

The Relationship Between Self-Efficacy and Quarter-Life Crisis Mediated by Loneliness in University Students in Sidoarjo

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Abstract

The quarter-life crisis is an emotional crisis characterized by feelings of helplessness, self-doubt, fear, and anxiety about the future. This study aims to examine the relationship between self-efficacy and the quarter-life crisis with loneliness as a mediator among final-year college students in Sidoarjo. A non-experimental correlational quantitative method was used on 342 final-year college students. Data were collected using three instruments: a quarter-life crisis scale ($\alpha = .769$), a loneliness scale ($\alpha = .837$), and a self-efficacy scale ($\alpha = .819$). The results showed that self-efficacy had no direct effect on the quarter-life crisis ($\beta = 0.029, p > .05$), but had an indirect effect through the loneliness variable ($\beta = -0.034, p < .05$). In addition, loneliness was found to have a positive and significant effect on the quarter-life crisis ($\beta = 0.260, p < .001$). Loneliness acted as a full mediator in the relationship between self-efficacy and quarter-life crisis, confirming that psychosocial factors, such as loneliness, play a stronger role than internal factors, such as self-efficacy, in influencing quarter-life crisis among college students.

Abstrak

Krisis seperempat abad adalah krisis emosional yang ditandai dengan perasaan tidak berdaya, keraguan diri, ketakutan, dan kecemasan tentang masa depan. Penelitian ini bertujuan untuk meneliti hubungan antara efikasi diri dan krisis seperempat abad dengan kesepian sebagai mediator di kalangan mahasiswa tingkat akhir di Sidoarjo. Metode kuantitatif korelasional non-eksperimental digunakan pada 342 mahasiswa tingkat akhir. Data dikumpulkan menggunakan tiga instrumen: skala krisis seperempat abad ($\alpha = 0,769$), skala kesepian ($\alpha = 0,837$), dan skala efikasi diri ($\alpha = 0,819$). Hasil penelitian menunjukkan bahwa efikasi diri tidak memiliki pengaruh langsung terhadap krisis seperempat abad ($\beta = 0,029; p > 0,05$), tetapi memiliki pengaruh tidak langsung melalui variabel kesepian ($\beta = -0,034; p < 0,05$). Selain itu, kesepian ditemukan memiliki pengaruh positif dan signifikan terhadap krisis seperempat abad ($\beta = 0,260; p < 0,001$). Kesepian berperan sebagai mediator penuh dalam hubungan antara efikasi diri dan krisis seperempat abad, yang menegaskan bahwa faktor psikososial, seperti kesepian, memainkan peran yang lebih kuat daripada faktor internal, seperti efikasi diri, dalam memengaruhi krisis seperempat abad di kalangan mahasiswa.



INTRODUCTION

The phenomenon of emotional crisis that occurs during emerging adulthood is often referred to as a quarter-life crisis. A quarter-life crisis is defined as an identity crisis that arises from an individual's unpreparedness to face the transition from adolescence to adulthood (Artiningsih & Savira, 2021). Meanwhile, according to other researchers, the quarter-life crisis is a feeling of anxiety and depression

that arises due to uncertainty about the future. This is often experienced by individuals in their 20s, especially in the early stages of adulthood (Fitriyanti et al., 2025). A quarter-life crisis can be interpreted as a response to increasing instability, constant change, too many choices, and feelings of panic and helplessness commonly experienced by individuals aged 18 to 29 (Nisa, 2023). In their twenties, many people begin to doubt their abilities, feel that they see no change in their lives, and are confused about the direction of their lives, and often compare their achievements with those of others (Nazilah, 2024). For students, it is important to explore careers, build identity, and establish relationship status. This process is often accompanied by various challenges that can cause anxiety and worry. If not managed properly, this condition can lead to an emotional crisis. Especially final-year students face great pressure to complete their studies and prepare to enter the workforce.

