

The Role Of Neuroticism Personality Traits On Quarter-Life Crisis Moderated By Religiosity In Early Adult Women

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Abstract – The phenomenon of the quarter-life crisis occurs in conditions faced by individuals in the period of early adulthood (emerging adulthood) especially women with many demands, both in terms of interpersonal relations, career, education/academics, and various other demands, especially during the Covid-19 pandemic. This study aims to determine whether there is a role for religiosity in moderating neuroticism personality traits against the quarter-life crisis. This study uses incidental sampling technique and involves 384 individuals who are early adult women. Data collection uses three scales, namely neuroticism personality traits scale, the quarter-life crisis scale, and the religiosity scale. The analytical technique used in this study is moderation regression analysis. The results showed that (1) there was an influence or role neuroticism personality traits on the quarter-life crisis in early adult women, (2) religiosity had a moderating effect that weakened the role neuroticism personality traits on the quarter-life crisis. The implication of this research is that religiosity weakens the role neuroticism personality traits in the quarter-life crisis with little effect.

Keywords – neuroticism personality traits, quarter-life crisis, religiosity

I. INTRODUCTION

Robbins and Wilner's (2001) study show that the period of early adulthood or emerging adulthood is a period faced by every individual with difficult times, full of challenges and changes compared to other periods of development. In this period, an emotional crisis or negative response appears which is referred to as a quarter-life crisis (Robbins & Wilner, 2001). Quarter-life crisis is a condition of emotional upheaval experienced by individuals in response to the emergence of instability, continuous change, many choices, and also a feeling of panic due to powerlessness (Robbins & Wilner, 2001). In line with the statement of Atwood and Scholtz (2008), it is described that individuals will experience an emotional crisis known as a quarter-life crisis in their 20s, such as feelings of helplessness, isolation, doubt about personal abilities and fear of failure.

In Indonesia, the quarter-life crisis is an important study at this time. There are many dilemmas and problems for millennials aged 18-29 years, which were published in the survey *gensindo.sindonews.com* 02 May 2020. The results of an online survey of 31 individual respondents in early adulthood revealed that there are five things that respondents worry about the most when experiencing a quarter -life crises, namely problems with mate, career, education, global competition and problems related to health (Nurdifa, 2020).

The demands of the quarter-life crisis between men and women are different. Several studies have shown that Indonesian people still consider marriage to be the main thing that must be achieved by individuals, especially women (Ibrahim, 2009). In connection with this problem, it is known that as many as 45% of early adult women in Indonesia aged 22-30 years, have joined

various matchmaking sites with the reason that they want to find a partner and are worried if they do not marry before the age of 30 (Triyono and Pramita, 2015; Swanti, 2015). Even though currently women also have demands in achieving careers, not just getting married and building a family, there is a negative stigma in Indonesian society which states that women who are not married before the age of 30 are labeled as “old maids” or “unsold” labels, making aspects of interpersonal relations as things that influence the emotional upheaval of Indonesian women in early adulthood (Ibrahim, 2009; Winterstein, 2014).

Currently, the demands of the quarter-life period are becoming more pressing due to the Covid-19 pandemic situation. Since WHO declared Coronavirus (SARS-CoV-2) a global pandemic, this situation has had a huge impact on individuals, including individuals aged 18-29 years (Jena, 2020). Various policies were implemented to slow the spread of the virus and of course have a major impact on the education sector, economy, health, and lines of daily life (Maharani, 2020). Individuals currently have limitations to communicate and interact physically, due to demands for physical distancing and social distancing, related to government policies during the pandemic. Communication and interaction behavior ultimately requires individuals to get used to conducting virtual meetings. Even so, individuals still have the need to communicate and interact directly in building interpersonal relationships. Maharani (2020) explained that most individuals during the Covid-19 pandemic tended to feel bored, stressed, anxious and felt unproductive due to restrictions on individual interactions.

During a pandemic, early adult individuals had obstacles in fulfilling the demands of having a partner (Lidwina, 2021). Fulfillment of these demands ultimately resulted in the increasing use of online dating applications during the Covid-19 pandemic (Lidwina, 2021). Based on a Rakuten Insight survey in Indonesia in September 2020 with a sample of early adult women, it was found that 57.6% of individuals used the tinder application, 33.9% of individuals used the tantan application, and 26% of individuals used the bumble application to find a partner (Lidwina, 2021).

According to Pervin, Cervone, and John, (2010), there are many factors that influence individuals in responding to various situations they face. In this case, personality traits are one of them (Pervin, Cervone, & John). In personality theory, traits describe different response patterns in each individual. In the big five personality theory, personality traits are divided into five dimensions including extraversion, agreeableness, conscientiousness, openness, and neuroticism (McCrae & Costa, 2008). Substantially, the personality trait of neuroticism is the main determinant of psychological distress, tends to be associated with negative emotions and emotional instability. This personality trait is synonymous with negative emotions such as moodiness, feeling irritable, anxious, sad, tense, easy to complain, and pessimism, thus making a negative contribution to individuals when facing various situations (McCrae & Costa, 2008).

