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## The Protective Role of Religiosity Against Quarter-Life Crisis Among Final-Year University Students

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### ABSTRAK

**Purpose:** This study aims to examine the protective role of religiosity in mitigating the symptoms of quarter-life crisis among final-year university students. The transition from academic life to early adulthood often triggers emotional instability, anxiety, and uncertainty regarding future careers and identity formation. Religiosity is hypothesized to serve as a psychological buffer that fosters resilience, meaning, and self-regulation during this critical life stage.

**Method:** A correlational quantitative approach was employed involving 112 final-year students aged 18–29 from a public Islamic university in Indonesia. Data were collected through standardized questionnaires measuring religiosity and quarter-life crisis dimensions, and analyzed using Pearson's product-moment correlation to assess the association between variables.

**Findings:** Results revealed a significant negative correlation between religiosity and quarter-life crisis ( $r = -0.212$ ,  $p < 0.05$ ). Students with higher levels of religiosity reported lower levels of emotional confusion, anxiety, and hopelessness about their future. The findings indicate that spiritual beliefs, religious practices, and internalized moral values contribute to stronger coping mechanisms when facing transitional stressors.

**Significance:** The study underscores the importance of integrating spiritual development into higher education counseling programs to support students' psychological well-being. By highlighting religiosity as a protective factor, this research enriches the global discourse on the interplay between faith and mental health in emerging adulthood. Future research is encouraged to explore longitudinal patterns and cross-cultural perspectives to deepen understanding of this relationship.

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**Keywords :** *emerging adulthood, psychological well-being, quarter-life crisis, religiosity, university students.*

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### INTRODUCTION

In recent decades, the phenomenon of quarter-life crisis has attracted growing attention in both popular discourse and academic inquiry, especially among emerging adults navigating the transition from student life to professional adulthood. Quarter-life crisis refers to a period of emotional turmoil, uncertainty, and existential questioning commonly experienced between the ages of 20 and 30 (Ballesteros et al., 2024) — three prominent predictors include uncertainty, dissatisfaction, and indecisiveness. The transitional demands of deciding career paths, financial independence, and identity consolidation often generate stress, anxiety, and confusion for final-year students. In many societies, these stressors are exacerbated by competitive job markets, shifting social expectations, and rapid sociocultural change. Amid these challenges, religiosity may act as a psychological resource, offering meaning, coping

frameworks, and emotional stability. Empirical studies on religiosity's role in mental health broadly suggest protective effects against depression and anxiety (Aggarwal et al., 2023). However, the specific link between religiosity and quarter-life crisis remains underexplored, particularly in university contexts. Investigating this relationship among final-year students is urgent because this group faces imminent life transitions, and interventions at this stage could yield preventive effects. Understanding religiosity as a buffer could inform student counseling and mental health strategies in higher education.

First, final-year university students inhabit a critical developmental threshold where role expectations shift rapidly and decisional burdens escalate, making them particularly vulnerable to quarter-life crisis symptoms. At this juncture, internal resources such as faith or spiritual belief may influence how individuals interpret and manage uncertainty. Second, although some studies examine religiosity and mental health in broader emerging adult samples, few focus specifically on the crisis features of early adulthood transitions (Hwang et al., 2022). A targeted investigation in the academic setting fills this gap and yields more actionable implications for universities. Third, Indonesia and similar contexts with strong religious traditions present a compelling setting to test the buffering hypothesis of religiosity, yet literature from such cultural settings is sparse. By exploring this in an Islamic university setting, the study contributes culturally grounded evidence. Fourth, discovering a significant protective effect of religiosity could support integrating spiritual or faith-based components into campus counseling and well-being programs, especially in regions where religion is socially salient. Thus, the present study is both timely and relevant to psychological science, higher education practice, and cross-cultural mental health research.