Students are among those affected by the quarter-life crisis because they are in a transitional stage toward adulthood, between the ages of 18 and 25. At this stage, students are required to take responsibility for their own development, including managing their adult lives (Alfian & Iriani, 2024). Others argue that high levels of stress, especially among students, contribute to anxiety and depression, unhealthy lifestyles, suicidal thoughts, headaches, sleep disorders, and feelings of hopelessness. Regarding emotional aspects such as frustration, panic, worry, and confusion about direction. All of these can cause individuals to distance themselves from family and friends, feel worthless, and experience loneliness (Husnul, 2024). A quarter-life crisis is a state in which a person experiences an emotional crisis, including feelings of helplessness, self-doubt, fear, and anxiety about future failure. This term was first introduced in 2001. Seven aspects experienced by individuals during a quarter-life crisis have been identified, namely confusion in making decisions, feelings of despair, negative self-assessment, feeling stuck in a difficult situation, anxiety, depression, and concerns about interpersonal relationships (Mujianto, 2021).

The characteristics of a quarter-life crisis, as revealed by others' opinions, include uncertainty in decision-making, feelings of despair, negative self-assessment, and a sense of being stuck in a difficult situation. In addition, individuals experiencing this crisis often feel fear, pressure, and anxiety related to forming interpersonal relationships (Zuraida, 2024). Research conducted on students at Universitas Muhammadiyah Sidoarjo on the quarter-life crisis scale found that 44 students were classified as low, accounting for 13% of the total. Meanwhile, 260 students were classified in the moderate category, which included 75% of the total participants. On the other hand, 43 students were in the high category, representing 75% (Alfian & Iriani, 2024). Another study showed that the quarter-life crisis variable was most prevalent in the moderate category, at 61.2% (205 participants). Participants in the low category accounted for 38.2% (128 participants), and those in the high category accounted for 0.6% (2 participants; Gendolang & Ambarwati, 2023). The high prevalence of the quarter-life crisis among students in Sidoarjo, based on research conducted at Universitas Muhammadiyah Sidoarjo, indicates that, out of 368 active students, 75.5% were in the moderate category and 13.3% in the high category (Aysah et al., 2024). Sidoarjo has several large campuses with a high student population and diverse backgrounds, making it an ideal place to study the quarter-life crisis.

