

## The Role of Religiosity and Loneliness on Quarter Life Crisis in Students of Muhammadiyah University of Sidoarjo (UMSIDA)

Khasyya Aulia Rachma<sup>1</sup>, Ghozali Rusyid Affandi<sup>2</sup>, Hidayatulloh<sup>3</sup>

<sup>1,2,3</sup>Muhammadiyah University of Sidoarjo, Indonesia



DOI : <https://doi.org/10.61796/icoss.v2i3.38>



### Sections Info

#### Article history:

Submitted: April 10, 2025

Final Revised: May 15, 2025

Accepted: May 28, 2025

Published: June 5, 2025

#### Keywords:

Quarter life crisis

Religiosity

Loneliness

Students

Early adulthood

### ABSTRACT

**Objective:** Quarter Life Crisis is a state of feeling that arises when individuals reach their twenties, where they will feel worried about the future, especially related to work and the surrounding environment. This correlational quantitative research aims to analyze the role of religiosity and loneliness on quarter life crisis. **Method:** This study involved a sample of 263 respondents, by applying accidental sampling technique. The instrument used in this study is to use three psychological scales namely the quarter life crisis scale, religiosity scale and loneliness scale. The data analysis technique used in this study is multiple linear regression with the IBM SPSS version 26.0 program for windows. **Results:** The results of this study, that there is a significant role between religiosity and loneliness on quarter life crisis, which is 23%. Then, there is a negative role between religiosity on quarter life crisis and there is a positive role between loneliness on quarter life crisis. **Novelty:** In particular, this study tries to combine two variables (X), namely Religiosity and Loneliness, to see the contribution of these two variables to the phenomenon that is experienced by many early adult individuals or students, namely Quarter Life Crisis.

## INTRODUCTION

Education is a human right, so every country must have an obligation to have a good education system. Indonesia's national education system regulated by laws and regulations also applies. Therefore, we can improve the quality of education in Indonesia and educate people's lives, in accordance with the obligations contained in the 1945 Constitution (post-amendment), stated in the law of the Republic of Indonesia number 20 of 2003 concerning the National Education System Article 5 paragraph (5) which reads "every citizen has the right to have the opportunity to improve education throughout his life", referring to the law, Every citizen has the right to study at a university after completing high school [1].

As a college student, you will definitely experience very different and more complicated demands than the previous stages. Students are undergoing a phase of change from late adolescence to early adulthood [2]. According to Arnett, the transition phase from adolescence to early adulthood, known as emerging adulthood, takes place between the ages of 18-25 years [3]. Individuals must face many changes to develop into more mature and wise-filled figures, including physical, cognitive and psychosocioemotional changes [4].

According to Santrock, students are part of a group of individuals who fall into the category of young adults, namely people between the ages of 20-30. Each individual will react differently to the development of challenges and demands during this period and not all individuals can face and overcome the challenges at this stage well. Some individuals will consider the early phase of adulthood to be a period filled with obstacles

and anxiety, so that the individual will find it difficult to face and adjust to the various kinds of changes that occur in this early stage of maturity [5]. This corresponds to Atwood and Shoriz causing negative reactions and inner conflicts that plague early adult individuals [6].

According to Black, emotional crises in people in their 20s, characterized by feelings of helplessness, alienation, doubt about one's own abilities, and fear of failure, are known as quarter life crisis [7]. Quarter Life Crisis is an emotional state that arises when a person enters their twenties, where they feel worries that will occur in the future, related to their field of work and environment [4]. According to Anggone, it states that the quarter life crisis is a phase of change from late adolescence to early adulthood which is marked by anxiety, fear and identity crisis related to goals and quality of life [8].

According to Robbins & Wilner, there are seven aspects that occur in individuals when exposed to a quarter life crisis, including hesitation to make decisions, feelings of hopelessness, having a negative view of themselves, feeling trapped in complicated conditions, anxiety, depression, and worrying about interpersonal connections [9].

