

# Islamic coping stress and quarter-life crisis among generation Z college students

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## ABSTRACT

The transition into adulthood often triggers anxiety and unease, colloquially known as the quarter-life crisis. During these challenging times, individuals frequently turn to Islamic stress-coping methods as a guiding light to navigate through this transformative phase of life. This research aimed to explore the relationship between Islamic stress coping and the quarter-life crisis among college students from generation Z. This study, conducted in a descriptive quantitative manner, involved the participation of 398 college students. Data was collected through a comprehensive questionnaire, and data analysis employed the product-moment correlation method. The study's findings revealed that, firstly, generation Z college students tend to exhibit a significantly high prevalence of Islamic stress coping; secondly, the level of quarter-life crisis experienced by these demographic leans towards a moderate, and most significantly, there is a positive correlation between Islamic coping stress and the quarter-life crisis experienced by generation Z college students. This correlation presents a moderately strong positive connection, underscoring the notion that the effective utilization of Islamic stress coping mechanisms positively influences the management and alleviation of the quarter-life crisis.

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## 1. INTRODUCTION

The journey of human life traverses through various developmental stages, from childhood to late adulthood, each marked by significant changes [1]. As individuals transition into adulthood, they may encounter a phenomenon known as the quarter-life crisis, first coined by Robbins and Wilner [2]. This crisis, predominantly experienced by individuals in their 20s, is characterized by fears and anxieties regarding their future, encompassing aspects like career, relationships, and social life [3]. Similar to the identity crisis of adolescence, individuals grapple with establishing personal identity while conforming to social roles.

Individuals face developmental tasks in early adulthood, such as intimacy, commitment, and family formation [4]. This phase is susceptible to crises, especially for those unprepared for the challenges of adulthood [5]. The factors influencing the quarter life crisis were estimated as gender, age, and purposeful commitment [6]. Yeler *et al.* [7] conducted a comprehensive survey involving a significant sample size (N=514). They revealed that 84.4% of individuals in the 20-35 age group reported experiencing a crisis, with

job-related concerns being the predominant issue. These results suggest that men and women face difficult life experiences, particularly in business or financial matters. Most people are disappointed when their adult lives do not match their teenage dreams because their life and career expectations are too high. Unmet expectations can lead to stress, anxiety, and panic due to the crisis's response effects. Work and love problems are the most likely to cause anxiety in the twenties age crisis [1]. Besides, individuals' problems during the quarter-life crisis included friends, family relationships, and religion [8].

Generation Z, born between 1997 and 2012, represents the cohort facing the quarter-life crisis. Aged between 11 and 26, they are primarily students, some already in the workforce or newly married. The American Psychological Association (APA) [9] notes that generation Z's higher stress levels than other generation. In Indonesia, generation Z's population is burgeoning, expected to reach 74.93 million by 2020, comprising nearly 28% of the total population [10]. With most college students from this generation, addressing their unique challenges is imperative. Failure to navigate the quarter-life crisis effectively can lead to mental health issues [11], emphasizing the importance of remaining optimistic and resilient.

Religion and religiosity are critical in coping with crises [12]. Baker *et al.* [13] underscores the link between functioning and an individual's ability to maintain optimistic and confident thinking. Consequently, individuals facing crises can confront challenges with resilience and determination. Studies, such as the one conducted by Ting *et al.* [14] indicate that individuals with strong religious beliefs experience lower stress levels. Engaging in religious practices like prayer and rituals offers comfort and meaning, aiding individuals in managing stress and anxiety. Religious coping, characterized by using religious beliefs and practices to manage difficulties, offers individuals a sense of solace and guidance. Abu-Raiya *et al.* [15] identifies seven critical variables for determining Islamic religiousness, including Islamic beliefs; ethical principles and universality; religious duty, obligation, and exclusivism; religious struggle; religious coping and identification; punishing Allah reappraisal; and religious conversion.

Islamic coping strategies, rooted in the teachings of Islam, offer believers diverse mechanisms to navigate crises. Quranic verses emphasize patience, prayer, and remembrance of Allah to overcome hardships. Surah Al-Baqarah verse 45 emphasizes that challenges serve as tests for believers, encouraging reliance on patience and prayer to address various issues [16]. Similarly, Surah Al-Baqarah verse 152 advises Muslims to overcome hardships through the remembrance of Allah. As a result, this study endeavors to investigate the relationship between Islamic coping stress and the quarter-life crisis experienced by generation Z college students, shedding light on the prevalence of Islamic coping stress and the quarter-life crisis. While previous studies have broadly examined religious coping mechanisms, there's a notable gap in research specifically focusing on how Islamic coping strategies are employed and their effectiveness in addressing the unique challenges of the quarter-life crisis among generation Z. Therefore, there's a pressing need for additional exploration in this area to deepen understanding of the impact of Islamic coping stress on coping mechanisms during the transition to adulthood.