Existing literature on religiosity and mental health suggests that individuals with higher levels of religious involvement often report better psychological well-being and lower levels of depression or anxiety (Lee et al., 2018; Aggarwal et al., 2023). In particular, religiosity has been conceptualized as encompassing beliefs, practices, and intrinsic commitment, which may influence coping styles, sense of meaning, and resilience in times of stress (Barry et al., 20xx). For example, the longitudinal study by Halstead et al. (2024) found that stable religiosity in young adulthood predicted more favorable mental health outcomes over time. Another relevant line of inquiry is in populations undergoing life transitions: in contexts of negative life events, religious attendance and spirituality have been found to buffer psychological distress (Kidwai et al., 2014). In studies more closely aligned with quarter-life crisis, researchers have observed that higher spirituality and internal religiosity are inversely associated with crisis symptoms such as confusion, existential doubt, and anxiety (Putri et al., 2024; Larasati, 2021). However, some research also cautions that negative religious coping or religious strain can worsen mental health outcomes (Aggarwal et al., 2023). Overall, the literature tentatively supports the protective role of religiosity but also signals nuanced boundary conditions and contextual moderators.

While past research provides useful insights, several gaps remain. First, most studies examine general mental health outcomes (e.g. depression, anxiety) rather than specifically focusing on quarter-life crisis indicators, which capture existential and transitional distress distinctively. Second, longitudinal or prospective designs are rare, limiting understanding of

causality or temporal dynamics in this relationship. Third, many studies are conducted in Western or secular contexts, with fewer in religiously embedded societies, so cross-cultural generalizability is limited. Fourth, the internal mechanisms (e.g. meaning-making, coping style) through which religiosity might buffer crisis remain underexplored in the quarter-life crisis domain. Fifth, few studies target university students at the threshold of graduation, a population particularly susceptible to the transition stressors. Given these gaps, a correlational quantitative study among final-year students in a religious university context can contribute novel evidence.

The primary goal of this research is to examine whether religiosity plays a protective role in relation to quarter-life crisis symptoms among final-year university students. Specifically, the study tests the hypothesis that religiosity is negatively correlated with measures of quarter-life crisis, such that higher religiosity is associated with lower levels of existential stress, confusion, anxiety about future, and decision-making uncertainty. In addition, the study explores whether the strength of the relationship holds after controlling for demographic variables (e.g. age, gender) and psychological covariates. It is further anticipated that intrinsic aspects of religiosity (e.g. internal belief, spiritual commitment) might show stronger associations than external religious practices. The findings may clarify the extent to which religiosity functions as a coping buffer in the transition from student to early adult life, with practical implications for mental health interventions in higher education.

## **METODE**

### **Research Design**

This study employed a quantitative correlational design to investigate the association between religiosity and the quarter-life crisis among final-year university students. The correlational approach was selected because it enables the identification of the direction and strength of the relationship between two naturally occurring variables without manipulation or experimental intervention (Creswell & Creswell, 2018). The design is suitable for exploring how internal belief systems such as religiosity might serve as protective mechanisms against transitional psychological distress. Data were collected through self-administered questionnaires distributed electronically and physically to ensure comprehensive coverage of the target population. The design followed ethical research principles, ensuring anonymity and voluntary participation. A cross-sectional structure was used, enabling efficient data capture within a limited academic period. This methodological approach aligns with previous studies examining psychosocial predictors of well-being in emerging adulthood (Arnett, 2020). The study's structure thus provided a robust framework to evaluate the hypothesized inverse relationship between religiosity and quarter-life crisis intensity.

### **Participants**

The participants consisted of 112 final-year undergraduate students aged between 18 and 29 years, drawn from a public Islamic university in Indonesia. This population was purposefully chosen because final-year students often face heightened psychological pressure associated with academic completion, career uncertainty, and role transition. The sample size was determined using general guidelines for correlational studies recommending at least 100 participants to ensure adequate statistical power (Cohen, 1988). Inclusion criteria required that

participants were actively enrolled in their final semester and had consented voluntarily. Stratified random sampling was applied to ensure balanced representation across faculties and gender, thereby improving external validity. Ethical clearance was obtained from the institutional review board prior to data collection. All participants were informed about the purpose of the study, confidentiality assurances, and their right to withdraw at any time. This participant profile reflects the developmental characteristics of emerging adults who are particularly prone to quarter-life crisis experiences (Arnett, 2020).