Robbins said the quarter life crisis is self-uncertainty which if people ignore this problem will cause feelings of self-doubt, especially in early adult students until later they can experience stress and depression [10]. According to detikhealth, self-harming behavior and even trying to end life if not handled properly can be a potential risk when affected by a quarter life crisis [6]. The Guardian revealed in a study that 86% of millennials are affected by a quarter life crisis. In addition, a survey conducted by a research institute from LinkedIn also found that the prevalence of quarter life crisis is higher in women from millennials, which is 61% [11].

The research conducted by Lutfiana & Muslikah with the title "Quarter life crisis level in students during the Covid-19 pandemic", found that the average quarter life crisis level of 177 students was classified as medium to high. As many as 44% of students are at a moderate level, 27% are experiencing a high level of quarter life crisis, and 5% are at a very high level. The results of the analysis show that the current situation faced by students can be considered a difficult period for them [12].

The researcher conducted an initial survey of 30 respondents to UMSIDA students aged 18-25 years who experienced a quarter life crisis. In accordance with the aspect of the quarter life crisis according to Robbins & Wilner, namely 19 respondents (64%) experienced indecision making, 17 respondents (57%) experienced despair, 22 respondents (72%) experienced a negative view of themselves, 18 respondents (62%) experienced being trapped in a difficult situation, 19 respondents (63%) experienced anxiety, 20 respondents (67%) experienced depression, and 23 respondents (74%) experienced concerns about interpersonal relationships that will and are being formed. From the initial survey conducted by the researcher, it was found that there are still many students of the University of Muhammadiyah Sidoarjo (UMSIDA) who are affected by the quarter life crisis seen from the aspects experienced.

According to Thouless, the causes of quarter life crisis can be classified into two categories, namely internal factors and external factors. Factors from within include

personal stories, moral norms, interpersonal relationships, intelligence, and emotional aspects of the individual. On the other hand, external factors include the role of the surrounding environment, daily needs, the education system, and the cultural norms and values that surround the individual [13].

One of the causes that plague the quarter life crisis is an internal factor, namely a decrease in appreciation of religion in each individual, and is often experienced by the age group of 18-25 years. The decline in the level of religiosity shown by the lack of gratitude, faith and active involvement in the religious activities followed can result in various problems that have been described earlier, especially depression and confusion about the direction of life [14]. Thus, a decrease in the level of religious involvement in students affected by the quarter life crisis can experience various psychological problems [14]. According to Huber and Huber, religiosity is thoughts and beliefs about God that shape perceptions of the world that affect behavior and life experiences [15].

According to Huber and Huber, there are five aspects of religiosity, namely the first is individual thinking, understanding of their religious teachings. Second, beliefs, individual beliefs regarding the spiritual relationship between god and humans. Third, public activities, worship that is carried out openly through rituals and religious activities. Fourth, personal routines, worship carried out by a person individually as a form of self-devotion to God. Fifth, spiritual experience, a person's direct interaction with God that has an emotional impact on him [15].

The research carried out by Ashari et al. entitled "The Contribution of Religiosity to the Quarter Life Crisis in Students of the Faculty of Ushuluddin Adab and Da'wah Class of 2017 IAIN Kendari", found that the religiosity of respondents obtained a score of 75.6% at a high level, namely 30 people. According to Mayasari, religiosity is not just about carrying out rituals, obeying orders, or avoiding prohibitions well, but the experience of being close to God is the most important factor, so it can contribute to the quarter life crisis [16].

In addition to religiosity, it turns out that loneliness is also an internal factor that can cause a quarter life crisis. Halim and Dariyo stated that loneliness is a psychological condition that causes anxiety in individuals, which occurs when they experience a lack of important social relationships. This lack of social relationships can be a reduction in quantity, for example a lack of interaction with certain people, or qualitatively, such as experiencing discomfort in the relationship that is being lived [17]. Loneliness is an individual's perception of social isolation or a subjective feeling of loneliness, although individuals who have less social contact tend to be more likely to feel lonely [17].