## 2. METHOD

This study used a methodological approach that involved quantitative research. Quantitative research methods entail examining theories by assessing the relationships among variables [17]. In this study, a descriptive quantitative method was utilized to examine whether there exists a notable association between Islamic coping stress and the quarter-life crisis among college students belonging to generation Z. The research employed purposive sampling, targeting individuals aged 20 and older, yielding a participant pool of 398 students, comprising 158 males and 240 females. The sample size was calculated using the formula outlined by Issac and Michael [18]. Data collection utilized a modified Likert scale questionnaire with four response options (strongly agree, agree, disagree, and strongly disagree) to assess the correlation between Islamic coping stress and quarter-life crises. The questionnaire for Islamic coping stress was based on Quranic passages and prior research by Abu-Rayya [19], while the quarter-life crisis questionnaire was adapted from Robbins and Wilner [2]. To ensure validity, construct validity testing was conducted with input from experts in psychology and Indonesian language, who were lecturers in this field. The questionnaire included 67 statement items, with 40 related to Islamic coping stress and had a Cronbach's alpha value of 0.803. Then, 27 questions associated with the quarter-life crisis and had a Cronbach's alpha value of 0.948. Statistical analysis was carried out using IBM SPSS statistics version 25 for Windows, and Karl Pearson's product moment correlation was employed to evaluate the research hypotheses.

**3. RESULTS AND DISCUSSION**

**3.1. Result**

**3.1.1. Level of Islamic coping stress**

Based on the findings presented in Table 1, it is evident that a significant portion of respondents, specifically 260 individuals or 65.3%, fall into the high category of Islamic coping stress, while 138 respondents, or 34.7%, fall into the moderate category. It indicates a predominant categorization of Islamic coping stress at a high level, representing 65.3% of the total sample. The high percentage suggests that most individuals in the study employ Islamic coping mechanisms effectively when dealing with stress.

Additionally, the data analysis in Table 2 shows that the average score for Islamic coping stress is slightly higher among male students, with an average score of 123.86, compared to female students, with an average score of 123.67. This minimal difference of 0.19 points indicates that both male and female students use Islamic coping strategies almost simultaneously. Despite the slight variation, the overall similarity in scores suggests that gender does not significantly impact the effectiveness of Islamic coping mechanisms in managing stress.

Table 1. Distribution of Islamic coping stress

Category	Frequency	Percentage (%)
Moderate	138	34.7
High	260	65.3
Total	398	100

Table 2. Description of the mean scores of respondents

Respondent	Frequency	Mean
Male	158	123.86
Female	240	123.67

**3.1.2. Level of quarter-life crisis**

Moving on to the level of quarter-life crisis as depicted in Table 3, it is apparent that the categorization for low quarter-life crises includes 12 respondents, accounting for 3%, while the moderate category comprises 320 respondents, representing 80.4%. Moreover, the high category includes 66 respondents, 16.6% of the total sample. Thus, the overall categorization for quarter-life crises predominantly falls within the moderate range, at 80.4%.

Further analysis in Table 4 reveals that the mean score for quarter-life crises is slightly elevated among females, with an average of 72.66, compared to males, with an average score of 72.52. This slight difference of just 0.14 points indicates that both genders experience quarter-life crises at nearly the same level. Despite the minimal variation, the data suggests that gender has a negligible impact on the severity of quarter-life crises among the respondents.

Table 3. Distribution of Islamic coping stress

Category	Frequency	Percentage (%)
Low	12	3
Moderate	320	80.4
High	66	16.6
Total	398	100

Table 4. Description of the mean scores of respondents

Respondent	Frequency	Mean
Male	158	72.52
Female	240	72.66

**3.1.3. Relationship between Islamic coping stress and quarter-life crisis**

Regarding the relationship between Islamic coping stress and quarter-life crisis, the normality test results in Table 5 indicate that the scores of Islamic coping stress among quarter-life individuals in Generation Z follow a normal distribution. The P-value obtained is 0.084, which exceeds the significance level of 0.05, confirming the normality of the data. It suggests that the variation in Islamic coping stress scores is consistent with what would be expected under a normal distribution, thereby validating the use of parametric tests for further analysis.

Table 5. Normality test

<i>p</i>	Significance ( $\alpha$ )	Status
0.084	0.05	Normal

Finally, the correlation test presented in Table 6 demonstrates a positive correlation ( $r=0.432$ ) between Islamic coping stress and quarter-life crisis in Generation Z. The strength of this relationship is moderate, indicating a noticeable association between the two variables. Additionally, the correlation is

deemed significant as the p-value of 0.000 is less than the chosen significance level of 0.01. This result suggests a meaningful link between higher levels of Islamic coping stress and the presence of quarter-life crises among the respondents.