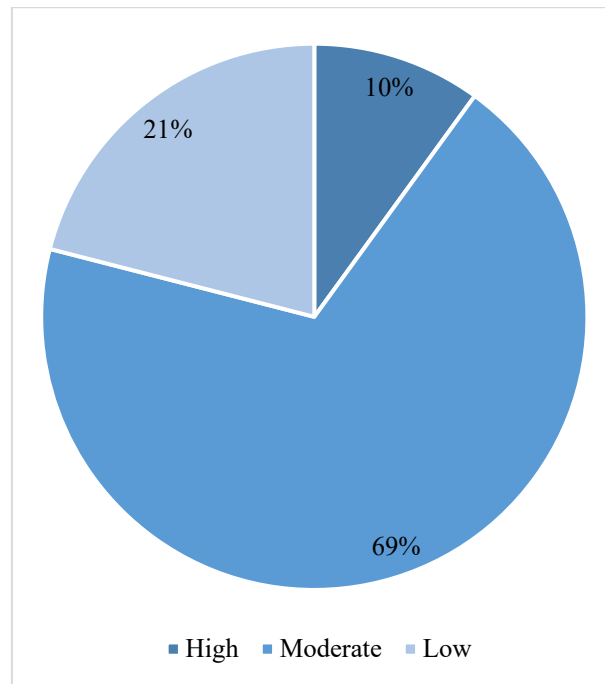


Figure 1.
QLC Diagram

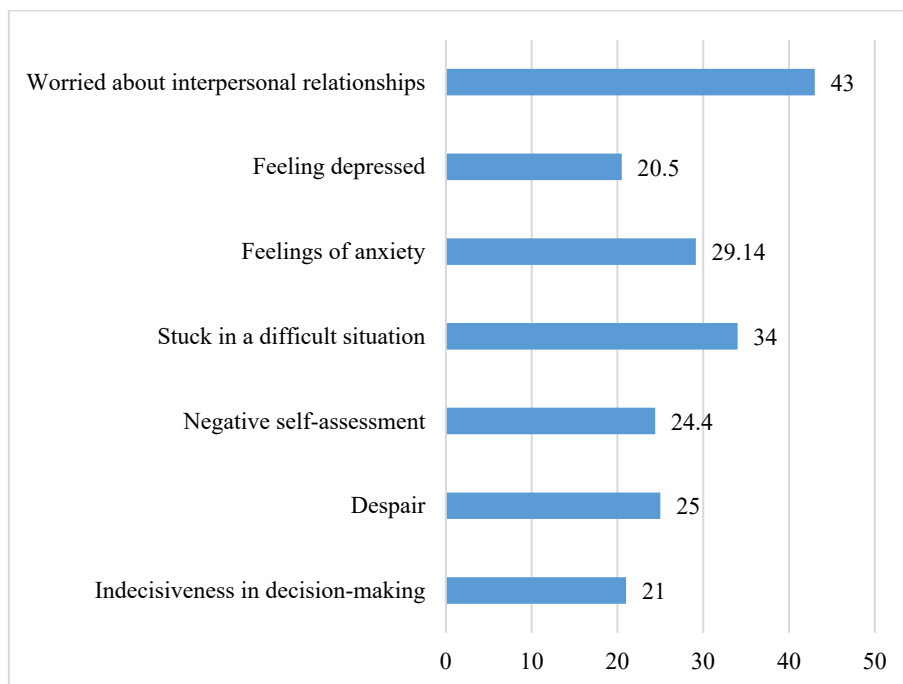


Figure 2.
QLC Aspect Diagram

The researchers conducted a preliminary survey of 62 participants, all final-year students in Sidoarjo, aged 18–25 years. This preliminary survey was conducted by distributing a quarter-life crisis scale questionnaire on Google Forms, which produced a quarter-life crisis variable. The majority of students in Sidoarjo were in the moderate category, at 69% (43 students). The low category accounted for 21% (13 students). The high category accounted for 10% (6 students). The preliminary survey revealed that the aspect with the highest category was concern about interpersonal relationships. The researchers also interviewed five students and found that two of the five students experienced inde-

cision, one of the five students experienced despair, three of the five students experienced negative self-assessment, and all five students experienced being stuck in difficult situations. 2 out of 5 students experienced feelings of anxiety, 2 out of 5 students felt depressed, and 2 out of 5 students experienced concerns about interpersonal relationships. These results reinforce previous surveys that this phenomenon is indeed found among students.

There are two factors that influence the quarter-life crisis during emerging adulthood: cultural factors and self-efficacy, which is an individual's belief that they can control feelings of fear and anxiety (Khaazanatuzzahra, 2023). According to another view, two factors can influence the quarter-life crisis: internal and external. Internal factors (related to oneself), including dreams and hopes, and religion and spirituality, while external factors (factors originating from the environment), including relationships, which are caused by psycho-emotional imbalances characterized by feelings of emptiness or loneliness due to a lack of connection with others, educational challenges, and work-life (Zuraida, 2024).

Loneliness is an unpleasant condition experienced when someone finds it difficult to fulfill their social relationships as expected. The feelings of loneliness experienced by a person can manifest as affective or emotional, cognitive or motivational, behavioral, and social problems (Artiningsih & Savira, 2021). Loneliness has two aspects, namely social loneliness and emotional loneliness (Putri, 2024). Students facing a quarter-life crisis try to cope by thinking positively and strengthening their belief in their abilities. They often distract themselves from negative thoughts by gathering with friends, exercising, or worshipping. However, this phenomenon also reveals the negative feelings students experience, such as despair, anxiety, indecision, worry, and a lack of confidence in their abilities. It is important to boost students' confidence and self-esteem. If students have high self-efficacy, they are usually more optimistic about performing tasks or solving problems (Wulandari et al., 2024).