According to Russel, there are three aspects of loneliness, namely the first aspect of personality, loneliness caused by their personality or the emergence of a pattern of stability in loneliness that occasionally shifts with changing situations. The second is the aspect of social desire, loneliness that arises when a person does not succeed in knitting the social relationships that are dreamed of in their daily lives. Third is the depressive aspect, the loneliness that occurs is an emotional disorder or psychological burden

experienced by individuals who show behaviors and feelings of worthlessness, lack of enthusiasm, sadness and anxiety about possible failures [18].

The study, conducted by Artiningsih & Siti entitled "The Relationship between Loneliness and Quarter Life Crisis in Early Adulthood", found that women are affected by quarter life crisis more than men. They tend to face higher levels of anxiety, feel overwhelmed by the expectations of their surroundings, and worry about the status of their relationships. When facing a quarter life crisis, early adulthood who experiences this condition may experience loneliness and feelings of isolation. Therefore, according to Robinson, interaction with others is very important in the early days of today, especially for students [3].

This study has a gap from the previous research that has been carried out by Ashari et al entitled "The Role of Religiosity on Quarter Life Crisis in Students" and the research carried out by Artiningsih & Siti entitled "The Relationship between Loneliness and Quarter Life Crisis in Early Adulthood", because specifically this study tries to combine two variables (X), namely Religiosity and Loneliness, to see the contribution of these two variables to the phenomenon experienced by many early adult individuals or students, namely the quarter life crisis. The formulation of the problem in this study is how the role of religiosity and loneliness in the quarter life crisis in students of the University of Muhammadiyah Sidoarjo (UMSIDA). Therefore, this study has the purpose of looking at the role and contribution of two variables (X) Religiosity and Loneliness to the quarter life crisis in students of the University of Muhammadiyah Sidoarjo (UMSIDA).

Based on the description above, the major hypothesis of this study is that there is a joint role of the variables of Religiosity (X1) and Loneliness (X2) on the quarter life crisis (Y) in students of the University of Muhammadiyah Sidoarjo (UMSIDA). The minor hypothesis of this study is that there is a role of religiosity in the quarter life crisis in students of the University of Muhammadiyah Sidoarjo (UMSIDA) and there is a role of loneliness in the quarter life crisis in students of the University of Muhammadiyah Sidoarjo (UMSIDA).

## RESEARCH METHOD

This study is a quantitative research with a correlational approach with the aim of identifying the role of two independent variables of religiosity (X1) and loneliness (X2), on the bound variable, namely quarter life crisis (Y). Suryabrata explained that the purpose of correlational research is to find out how strong the correlation is to determine the extent of change in one or more factors with changes in other factors [19].

The population in this study consists of 8,972 active students of the University of Muhammadiyah Sidoarjo (UMSIDA) who are included in early adults aged 18-25 years, and are willing to participate in the research. This study applied Isaac and Michael's table with an inaccuracy percentage of 10% to determine the sample size, so that 263 respondents were obtained. In this study, the sample was selected through a non-probability sampling technique with the accidental sampling method. The data collection technique in this study was carried out through a google form in the form of a

questionnaire. The questionnaire submitted to the research participants contained three psychological scales, namely the quarter life crisis scale, the religiosity scale, and the loneliness scale.

The measurement of the variable of quarter life crisis uses a scale compiled based on the theory of Robbins and Wilner in which there are several aspects, namely hesitation to make decisions, feelings of hopelessness, having a negative view of yourself, feeling trapped in complicated conditions, anxiety, depression, and worrying about interpersonal connections. The researcher adapted the measuring tool from Afrilia's research [20]. This scale is designed with a Likert scale model, which is a scale in the form of a statement with five answer choices, namely SS, S, KS, TS, STS, which consists of 14 items into 12 items with alpha cronbach reliability of 0.926.