Table 6. Correlation test

Pearson Product-Moment		Islamic Coping Stress	Quarter-Life Crisis
Islamic Coping Stress	Pearson Correlation	1	.432**
	Sig. (2-Tailed)		.000
	N	398	398
Quarter-Life Crisis	Pearson Correlation	.432**	1
	Sig. (2-Tailed)	.000	
	N	398	398

### 3.2. Discussion

This study aimed to investigate the levels of Islamic stress coping and quarter-life crisis among generation Z college students while exploring potential links between these two variables. The findings revealed that most students experienced a moderate quarter-life crisis alongside a high level of Islamic coping stress. Furthermore, the current study revealed a statistically significant relationship between Islamic coping stress and a quarter-life crisis.

Based on the experience level with Islamic coping stress among students, it has been categorized as high, with a recorded value of 65.3%. Notably, male students demonstrated a dominant presence at a high level of Islamic coping stress, contradicting previous studies suggesting higher levels of stress among females [20]. Various theories, including biological and nurture-based explanations, attempt to elucidate this gender difference in coping with stress [21]. Inconsistencies in research findings from Indonesia highlight the influence of environmental factors on Islamic coping stress, necessitating collaborative efforts among stakeholders [22]. Consequently, collaborative efforts among stakeholders in these three domains are essential to foster a positive Islamic coping stress environment.

The educational environment and personal experiences significantly influence Islamic coping stress, resonating with Locke's tabula rasa theory [23]. Additionally, an individual's mental state, as outlined by Freud's theory in Nata [24], plays a role in coping with stress. According to Freud, as Sheppard [25] cited, an individual's life is akin to a floating iceberg on the sea's surface. Most iceberg remains submerged beneath the water's surface, with only a tiny portion visible above the waterline. The visible part represents consciousness, the things that are consciously perceived, while the submerged part signifies the unconscious, the things not consciously perceived. He believed that individuals continuously engage in activities, whether they are conscious, semi-conscious, or unconscious.

In addition to investigating Islamic stress coping, this study explores quarter-life crises. The analysis reveals that 80.4% of respondents experience a moderate quarter-life crisis, managing it through spiritual reflection, activities, emotional sharing, career planning, and self-assessment. It aligns with previous research by Herawati and Hidayat [26] and resonates with Robbins' insights [27] on the challenges faced by those in their twenties. Female students, with an average score of 72.66, tend to encounter quarter-life crises more frequently, often due to relationship concerns, academic pressure, and societal expectations.

It aligns with Fischer's conclusion [28], which suggest that women tend to be more emotional, less assertive, more susceptible to the fear of failure, and less equipped to manage stress, which can have implications for their academic performance. Furthermore, Arnett [1] observes that in Asian societies, including those with Asian ancestry living in America, a cultural and collective norm places high expectations on young women to establish a successful life, including getting married before the age of 30. This phenomenon is observed in Indonesia, which is considered an Asian country. Many young adults in Indonesia, especially women, experience early marriages as a common occurrence, and issues related to arranged marriages and the pressure to achieve a better life as a graduate can contribute to a quarter-life crisis. Women more frequently experience quarter-life crisis than men because women are now expected not only to marry and take care of their families but also to pursue education, build careers, and maintain sound financial conditions [29]. Additionally, gender roles and societal values significantly generate pressure and crises for individuals in their early adulthood.

Additionally, findings from Agusti *et al.* [30] reveal that the average quarter-life crisis score for women exceeds that for men, despite both groups falling into the moderate category. The average scores are 95.7 for women and 78.97 for men. This discrepancy can be attributed to variations in personality and gender roles between men and women. Men are often associated with masculine qualities such as toughness, strength, and a focus on work-related aspects. At the same time, women are typically linked with feminine

qualities like nurturing, gentleness, and compassion. This finding is consistent with Robinson and Wright [31], which identifies different types of crisis events based on gender. Female crises revolve around family and relationship issues, such as divorce, breakups, and turbulent relationships. In contrast, male crises are more centered on work-related challenges, including feeling stuck in their jobs, work-related stress or pressure, and unemployment.

Regarding the third research objective, which aims to investigate the relationship between Islamic coping stress and quarter-life crisis, the researcher chose to examine a sample of college students within the age range of 20-24. Based on the levels of Islamic coping stress and quarter-life crisis experience and the results of hypothesis testing, it is evident that there is a significant positive correlation between Islamic coping stress and quarter-life crisis in generation Z. The correlation coefficient ( $r$ ) is 0.432. The significance level is 0.000, indicating a moderate and statistically significant relationship between Islamic coping stress and quarter-life crisis ( $p < 0.05$ ).