Self-efficacy is a person's belief in their ability to regulate and carry out the behavior necessary to achieve the expected results of a given task (Laurenza & Rahayu, 2024). Research conducted in 2023 shows that career self-efficacy plays an important role in reducing feelings of loneliness among final-semester students. Students with high self-efficacy are better able to cope with socio-emotional challenges, thereby reducing loneliness and fostering a more positive future orientation. Theoretically, this aligns with Bandura's view that emphasizes how self-efficacy influences motivation, perseverance, and an individual's ability to face challenges, including social and emotional ones (Fatiha, 2023). In other words, having high self-efficacy not only helps individuals achieve their personal goals but also reduces the likelihood of loneliness, ultimately improving their quality of life. Everyone's self-efficacy differs, and it is divided into three aspects: level (magnitude), strength, and generality (Oktavian, 2022). High self-efficacy enables students to navigate the quarter-life crisis well; conversely, when the quarter-life crisis is high and self-efficacy is low, students are less likely to get through early adulthood well (Alfian & Iriani, 2024). The inability to fulfill expected social roles or feelings of loneliness can also push someone into a quarter-life crisis (Artiningsih & Savira, 2021).

Several researchers have previously conducted studies related to loneliness and the quarter-life crisis. Research conducted by researchers in 2024 found a significant positive relationship between loneliness and the quarter-life crisis among final-year students from outside Java. The greater a person's feelings of loneliness, the higher the level of quarter-life crisis they experience, and vice versa (Melalondo & Sarajar, 2024). A 2022 study found a negative correlation between self-efficacy and quarter-life crisis among students in Medan (Sari, 2022). In a 2024 study, a negative relationship was found between self-efficacy and quarter-life crisis among final-year students in Surabaya. The results of the study revealed that the higher a person's level of self-efficacy, the lower their level of quarter-

life crisis. Conversely, individuals with low self-efficacy tend to experience higher levels of quarter-life crisis (Sandraini et al., 2024). Meanwhile, people who experience loneliness and have low self-efficacy will have a higher likelihood of experiencing a quarter-life crisis, while those who do not experience loneliness and have high self-efficacy will have a lower likelihood.

In this study, the researcher examined the relationship between self-efficacy and quarter-life crisis, mediated by loneliness, among college students in Sidoarjo, as no such study had been conducted previously. This study aimed to determine whether there was a relationship between self-efficacy and the quarter-life crisis, mediated by loneliness, among college students in Sidoarjo. This study is expected to provide a deeper understanding of the relationship between self-efficacy and the quarter-life crisis, mediated by loneliness, thereby providing a theoretical and practical basis to help students manage the quarter-life crisis by strengthening their self-efficacy. There are two hypotheses in this study. The first hypothesis is that there is a significant positive relationship between loneliness and quarter-life crisis. The second hypothesis states that loneliness mediates the relationship between self-efficacy and quarter-life crisis among students at Sidoarjo University.

METHODS

This study uses a non-experimental quantitative research design with a correlational method. Quantitative research is a research method conducted on a specific population or sample. In line with other opinions, quantitative research is a structured, unbiased method for collecting and analyzing data, using numerical data to obtain and evaluate valid and reliable information about a particular phenomenon or problem (Waruwu et al., 2025). Correlational quantitative studies use statistical techniques to measure relationships among two or more variables (Diah, 2024). This study uses three variables, namely the independent variable of self-efficacy, the dependent variable of quarter-life crisis, and the additional mediator variable of loneliness. The population in this study comprises final-year students actively studying in Sidoarjo. Based on the latest data from the East Java Central Statistics Agency in 2022, there are 23,039 students (*Badan Pusat Statistik*, 2021).