The measurement of religiosity variables adapts a scale arranged based on Huber & Huber's theory in which there are several aspects, namely thoughts, beliefs, public activities, personal routines, and spiritual experiences. The researcher adapted the measuring tool from Anjani's research [21]. This scale is designed with a Likert scale model, which is a scale in the form of a statement with four answer choices, namely SS, S, TS, STS, consisting of 27 items to 19 items with alpha cronbach reliability of 0.887.

The measurement of loneliness variables adapts Russell's UCLA Loneliness Scale (Version 3) which includes several aspects, namely personality, social desires and depression. The researcher solidified the measuring tool from Pramitha's research [22]. This scale is designed with a Likert scale model, which is a scale in the form of a question with four answer choices, namely SS, S, J TP, consisting of 19 items to 17 items with an alpha cronbach reliability of 0.873.

This study applies multiple linear regression analysis to analyze data by conducting an assumption test which is a prerequisite for analysis which includes normality, linearity and multicollinearity tests, then a hypothesis test is carried out with the IBM SPSS version 26.0 for windows program.

## **RESULTS AND DISCUSSION**

### ***Results***

The participants in this study consisted of 263 students studying at the University of Muhammadiyah Sidoarjo (UMSIDA). In detail, the frequency distribution of quarter life crisis (Y) data was measured using a questionnaire that included 13 items of statements on the Likert scale model with 5 answer options. Through descriptive analysis, the highest score of 60 and the lowest score of 15 were obtained. Based on the categorization distribution table below, it can be concluded that there were 40 subjects with low category QLC with a percentage of 15.2%, subjects with moderate QLC as many as 121 people with a percentage of 46%, and subjects with high QLC as many as 102 people with a percentage of 38.8%. It can be said that the majority of the subjects of this study are affected by a moderate level of quarter life crisis.

**Table 1.** QLC categorization.

| Category     | Value Range      | Sum        | Presented   |
|--------------|------------------|------------|-------------|
| Low          | $X < 30$         | 40         | 15.2%       |
| Keep         | $30 \leq X < 45$ | 121        | 46%         |
| Tall         | $45 \leq X$      | 102        | 38.8%       |
| <b>Total</b> |                  | <b>263</b> | <b>100%</b> |

In detail, the frequency distribution data of religiosity data (X1) was measured using a questionnaire that included 19 items of statements on the Likert scale model in which there were 4 answer options. Through descriptive analysis, the highest score of 51 and the lowest score of 19 were obtained. Based on the categorization distribution table below, it can be concluded that there are 230 subjects with a low level of religiosity with a percentage of 87.4%, subjects with a moderate level of religiosity as many as 32 people with a percentage of 12.2%, and subjects with a high level of religiosity as many as 1 person with a percentage of 0.4%. It can be said that the majority of the subjects of this study experienced a low level of religiosity.

**Table 2.** Categorization of religiosity.

| Category     | Value Range      | Sum        | Presented   |
|--------------|------------------|------------|-------------|
| Low          | $X < 30$         | 230        | 87.4%       |
| Keep         | $30 \leq X < 40$ | 32         | 12.2%       |
| Tall         | $40 \leq X$      | 1          | 0.4%        |
| <b>Total</b> |                  | <b>263</b> | <b>100%</b> |

In detail, the frequency distribution data of loneliness data (X2) was measured using a questionnaire that included 17 items of questions on the Likert scale model with 4 answer options. Through descriptive analysis, the highest score was 61 and the lowest score was 17. Based on the categorization distribution table below, it can be concluded that there are 77 subjects with a low category of loneliness with a percentage of 29.3%, subjects with a moderate level of loneliness as many as 143 people with a percentage of 54.4%, and subjects with high loneliness as many as 43 people with a percentage of 16.3%. It can be said that the majority of the subjects of this study experienced moderate loneliness.

**Table 3.** Categorization of loneliness.

| Category     | Value Range      | Sum        | Presented   |
|--------------|------------------|------------|-------------|
| Low          | $X < 32$         | 77         | 29,3%       |
| Keep         | $32 \leq X < 46$ | 143        | 54,4%       |
| Tall         | $46 \leq X$      | 43         | 16,3%       |
| <b>Total</b> |                  | <b>263</b> | <b>100%</b> |

### Normality Test

Before starting the multiple linear regression test, the first stage is to conduct a normality test with the Kolmogorov Smirnov method applied to assess whether the research data is normally distributed or not.