### **Instrument**

Two standardized instruments were employed to collect data: a religiosity scale and a quarter-life crisis scale, both adapted and validated in previous psychological research. Religiosity was assessed using a multidimensional instrument covering belief, practice, knowledge, experience, and moral behavior dimensions, consistent with the framework by Glock and Stark (1965). Respondents rated each item on a 5-point Likert scale ranging from “strongly disagree” to “strongly agree.” The quarter-life crisis variable was measured using an adapted version of the Quarter-Life Crisis Inventory (QLCI), which evaluates emotional instability, decision-making anxiety, self-doubt, and future uncertainty (Robbins & Wilner, 2001). Prior to full deployment, both instruments underwent a pilot test with 30 participants to ensure reliability and contextual clarity. Cronbach’s alpha coefficients exceeded 0.80 for both scales, indicating high internal consistency (Hair et al., 2019). All items were administered in Bahasa Indonesia, with expert translation and back-translation to maintain semantic accuracy. This multi-instrument strategy ensured comprehensive and reliable assessment of the core constructs.

### **Data Analysis Plan**

Data were analyzed using descriptive statistics and inferential correlation tests to evaluate the hypothesized relationship between religiosity and the quarter-life crisis. Preliminary analyses included tests for normality, outliers, and missing data, ensuring assumptions of parametric statistics were met. The Pearson product–moment correlation coefficient was computed to determine the strength and direction of the relationship, with significance levels set at  $p < 0.05$ . Additionally, the study calculated mean scores and standard deviations for each variable to describe participants’ overall tendencies. Data analysis was performed using IBM SPSS Statistics version 25, a widely recognized platform for psychological research (Field, 2018). The interpretation of correlation values followed Cohen’s (1988) guidelines for small (0.10), medium (0.30), and large (0.50) effects. Reliability statistics and descriptive summaries were reported to strengthen the transparency of results. The chosen analysis plan aligns with previous correlational designs assessing religiosity and well-being among university populations (Aggarwal et al., 2023).

## **RESULT AND DISCUSION**

### **Results**

Descriptive analyses revealed that the mean score for religiosity among participants was 4.12 (SD = 0.43) on a 5-point Likert scale, indicating a generally high level of religious

commitment. Meanwhile, the mean score for the quarter-life crisis was 2.87 (SD = 0.54), suggesting a moderate level of crisis symptoms among final-year students. The Pearson product–moment correlation analysis demonstrated a significant negative relationship between religiosity and quarter-life crisis ( $r = -0.212$ ,  $p = 0.025$ ). This finding implies that students who reported higher religiosity tended to experience fewer symptoms of emotional instability, confusion, and anxiety related to future uncertainty. The normality test (Kolmogorov–Smirnov,  $p > 0.05$ ) confirmed that both variables met parametric assumptions. Reliability analysis showed Cronbach’s alpha values of 0.84 for the religiosity scale and 0.81 for the quarter-life crisis scale, indicating strong internal consistency. These statistical outcomes collectively support the hypothesis that religiosity serves as a protective psychological factor. Table 1 and Figure 1 summarize the descriptive and correlational results of this study.

**Table 1.** Descriptive Statistics and Correlation Between Religiosity and Quarter-Life Crisis (n = 112)

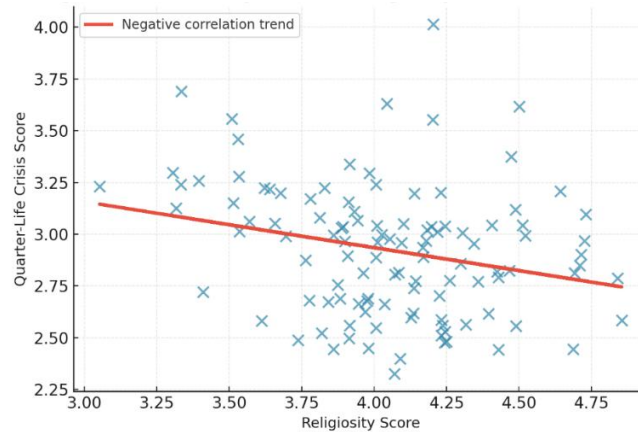
Variable	Mean	SD	Cronbach’s $\alpha$	1	2
1. Religiosity	4.12	0.43	0.84	—	-0.212*
2. Quarter-Life Crisis	2.87	0.54	0.81	-0.212*	—

Note:  $p < 0.05$  (two-tailed).