The research sample consisted of 342 students based on the Isaac and Michael table with a 5% margin of error. The sampling technique used was purposive sampling, with the criteria being active final-year students and students studying in Sidoarjo. Data were collected using a research instrument in the form of a quarter-life crisis scale adopted from the 2021 research scale based on Robbins & Wilner's theory with a Cronbach's alpha reliability of .822, consisting of aspects of indecision in making decisions, despair, negative self-assessment, being stuck in difficult situations, feeling depressed, anxious, and worried about interpersonal relationships (Mujianto, 2021). The loneliness scale was adapted from the unidimensional UCLA Loneliness Scale by Russell (1996), which was adopted from previous research with a Cronbach's alpha of .94, comprising social and emotional loneliness (Putri, 2024). The self-efficacy scale used was adopted from previous research with a Cronbach's alpha reliability of .918, consisting of aspects of self-efficacy, namely magnitude/level, generality, and strength from Bandura (1977, as cited in Haliza, 2022). To analyze the data obtained from the questionnaire, the researcher used assumption testing techniques, namely normality testing, descriptive statistics, and mediation testing using JASP for statistical or numerical analysis, with the aim of testing and explaining the hypotheses that had been formulated previously.

RESULTS

In this study, 77% (264) of 342 participants were female, and 23% (78) were male.

Table 1.
Responden Characteristic

Gender	Frequency	Percentage
Female	264	77%
Male	78	23%
Total	342	100%

Table 2 presents the categorization results for the quarter-life crisis variable, indicating that most participants fell into the moderate category, at 61% (207 participants). Participants in the high category accounted for 30% (103 participants), and those in the low category accounted for 9% (32 participants).

Table 2.
Quarter Life Crisis Variable Categorization

Category	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Moderate	207	60.526	61%	60.526
Low	32	9.357	9%	69.883
High	103	30.117	30%	100.000
Total	342	100.000		

Table 3 shows that this study found a significant difference between men and women in the quarter-life crisis variable. In the high category, which consisted of 103 participants, women accounted for 79.6% (82 participants), while men accounted for 20.3% (21 participants).

Table 3.
Quarter Life Crisis Categorization Based on Gender

Category	Gender	Frequency	Percent
Moderate	Female	162	78%
	Male	45	22%
	Total	207	100%
Low	Female	20	62.5 %
	Male	12	37.5 %
	Total	32	100%
High	Female	82	80%
	Male	21	20%
	Total	103	100%

Table 4 presents the categorization results for the loneliness variable among 342 participants: most are in the moderate category (61%, 208 participants), followed by the high category (8%, 26 participants) and the low category (31%, 108 participants).

Table 4.
Categorization of Loneliness Variables

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Low	108	31.579	31%	31.579
High	26	7.602	8%	39.181
Medium	208	60.819	61%	100.000
Total	342	100.000		

Table 5 presents the categorization results for the self-efficacy variable from 342 participants: most are in the high category (62%, 212 participants), followed by the moderate category (37%, 125 participants), and the low category (1%, 5 participants).

Table 5.
Categorization of Self-Efficacy Variables

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Medium	125	36.550	37%	36.550
High	212	61.988	62%	98.538
Low	5	1.462	1%	100.000
Total	342	100.000		

