square value) to the efficacy value (Y):

**Table 3.** Regression test

R	R square	F Statistic	P	Explanation
0.286	0.82	5.019	0.008	Significant

Furthermore, in Table 4, there is data regarding the role of variables X1 and X2 on Y variables separately. The data means that religiosity (X1) does not have a significant role in the quarter-life crisis (Y), while self-efficacy (X2) has a significant role. This significance is shown in score of religiosity is 0.640 ( $p>0.05$ ) and 0.022 self-efficacy ( $p<0.05$ ). The tables listed conclude that religiosity and self-efficacy can predict the quarter-life crisis score together, but religiosity does not play a significant role.

**Table 4.** Significant of the role of each variable X to Y (t-test)

Variable	t statistic	P	Explanation
Religiosity	-0.469	0.640	Not significant
Self-efficacy	-2.318	0.022	Significant

## DISCUSSION

From the results of this study, it was found that religiosity and self-efficacy can predict the quarter-life crisis score in Muslim students aged 18-25 years. The higher the religiosity and self-efficacy scores, the lower the participants' quarter-life crisis scores. However, the partial contribution of religiosity is not significant. Most of the previous studies show that religiosity has a significant role in the level of the quarter-life crisis. An example is a study conducted by Koenig (2012), the result of which is that someone who has a high level of spirituality or religiosity has low levels of depression and anxiety and can improve their quality of life. Furthermore, research from Habibie et al. (2019) shows that a person who has a guide in his life when facing problems has good endurance because of his intense religiosity, and someone who has a good level of religiosity is considered more resilient and established when experiencing indecision or feeling pressured over things that cannot be controlled.

Religiosity in human life can play a role when influenced by life experiences, learning from parents, and the environment in which the individual is located. Believes that God will help him deal with problems so that a person can feel happiness (Qolbi et al., 2020). According to Thouless (2000), the internal factors that contribute to the quarter-life crisis are personal, emotional, and affective factors; external factors are social and environmental conditions, education level, traditions, and culture, as well as the demands of daily life. Other research shows that religiosity can play a role in dropping worry (Maisaroh & Falah, 2011).

Apart from religiosity, it turns out that self-efficacy also plays a role in the quarter-life crisis. Previous research also explained that self-efficacy could help students to think positively in dealing with their problems, be able to provide self-motivation, have a positive assessment of themselves, and can also help students to know the environment that can have a positive impact on their future lives (Hidayati & Muttaqien, 2020). It can also be concluded that this study proves that self-confidence to be able to do something and solve problems also influences overcoming problems regarding fear of the future. When individuals can be confident in getting things done, they will face crises in their lives better than individuals who lack confidence in their abilities. Religiosity and self-efficacy are a unit that can influence other variables. Research conducted by (Ula & Sholeh 2014) shows that self-efficacy can affect behavior, especially cheating. Therefore, religiosity is appropriate when juxtaposed with self-efficacy because it can affect other variables together.

Concerning the insignificant role of religiosity partially, it could be because students do not consider religion as a coping to solving problems but consider religion as a ritual that must be carried out. The opinion is in line with research by Utami (2012); the result is that religiosity has no relationship with the subjective well-being of students on campus and only a tiny contribution of religiosity to the personal subjective well-being of students. However, it is not the religiosity variable related to subjective well-being but the religious coping variable. The higher a person's religious

coping, the higher the students' subjective well-being. In this study, the items used to measure religiosity were not the same as religious coping.

This condition could also be due to other variables that should be present to mediate religiosity and the quarter-life crisis. Another variable is self-efficacy. Holifah's (2021) research shows a significant relationship between religiosity and self-efficacy in the sense that religiosity can affect self-efficacy.

## CONCLUSION

This study found that religiosity and self-efficacy can play a role in the quarter-life crisis. However, religiosity partially did not significantly contribute to the quarter-life crisis. The result of this research can be used to reference emerging adulthood quarter-life crisis. The limitation of this research is that female students dominated the respondents, so this study cannot explain the data from gender. Further researchers are recommended to conduct mediation analysis on this variable and use the religious coping scale to assess how Muslim students perceive religion as a coping strategy.

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