The level of quarter-life crisis experienced by students is associated with Islamic coping stress. Islamic coping stress involves the social expression of religious activities and how the practice and development of religion influence an individual's psychology. Subchi *et al.* [32] found that when individuals have a high level of religiosity, they ideally live according to all the teachings implicit in their religion. When an individual reaches a high level of religiosity, religion automatically becomes a firm moral guideline that effectively controls one's behavior, attitudes, and thoughts.

It's important to note that not all individuals in this transitional phase experience a quarter-life crisis. Some individuals in their twenties navigate this phase positively by trying various approaches to find deeper meaning in life. However, for other young adults, a quarter-life crisis may occur due to identity confusion, relationship issues, anxiety about the future, career-related concerns, and pressure from family and peers. A quarter-life crisis represents a period marked by uncertainty, anxiety, and fear when dealing with social challenges and pressures [2]. To navigate through this phase, a form of control is needed, and one such form is religiosity. Religiosity encompasses a wide range of aspects and is not merely a label for those who claim to follow a religion; rather, it pertains to individuals who genuinely embrace a religious faith. Religiosity is associated with one's understanding of religious teachings, the strength of their faith, the intensity of their spiritual connection, and consistency in practicing religious rituals. Intense religiosity provides individuals with guidance in life and resilience in facing challenges. High levels of religiosity are associated with greater adaptability, stress management, and reduced anxiety [33]. However, the impact of religiosity varies across different aspects of the quarter-life crisis. It alleviates negative emotions related to decision-making and stress but may increase concerns about interpersonal relationships. In general, religiosity plays a significant role in guiding individuals through coping.

Based on the analysis results, the hypothesis in this study is accepted, indicating that Islamic coping stress can contribute to a quarter-life crisis. High Islamic coping stress encourages effective stress management [34] and can reduce anxiety [35]. Quarter-life crises experienced by late adolescents can lead to indecision, despair, negative self-evaluation, a sense of being trapped, anxiety, and stress. Islamic coping stress was found to contribute to reducing negative emotions associated with crises, aligning with previous studies emphasizing religion's role in coping mechanisms [36]. Religiosity is a crucial factor that influences students in coping with life's increasingly complex challenges. This research demonstrates that higher levels of religiosity can reduce doubts, despair, negative self-esteem, and confusion when individuals encounter challenging situations or events beyond their control. Individuals with solid religiosity exhibit greater resilience and stability in the face of doubts or external stressors, enabling them to manage stress more effectively and reduce anxiety. However, some research suggests that religiosity may not significantly affect quarter-life crises, possibly due to differing perceptions of religion's role [37]. Regarding the insignificance of religiosity, it may be because respondents do not regard religion as a coping mechanism for problem-solving but rather as a set of rituals they must carry out. Religiosity can influence a person's life, and many factors can shape this influence.

Islamic religion-focused coping comes into play when individuals confront negative situations that induce stress. The greater the stressors experienced by an individual, the higher the level of religiosity they employ to cope with it [38]. Approximately 20.89% of students frequently manage stress through Islamic belief. These students hold various beliefs in Allah *Subhanahu Wa Ta'ala* (SWT), such as the belief that Allah SWT will always assist them in various problems they encounter, that every problem they face is a form of a test from Allah SWT, and that Allah SWT will not impose tests beyond their capabilities. The students continuously strive to resolve their issues while seeking assistance from Allah SWT, such as devoutly praying for guidance, performing the five daily prayers, and reading the Quran. It is in line with research findings of Purnama [39] that revealed that prayer, worship, and religious beliefs can help individuals cope with stress due to the presence of hope and solace. Islamic religion-focused coping is frequently utilized by Muslims to effectively manage stress through faith, belief in Allah SWT, prayer, patience, religious studies, perseverance, and gratitude [40].

In summary, a quarter-life crisis is a multifaceted experience with seven primary indicators, and negative self-assessment stands out as the most significant. This negative self-perception can lead to anxiety, fear of failure, isolation, and a sense of inferiority compared to peers. It is essential to acknowledge the alignment of these findings with prior research, highlighting the importance of addressing negative self-assessment and dissatisfaction to manage quarter-life crises effectively. Limitations of the study include the focus on a specific age group and the potential influence of cultural and societal factors on respondents' answers.

#### 4. CONCLUSION

The study draws several significant conclusions from its research questions. This study highlights a significant presence of Islamic coping stress among generation Z college students, suggesting Islam's crucial role in managing stress within this group. It also reveals a notable level of quarter-life crisis among them, indicating challenges related to identity, relationships, career, and societal expectations during the transition to adulthood. Additionally, it shows a positive correlation between Islamic coping stress and the quarter-life crisis, suggesting that higher levels of Islamic coping stress might help mitigate emotional challenges in this phase. However, the impact of religiosity on coping stress and the quarter-life crisis may vary depending on individual factors. Therefore, future research should further investigate these relationships across diverse demographics and cultural contexts to enhance understanding of these phenomena.

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