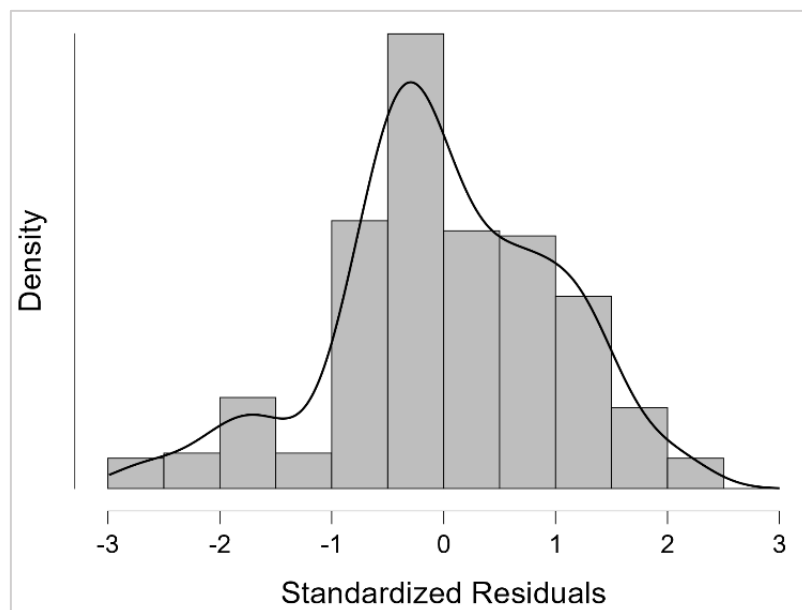


Figure 3.
Normality Test

A histogram is a visual method used to determine the distribution of data values. In a histogram, normally distributed data will form a symmetrical bell curve (Isnaini et al., 2025).

Table 6.
Test on Mediating Effects

Paths	Estimate	SE	z	p	95% Confidence Interval	
					Lower	Upper
Direct Effects						
SE - QLC	0.029	0.062	0.464	.643	-0.093	0.151
Indirect Effects						
SE - LNL - QLC	-0.034	0.017	-1.969	.049	-0.069	-1.661×10 ⁻⁴
Total Effects						
SE - QLC	-0.006	0.064	-0.086	.931	-0.131	0.120

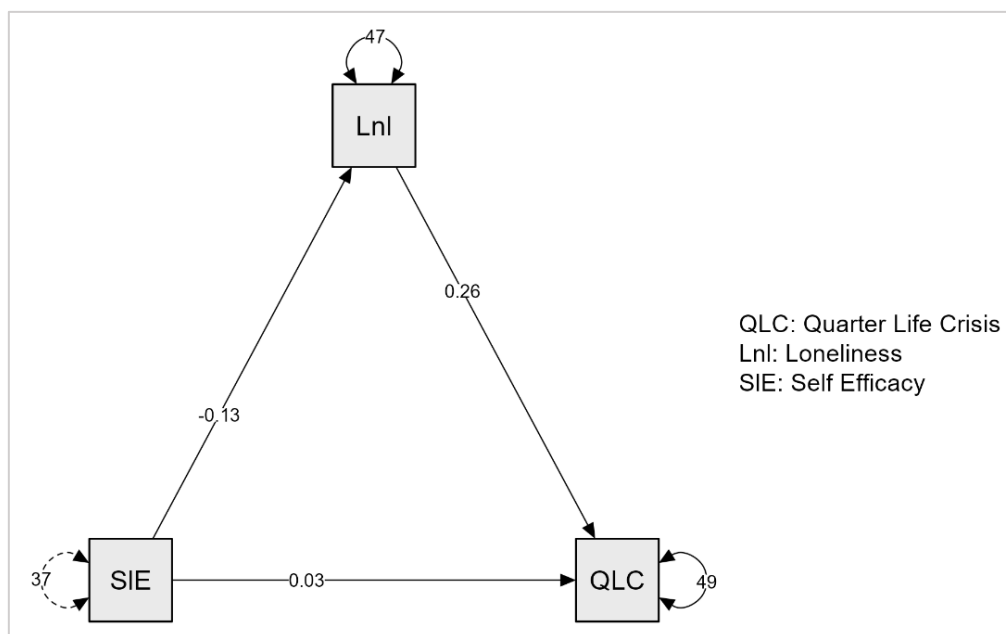
Based on the results of the mediation test analysis, self-efficacy (SE) had no direct effect on quarter-life crisis (QLC; $\beta = 0.029, p = .643$). This value indicates that changes in self-efficacy do not directly affect the level of quarter-life crisis in individuals. However, when loneliness (LNL) was included as a mediator, a significant indirect effect was observed ($\beta = -0.034, p = .049$). The confidence interval for this indirect effect does not pass through zero, so the mediating relationship is significant. This means that self-efficacy affects the quarter-life crisis by reducing loneliness. In other words, individuals with high self-efficacy tend to be better able to manage challenges and pressures, thereby reducing loneliness and ultimately the occurrence of a quarter-life crisis. The total effect is insignificant ($\beta = -0.006, p = .931$), reinforcing the finding that the influence of self-efficacy is apparent only when mediator variables are involved. These findings indicate that loneliness fully mediates the relationship between self-efficacy and quarter-life crisis.