Table 1 presents the descriptive statistics and correlation results between religiosity and quarter-life crisis among 112 final-year university students. The mean score for religiosity ( $M = 4.12$ ,  $SD = 0.43$ ) indicates that participants generally exhibit a high level of religious commitment and engagement in faith-based practices. In contrast, the mean score for the quarter-life crisis ( $M = 2.87$ ,  $SD = 0.54$ ) suggests a moderate experience of emotional instability, self-doubt, and uncertainty regarding future directions. Reliability analysis shows strong internal consistency for both instruments, with Cronbach’s alpha values exceeding the recommended threshold of 0.70 ( $\alpha = 0.84$  for religiosity and  $\alpha = 0.81$  for quarter-life crisis), confirming the reliability of the measures used (Hair et al., 2019).

The Pearson correlation coefficient ( $r = -0.212$ ,  $p < 0.05$ ) indicates a significant negative relationship between religiosity and quarter-life crisis, meaning that higher levels of religiosity are associated with lower levels of crisis symptoms. Although the correlation is modest, it is statistically meaningful and aligns with psychological theory suggesting that spiritual commitment contributes to emotional stability during transitional phases (Hill & Pargament, 2003). The negative direction of the correlation supports the hypothesis that religiosity functions as a psychological buffer against stressors commonly faced by emerging adults. This finding reinforces previous empirical evidence that faith and spiritual belief systems enhance resilience, promote meaning-making, and reduce existential anxiety (Koenig, 2018; Aggarwal et al., 2023). Therefore, the table highlights the protective role of religiosity as a stabilizing influence in navigating life transitions among young adults preparing for post-graduation challenges.

A scatterplot displays a slight downward slope, confirming a negative correlation between religiosity and quarter-life crisis scores. Students with higher religiosity scores cluster in the lower quarter-life crisis range, suggesting that faith-based orientation acts as a stabilizing factor during emotional transitions.



**Figure 1.** Relationship Between Religiosity and Quarter-Life Crisis

## Discussion

The results demonstrate that religiosity significantly reduces the psychological vulnerability associated with the quarter-life crisis, aligning with previous findings that spirituality and faith promote emotional resilience (Aggarwal et al., 2023; Halstead et al., 2024). This relationship highlights how intrinsic religious values—such as prayer, trust in divine will, and moral discipline—foster emotional regulation and optimism during life transitions. As Arnett (2020) explained, emerging adulthood is characterized by identity exploration and instability; thus, individuals with a strong spiritual foundation may interpret uncertainty as purposeful growth rather than failure. This interpretation aligns with the meaning-making theory, which proposes that religion provides cognitive frameworks to transform distress into manageable experiences (Park, 2013). In line with Pargament (2011), positive religious coping strategies such as surrender and spiritual support may strengthen adaptive functioning. In the present study, students with higher religiosity likely utilized faith-driven mechanisms such as prayer and community belonging to alleviate anxiety about post-graduation life. The correlation magnitude, though modest, is practically significant, suggesting that religiosity operates as a steady psychological buffer rather than an absolute safeguard. This reinforces the notion that spiritual orientation can serve as a preventive factor in higher education settings (Hill & Pargament, 2003).

Further, this study confirms that the beneficial role of religiosity extends beyond traditional mental health outcomes, such as depression or anxiety, to the broader existential crisis of emerging adulthood. Prior studies by Cohen et al. (2022), Lee et al. (2018), and Ballesteros et al. (2024) reported that faith-based engagement helps students develop self-coherence and maintain emotional balance amid societal expectations. The observed negative relationship between religiosity and quarter-life crisis suggests that internalized belief systems can reframe uncertainty as part of divine timing, fostering acceptance and purpose (Emmons, 2005). In highly religious societies such as Indonesia, this effect may be magnified by communal practices and social reinforcement of religious norms. Moreover, the present findings support the transactional stress model, which posits that individual appraisal and coping mediate the impact of stressors (Lazarus & Folkman, 1984). Students grounded in religiosity may thus appraise life transitions as challenges rather than threats, resulting in lower distress levels. Collectively, these results contribute to global evidence that religiosity acts as a

multidimensional resource encompassing emotional, cognitive, and social resilience (Koenig, 2018; Abdel-Khalek, 2021).

### **Implications**

The findings carry several practical and theoretical implications. From an educational psychology perspective, religiosity can be integrated into mental health promotion frameworks on university campuses, particularly in societies where faith plays a central cultural role. Counseling services may benefit from incorporating spiritual reflection and meaning-making activities to support students facing identity and career uncertainty. In line with Arnett's (2020) model of emerging adulthood, fostering spiritual growth may help students transition into adulthood with greater confidence and purpose. Theoretically, this study reinforces the multidimensional model of religiosity proposed by Glock and Stark (1965), showing that belief and practice jointly sustain psychological well-being. Additionally, institutions can develop interdisciplinary well-being programs that combine psychological support, mentorship, and faith-based resilience training. These interventions could reduce symptoms of the quarter-life crisis while enhancing long-term adaptive capacity. Finally, the study provides evidence for future cross-cultural comparative research examining how religious orientation interacts with personal agency in transitional stress regulation.