Quarter-life crisis will be very difficult for individuals to go through, especially for those who have a high or reactive neuroticism personality trait (Lobel & Winch, 1987). This finding is the result of a longitudinal study of 184 fresh graduates, where 33% of them showed a high neuroticism personality trait. It is known that reactive individuals tend not to be able to resolve developmental crises properly, compared to resilient individuals. Reactive individuals have a tendency to overreact emotionally and have difficulty returning to normal conditions after being emotionally stimulated (Eysenck in Feist, 2011). They are very vulnerable to psychological pressure, unrealistic ideas, maladaptive coping responses, and have impulsive impulses (Pervin, Cervone, & John, 2010).

It is difficult to go through a quarter-life crisis for individuals with the personality trait of neuroticism, so a solution is needed so that the individual is able to deal with crisis situations well. According to Nash and Murray (2010), religiosity is the main factor influencing the quarter-life crisis in the early adult stage. Individuals are declared to have religiosity if they have knowledge, appreciation, belief, and practice of religious teachings. Belief in religious teachings is stated to be able to stabilize behavior, provide an explanation of why and for what one lives in the world, provide protection and a sense of security for individuals who are seeking their existence, become a guide in daily life in relation to God and in relation to fellow human beings. (Adams & Gullotta, 1983; Martos, Konkoly, & Steger, 2010).

Individuals who explore deeply about their beliefs and carry out the teachings of their beliefs at the early adult development stage have a negative relationship with identity crisis and a positive relationship with mental health (Rajaei, Bayazi, & Habibipour, 2009). Conversely, a lack of appreciation, belief and active participation in religious activities causes various problems such as emotional problems, aggressive behavior or acts of violence, anxiety, social withdrawal, depression and low psychological well-being (Bryant, 2010).

Research on religiosity in Indonesia is inseparable from the context that Indonesia is known as a country that upholds the value of religiosity as a social norm (Daradjat, 1991). Based on an international Abt Associate survey released by the Pew Research Center on July 20 2020, it was stated that Indonesia is a country with the most religious population. The survey revealed that 96% of Indonesian respondents considered that belief in religion has an important role in living life (Tamir, Connaughton, & Salazar, 2020).

II. STATEMENT OF THE PROBLEM

This study wants to analyze the role of neuroticism personality trait on quarter-life crisis in early adult women and analyze the role of religiosity as a moderator variable of neuroticism personality trait on quarter-life crisis in early adult women.

III. LITERATURE OF VIEW

3.1. Quarter-life Crisis

Quarter-life crisis was first coined by Alexandra Robbins dan Alby Wilner in 2001. Quarter-life crisis is described as a response to the emergence of instability, constant changes, confusion over too many alternative choices, self-doubt, panic because of feelings powerless, and fear of failure. Quarter-life crisis is experienced in the age range of emerging adulthood (18-29 years old), which is characterized by emotional reactions such as frustration, panic, helplessness, lack of goals and so on. In fact, depression and other psychological disorders have been suggested as a result of this crisis (Robbins & Wilner, 2001).

Robins and Wilner (2001) state that there are 7 dimensions which are signs that an individual is experiencing a quarter-life crisis, namely:

a. Indecision in decision making.

In early adulthood, individuals begin to be faced with personal decisions regarding life choices. The more choices in life, the more new hopes will emerge about the future of the individual, causing confusion and fear. Confusion and fear are caused by a feeling of worry if the wrong decision is made, which will have an impact on individual life, both in the short and long term. In addition, individuals at this age also do not have much experience so they often feel confused in making decisions.

b. Desperate

Decisions taken by individuals are usually caused by failure and dissatisfaction with the results achieved, so they think that the efforts that have been made are in vain.

c. Negative self-assessment.

Negative self-assessment will cause anxiety to the fear of failure. Individuals who have a negative assessment of themselves will always doubt and question their ability to face the challenges and demands of life.

d. Stuck in a difficult situation.

The environment can have an impact on individual thoughts and behavior, so that it will bring individuals to difficult situations in terms of decision making. When caught in a difficult situation, most individuals only know what steps to take, but don't know how to begin.

e. Anxious

When entering early adulthood, individuals have various expectations that they want to fulfill, but it is difficult because feelings of anxiety and fear arise if they cannot achieve satisfactory results. In this period, individuals want to do everything perfectly and avoid failure as much as possible. The emergence of anxiety will make individuals feel insecure because they are haunted by failures that they may not experience

f. Depressed

Individuals who experience a quarter-life crisis will feel very depressed and feel that the problems they are facing are getting more and more severe. Individuals also feel that their failure in dealing with life makes them even more tormented. In addition, the existence of society's view of individuals who have pursued higher education to achieve success, makes individuals feel increasingly depressed

g. Concern in interpersonal relationships

This relates to relationships with family, friendship circles, relationships with partners, as well as concerns about forming relationships with the opposite sex.