Table 8.
Path Coefficients

	Estimate	SE	z	p	95% Confidence Interval	
					Lower	Upper
Loneliness → Quarter-life crisis	0.260	0.055	4.754	< .001	0.153	0.367
Self-efficacy → Quarter-life crisis	0.029	0.062	0.464	.643	-0.093	0.151
Self-efficacy → Loneliness	-0.132	0.061	-2.164	.030	-0.252	-0.012

Based on the evaluation of the path coefficients, it can be concluded that the level of loneliness has a positive and significant impact on the quarter-life crisis with an estimated value of 0.260 ($p < .001$). This indicates that the higher the level of loneliness students feel, the greater the likelihood that they will experience a quarter-life crisis. On the other hand, self-efficacy does not show a significant direct effect on the quarter-life crisis, as indicated by an estimated value of 0.029 ($p = .643$) and a confidence interval that includes zero. However, self-efficacy had a significant negative effect on loneliness (estimate = -0.132, $p = .030$). This means that students with higher self-efficacy tend to experience lower loneliness. Overall, this pattern of results shows that self-efficacy reduces the quarter-life crisis not directly, but by reducing loneliness, such that loneliness acts as a mediator in the relationship between self-efficacy and the quarter-life crisis.

Table 9.
Mediation Test



The results of the analysis show that self-efficacy (SIE) has a negative effect on loneliness (Lnl) with a coefficient of -0.13 , meaning that higher self-efficacy is associated with lower loneliness. Loneliness has a positive effect on quarter-life crises (QLC) of 0.26 , while the direct effect of self-efficacy on quarter-life crises is very small at 0.03 . The indirect effect of self-efficacy through loneliness is -0.034 , so that its total effect on quarter-life crises is almost non-existent (-0.004). Self-efficacy does not directly affect quarter-life crisis, but through loneliness. People with high self-efficacy tend to feel less lonely and ultimately have better quarter-life crises. However, without a mediator (loneliness), self-efficacy does not directly affect quarter-life crises. Therefore, the hypothesis that loneliness mediates the relationship between self-efficacy and quarter-life crisis among college students in Sidoarjo is accepted.

DISCUSSION

The quarter-life crisis that occurs during the transition from adolescence to early adulthood is often caused by several factors, including low self-efficacy and loneliness. Research conducted in 2023 shows that self-efficacy in one's career plays an important role in reducing feelings of loneliness among final-year students. Students with high self-efficacy are better able to cope with socio-emotional challenges, thereby reducing loneliness and fostering a more positive future orientation. Theoretically, this aligns with Bandura's view that emphasizes how self-efficacy affects motivation, perseverance, and an individual's ability to cope with challenges, including social and emotional ones (Fatiha, 2023). In other words, having high self-efficacy not only helps individuals achieve their personal goals but also reduces the likelihood of loneliness, ultimately improving their quality of life. Based on the categorization results in Table 3, consistent with research from 2021, women experience quarter-life crises more often in early adulthood than men. They were found to experience higher levels of anxiety, depression, and worry in their relationships (Artiningsih & Savira, 2021). The results of a UK study revealed the prevalence of the quarter-life crisis among individuals aged 20–29 years. Of the 1023 participants, 39% were men and 49% were women. Men experience quarter-life crises related to work, career, and finances. Meanwhile, women experience crises related to relationships, marriage, and family issues (Setiawan & Milati, 2022).