**Table 4.** Normality test results.

| One-Sample Kolmogorov-Smirnov Test |                | Unstandardized Residual |
|------------------------------------|----------------|-------------------------|
| N                                  |                | 263                     |
| Normal Parameters <sup>a, b</sup>  | Mean           | .0000000                |
|                                    | Std. Deviation | 1.03513929              |
| Most Extreme Differences           | Absolute       | .050                    |
|                                    | Positive       | .050                    |
|                                    | Negative       | -.026                   |
| Test Statistic                     |                | .050                    |
| Asymp. Sig. (2-tailed)             |                | .200 <sup>c, d</sup>    |

Based on the table above, namely the normality test through the Kolmogorov-Smirnov test, it is known that three variables in this study have a significance value of 0.200 ( $\text{sig} > 0.05$ ). It can be concluded that the three variables in this study are normally distributed.

### Linearity Test

**Table 5.** Linearity test results.

| Variable                                  | Linierity | Deviation from Linierity | Information |
|-------------------------------------------|-----------|--------------------------|-------------|
| <i>Quarter Life Crisis - Religiusitas</i> | 0.001     | 0.623                    | Linier      |
| <i>Quarter Life Crisis - Loneliness</i>   | 0.000     | 0.052                    | Linier      |

Based on the linearity test above, it is known that quarter life crisis and religiosity have a linear relationship, which can be seen based on the deviation from linearity, which is 0.623 ( $p > 0.05$ ). Then the relationship between quarter life crisis and loneliness is also linear, which can be seen based on deviation from linearity, which is 0.052 ( $p > 0.05$ ).

### Multicollinearity Test

**Table 6.** Multicollinearity test results.

| Variable    | Tolerance | VIF   |
|-------------|-----------|-------|
| Religiosity | 0.993     | 1.007 |
| Loneliness  | 0.993     | 1.007 |

Based on the multicollinearity test of the table above, it has been shown that there is no multicollinearity problem, because the result of the two-variable tolerance is 0.993 (tolerance  $> 0.1$ ), and the result of the two-variable VIF is 1.007 ( $\text{VIF} < 10$ ). The results

show that all assumption tests for the multiple linear regression test have been met. Based on the multicollinearity test of the table above, it has been shown that there is no multicollinearity problem, because the result of the two-variable tolerance is 0.993 (tolerance > 0.1), and the result of the two-variable VIF is 1.007 (VIF < 10). The results show that all assumption tests for the multiple linear regression test have been met.

#### Pearson Correlation Test

**Table 7.** Pearson correlation test results.

| Variable                              | Pearson's r | P    |
|---------------------------------------|-------------|------|
| Religiusitas –<br>Quarter Life Crisis | -.202       | .001 |
| Loneliness –<br>Quarter Life Crisis   | .450        | .000 |

Based on the correlation test of the table above, it shows that the role of religiosity in the quarter life crisis has a negative direction ( $r = -0.202$ ,  $p < 0.001$ ) and the correlation of the role of loneliness in the quarter life crisis has a positive direction ( $r = 0.450$ ,  $p < 0.001$ ). These results can be concluded that if religiosity increases, the quarter life crisis experienced will decrease, vice versa. Then if loneliness increases, the quarter life crisis experienced will also increase, and vice versa.

#### Multiple Linear Regression Analysis Hypothesis Test

**Table 8.** Test results f.

| ANOVA        |                |     |             |        |       |
|--------------|----------------|-----|-------------|--------|-------|
| Variable     | Sum of Squares | df  | Mean Square | F      | Sig.  |
| 1 Regression | 84.048         | 2   | 42.024      | 38.920 | .000b |
| Residual     | 280.736        | 260 | 1.080       |        |       |
| Total        | 364.784        | 262 |             |        |       |

Based on the table above, it is known that the F value is calculated as 38,920 (F calculated > 3.03) with a significance value of 0.000 ( $p < 0.05$ ). From this, it can be concluded that there is a role of religiosity (X1) and loneliness (X2) simultaneously or simultaneously against quarter life crisis (Y) to students of Muhammadiyah University of Sidoarjo.