### **Limitations**

Despite its strengths, this study has several limitations that should be addressed in future research. First, the cross-sectional design restricts causal inference, limiting conclusions about the temporal direction between religiosity and crisis symptoms. Second, the sample was drawn from a single Islamic university, reducing generalizability to non-religious or secular contexts. Third, all data relied on self-report instruments, which are susceptible to social desirability bias and subjective interpretation. Fourth, the correlation magnitude, while significant, was modest, suggesting the presence of other mediating variables such as personality traits or social support. Fifth, cultural and denominational differences in religiosity were not explored, which could influence coping dynamics. Moreover, the reliance on quantitative methods precludes deeper insight into the lived experience of spiritual coping. Future studies should employ mixed-method or longitudinal approaches to track developmental trajectories and examine mediators more precisely. Despite these constraints, the study offers a valuable empirical foundation for understanding religiosity as a psychological buffer in young adulthood.

### **Suggestions**

Future research should expand this line of inquiry by including diverse cultural and religious populations to determine the universality of religiosity's protective effects. Longitudinal studies are recommended to clarify whether religiosity predicts sustained resilience over time or fluctuates across different life transitions. Incorporating qualitative interviews may provide richer insights into how students articulate the role of faith in managing stress. Comparative analysis between intrinsic and extrinsic religiosity could reveal which dimension contributes most strongly to adaptive outcomes. Additionally, cross-national collaborations may enhance theoretical integration between Western and non-Western perspectives on spirituality and mental health. For educational institutions, embedding spiritual well-being components in student development programs may strengthen preventive

interventions against emotional burnout. Lastly, future studies might explore the interplay between religiosity, self-efficacy, and meaning in life as a holistic model of resilience among emerging adults.

## **CONCLUSION**

The present study aimed to examine the protective role of religiosity against the quarter-life crisis among final-year university students, and the results clearly support the hypothesized relationship. The findings revealed a significant negative correlation ( $r = -0.212$ ,  $p < 0.05$ ), indicating that higher religiosity levels are associated with lower levels of emotional confusion, anxiety, and existential distress during the transition to adulthood. This result suggests that religiosity functions as a stabilizing internal resource, enabling individuals to interpret uncertainty with greater optimism and purpose. Through spiritual commitment, faith practices, and meaning-making processes, students are better equipped to manage the challenges associated with academic completion, career uncertainty, and self-identity development.

Moreover, the findings align with prior evidence emphasizing that religiosity strengthens coping capacity, enhances psychological well-being, and mitigates symptoms of mental distress in emerging adults. Although the strength of the correlation is moderate, its significance reflects the practical importance of spirituality as part of holistic mental health strategies in higher education. The results also underscore the need for universities to acknowledge the multidimensional nature of student development—where cognitive, emotional, and spiritual growth intersect.

In summary, religiosity emerges as a protective psychological buffer that supports students in navigating the complexities of early adulthood. Integrating faith-based values and reflective practices into campus counseling and life-skills programs could foster resilience, hope, and adaptive functioning among young adults. Future research should extend this inquiry through longitudinal and cross-cultural studies to deepen understanding of how religiosity sustains mental health and meaning-making across diverse educational and cultural settings.

## **AUTHOR CONTRIBUTION STATEMENT**

Devika Dian Afrilia was responsible for the overall conceptualization and design of the study, data collection, statistical analysis, and preparation of the initial manuscript draft. She also conducted the literature review and ensured methodological rigor throughout the research process.

Royanulloh provided academic supervision, critical review, and guidance during the research design and data interpretation stages. He contributed to the refinement of the theoretical framework, ensured the coherence between the findings and the existing literature, and reviewed the manuscript for intellectual and linguistic clarity prior to submission.

Both authors read and approved the final version of the manuscript and agreed to be accountable for all aspects of the work, ensuring that questions related to the accuracy or integrity of any part of the article are appropriately investigated and resolved.



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