Table 4 shows that the level of loneliness among university students in Sidoarjo is in the moderate category. Meanwhile, Table 5 shows that self-efficacy among university students in Sidoarjo is in the high category. The results of the study show that self-efficacy has no direct effect on the quarter-life crisis, but it has a significant indirect effect through loneliness. Self-efficacy is negatively associated with loneliness, indicating that higher self-efficacy is associated with lower loneliness. On the other hand, loneliness has a positive effect on the quarter-life crisis, and the direct effect of self-efficacy on this crisis is relatively small. Therefore, mediation analysis shows that self-efficacy affects the quarter-life crisis through loneliness, which acts as a mediator. The results of this study indicate that students with high self-efficacy tend to experience lower levels of loneliness, thereby reducing their likelihood of facing a quarter-life crisis. On the other hand, students with low self-efficacy are more prone to loneliness, which in turn increases their risk of being caught in a quarter-life crisis. These findings are in line with previous research stating that loneliness can exacerbate feelings of entrapment, anxiety, and emotional distress that often arise during a quarter-life crisis (Darmawan, 2023). The results are also consistent with Bandura's theory, which highlights the importance of self-efficacy in managing negative emotions and building individual resilience in the face of psychological stress.

These findings reinforce the results of studies by Artiningsih and Savira (2021) and Melalondo and Sarajar (2024), which state that loneliness is a strong predictor of a quarter-life crisis. Individuals who feel socially disconnected tend to develop self-doubt, future concerns, and confusion in decision-making, making them more vulnerable to this crisis. For students, especially those in their final year of study, academic pressure, competition in the job market, and uncertainty about the future further exacerbate the effects of loneliness. The findings from this comprehensive mediation show that self-efficacy is not a stand-alone factor in avoiding a quarter-life crisis, but rather operates through psychosocial factors such as loneliness. This is consistent with previous research indicating that social-interaction-related factors exert a greater influence on the quarter-life crisis than internal factors alone (Sandraini et al., 2024). Therefore, increasing self-efficacy must be accompanied by approaches that reduce loneliness, such as strengthening social support, building relationships with peers, engaging in community activities, or seeking psychological counseling.

Thus, preventive and intervention measures that focus on increasing self-efficacy while reducing loneliness offer great potential to help students mitigate the risk of a quarter-life crisis. Efforts such as personal skills training, career guidance, group counseling, and social activities can be key approaches for educational institutions in Sidoarjo to support student welfare during the transition to adulthood.

CONCLUSION

Based on a study of 342 final-year students in Sidoarjo, most experienced quarter-life crisis at a moderate level, with the majority being female. Loneliness was found to have a positive and significant effect on quarter-life crisis, while self-efficacy had no direct effect. However, self-efficacy indirectly influences quarter-life crisis through loneliness, such that higher self-efficacy leads to lower loneliness, thereby reducing the risk of quarter-life crisis. Thus, loneliness fully mediates the relationship between self-efficacy and quarter-life crisis, confirming that psychosocial factors have a greater influence on quarter-life crisis risk than internal factors alone. These findings suggest that students are advised to actively build social connections and strengthen self-efficacy through campus organizations, self-development activities, and meaningful experiences. The campus is expected to provide counseling services, mentoring programs, and activities that facilitate social interaction and the development of self-efficacy. Future researchers are recommended to include additional variables, such as

social support, self-esteem, and career anxiety, and to consider mixed-methods approaches to achieve a more comprehensive understanding of the quarter-life crisis experience.

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