**Table 9.** Determination test results.

| Model Summary <sup>b</sup> |       |          |                   |                            |
|----------------------------|-------|----------|-------------------|----------------------------|
| Variable                   | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                          | .480a | .230     | .224              | 1.03913                    |

Based on the table above regarding the role of (X1) and (X2) on (Y), it shows that the value of R is 0.480, and the value of the coefficient of determination (R Square) is 0.230. From this, it can be concluded that religiosity and loneliness play a role simultaneously

by 23% in the quarter life crisis. In addition, other factors that were not discussed in this study also had an effect of 77% on the quarter life crisis.

**Table 10.** Partial test results t.

|          |                   | Coefficients <sup>a</sup>   |            |                           |        |      |
|----------|-------------------|-----------------------------|------------|---------------------------|--------|------|
|          |                   | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
| Variable |                   | B                           | Std. Error | Beta                      |        |      |
| 1        | (Constant)        | 3.329                       | .683       |                           | 4.875  | .000 |
|          | Religiosity       | -.335                       | .110       | -.166                     | -3.046 | .003 |
|          | <i>Loneliness</i> | .559                        | .070       | .437                      | 8.004  | .000 |

Based on the table above, the results of the t-test show that the role of X1 on Y is 0.003 (Sig. < 0.05), then the t-value is -3.046 (t table > 1.969), it is stated that there is a role of religiosity (X1) in the quarter life crisis (Y). Then Sig. the role of X2 on Y is 0.000 (Sig. < 0.05), then the t-value is calculated at 8.004 (t table > 1.969), it is stated that there is a role of loneliness (X2) on the quarter life crisis (Y). Referring to the table above, the equation for multiple linear regression can be written as follows:

$$Y = 3.329 - 0.335 X1 + 0.559 X2$$

- The constant value of 3.329 means that if there is no additional score on religiosity and loneliness, then the quarterly life crisis tendency level obtained is 3.329.
- The value of the regression coefficient (X1) is negative, which is - 0.335, which means that if the variable X1 increases, the variable Y will decrease, and vice versa.
- The value of the regression coefficient (X2) is positive, which is 0.559, that if the variable X2 increases, the variable Y will also increase, and vice versa.

## Discussion

Referring to the results of the hypothesis test, the results were obtained, namely the major hypothesis (H1) of the research was accepted. This can be interpreted that there is a significant role between religiosity (X1) and loneliness (X2) with a quarter life crisis (Y). It is proven that the R value is 0.480 and the sig (0.000 < 0.05). This finding is in line with the research that has been conducted by Fitriyanti et al. who found in the results of their research that there is a significant relationship between the three variables, namely the relationship between loneliness and religiosity and quarter life crisis in regional students [23]. Factors that affect the quarter life crisis include religiosity and loneliness. Religiosity contributes to reducing various negative feelings felt, moral values in religion are believed to help individuals solve problems by focusing more on the root of the problem at hand [24]. Furthermore, according to Robinson, relationships with others are very important in this early adulthood, especially for students, by multiplying relationships and improving the quality of relationships that are good in the family and friendship environment will allow individuals to face and overcome the quarter life crisis [3].

Referring to the results of the minor hypothesis test, the first is the religiosity variable (X1) with the quarter life crisis variable (Y) proposed by the researcher is acceptable. It is evidenced by the acquisition of the sig value (X1) to (Y) is known, namely  $(0.003 < 0.05)$  and the t-calculated value  $(-3,046 > 1,969)$ . This can be interpreted that religiosity has a significant role in the quarter life crisis, and the negative direction means that if religiosity increases, the quarter life crisis experienced will decrease and if religiosity decreases, the quarter life crisis felt will increase. This finding is in line with the research that has been conducted by Ashari et al. who found in the results of their research on students of the faculty of Ushuluddin Adab and Da'wah IAIN obtained significant results with a negative relationship between religiosity and the quarter life crisis [16]. The research conducted by Pradhika Diaz on UMS final students obtained significant results with a negative relationship between religiosity and quarter life crisis [24]. According to Habibie et al., religiosity plays an important role in helping individuals to overcome and deal with uncertain situations, especially the quarter life crisis [14].

Based on the results of the second minor hypothesis, namely loneliness (X2) with quarter life crisis (Y) proposed by the researcher can be accepted. It is evidenced by the acquisition of the value of sig (X2) to (Y) is known to be  $(0.000 < 0.05)$  and the calculated t-value  $(8,004 > 1,969)$ . This can be interpreted that loneliness has a significant role in the quarter life crisis, and the direction is positive which means that if loneliness is increasing, the quarter life crisis felt will also increase, and if loneliness is decreasing, then the quarter life crisis will decline as well. This finding is in line with Artiningsih & Siti's research which found in their research in early adulthood obtained significant positive results between loneliness and quarter life crisis [3]. The research by Malau & Nenny stated in their research that there is a significant positive association between loneliness and quarter life crisis in the young adult period in the city of Medan [25]. When students face a quarter life crisis, they will experience loneliness and feelings of isolation. Therefore, according to Melalondo and Dewita, by increasing relationships and improving the quality of relationships both in the family and friendship environment, individuals will be able to face and overcome the quarter life crisis [26].

Then there is an effective contribution of religiosity (X1) and loneliness (X2) to the quarter life crisis (Y), shown a determinant coefficient (R Square) value of 0.230 which means that there is a role of variables (X1) and (X2) simultaneously on the variable (Y), which is as much as 23%, while 77% of the quarter life crisis variables are affected by other elements other than religiosity and loneliness.

## CONCLUSION

**Fundamental Finding :** The conclusion from the results of the research that has been carried out is that there is a significant role between religiosity and loneliness in the quarter life crisis, so the major hypothesis is accepted. Then, there is a negative role between religiosity (X1) and a positive role between loneliness (X2) and quarter life crisis, so that both minor hypotheses are accepted. Furthermore, based on the results of the determinant coefficient of the value R (Square) which is 0.230, it can be said that variables

(X1) and (X2) simultaneously contribute to variable (Y), which is 23%. In addition, other factors besides religiosity and loneliness contributed 77% to the quarter life crisis. Therefore, it can be stated that individuals who increase religiosity and reduce loneliness can be an effective strategy to face and overcome the quarter life crisis. **Implication :** The implication of this study is to provide an understanding for students that increasing religiosity and reducing loneliness can be a source of strength in dealing with this quarter life crisis. **Limitation :** In this study, there are limitations that need to be considered, one of the main limitations is the uneven distribution of sampling in each faculty or study program, this can cause a less than optimal data picture in describing the overall condition. Then, in this study, the contribution of religiosity and loneliness is only around 23%. **Future Research :** The next research must examine other elements that contribute to the quarter life crisis. The suggestion given to the next researcher is to be able to expand the sample evenly across various faculties or study programs and to expand the research variables as well to conduct a more in-depth analysis related to other factors or aspects that can contribute to the quarter life crisis, but it is not discussed in depth in this study.

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**Khasyya Aulia Rachma**

Muhammadiyah University of Sidoarjo, Indonesia

Email: [auliarachma143@gmail.com](mailto:auliarachma143@gmail.com)

**\*Ghozali Rusyid Affandi (Corresponding Author)**

Muhammadiyah University of Sidoarjo, Indonesia

Email: [ghozali@umsida.ac.id](mailto:ghozali@umsida.ac.id)

**Hidayatulloh**

Muhammadiyah University of Sidoarjo, Indonesia

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