3.2. Neuroticism Personality Traits

Neuroticism is a type of personality trait from the big five personality theory which was developed based on the personality dimensions of Eysenck and Cattell. It was explained that this trait is a bipolar factor which consists of two poles, namely neuroticism (reactive/N+) at one pole and stability (resilient/N-) at the other pole (Pervin, Cervone, & John, 2010). Individuals who have a high score on neuroticism (reactive/N+), will tend to be anxious, temperamental, very emotional, prone to stress, depression and symptoms of other psychological problems. On the other hand, individuals who have a low neuroticism score tend to be calm, optimistic, satisfied with themselves so that they can handle stressors with confidence (Pervin, Cervone, & John, 2010).

3.3. Religiosity

According to Glock & Stark (1965), religiosity is the level of one's conception of religion and the level of one's commitment to one's religion. The level of conception implies that an individual has knowledge of his religion, while the level of commitment implies that there are things that need to be understood as a whole, so that individuals have various ways to become religious.

Religiosity is measured using the Abrahamic Religiosity Scale (AR-Scale) developed by Khodayarifard, et al., (2018) using the dimensions of religiosity proposed by Glock & Stark (1965). The Abrahamic Religiosity Scale (AR-Scale) can be used to measure the level of individual religiosity of Abrahamic beliefs, namely Islam, Christianity, and Judaism. The religiosity dimension put forward by Glock & Stark (1965) as a reference for the development of the Abrahamic Religiosity Scale (AR-Scale) by Khodayarifard, at al., (2018), includes:

a. The Ritual Dimension

The ritual dimension is a dimension that relates to the extent to which individuals carry out their religious obligations in the form of obedience, worship (rituals), and other commitments in their religion.

b. The Dimension of Belief

The dimension of belief refers to belief in the values on which life depends. This belief contains expectations that become a guideline for acknowledging a truth, namely belief in God.

c. The Dimension of Appreciation

The dimension of appreciation is the collaboration between high belief and optimal ritual implementation so that it creates a sense of closeness and enjoyment in carrying out the ritual.

d. The Dimension of Religious Knowledge

The dimensions of religious knowledge are individual understanding and knowledge of the contextual and textual teachings of the religion they adhere to.

e. The Consequence Dimension

The consequence dimension refers to the commitment to apply the consequences of the teachings and consistently implement the teachings and not violate them.

IV. MATERIAL AND METHOD

This study uses a quantitative approach to test the hypotheses that have been developed by researchers.

4.1. Neuroticism Personality Traits (NPT)

Neuroticism personality traits were measured using the BFI scale compiled by John (1990). Overall, the BFI scale consists of 44 items. However, the researcher only used the dimensions/traits of neuroticism which consisted of 8 items. Of the 8 items,

there are 5 favorable items which indicate emotional instability and 3 unfavorable items which indicate the opposite, namely emotional stability.

4.2. Religiosity

Religiosity is measured using the AR Scale (Abrahamic Religiosity Scale) compiled by Khodayarifard, et al., (2018), based on the development of the religious dimensions of Glock & Stark (1965).

4.3. Quarter-life Crisis

Quarter-life crisis in this study was measured using the QLC scale from Hassler (2009). This measurement tool has previously been used in research by Agustin (2012) and Rosalinda & Michael (2019). This measuring instrument also fulfills the dimensions of the quarter-life crisis proposed by Robbins and Wilner (2001), namely: indecision in making decisions, hopelessness, negative self-assessment, being trapped in difficult situations, anxious thinking about life, pressured to live life, and concerns about interpersonal relationships.

V. RESULT

This study involved 384 individual early adult female subjects, with the following details: the number of research subjects who had an age range of 18-23 years who adhered to Islam were 79 subjects (20.6%), who adhered to Christianity were 42 subjects (10.9%), and those who adhere to the Catholic religion are 10 subjects (2.6%). There were 110 subjects (28.6%) who were aged 24-29 years who adhered to Islam, 83 subjects (21.6%) who adhered to Christianity and 60 subjects (15.6%) who adhered to Catholicism. Overall, 189 subjects (49.2%) were Muslim, 125 subjects (32.6%) Christians and 70 Catholics (18.2%).

5.1. Normality Assumption Test

Test the normality assumption using Kolmogorov – Smirnov. Based on the table below it can be seen that all research variables have normally distributed data with Asymp values. Sig. (2-tailed) .200 (normal conditions if the probability value of $p > .05$).

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		384
Normal Parameters	Mean	.0000000
	Std. Deviation	11.50136157
Most Extreme Differences	Absolute	.039
	Positive	.024
	Negative	-.039
Test Statistic		.039
Asymp. Sig. (2-tailed)		.200

5.2. Linearity Assumption Test

Variable	F	p Value	Description
QLC * NPT	1.574	.047	Linear
QLC * Religiosity	3.481	.000	Linear

Based on the table above, the quarter-life crisis variable and neuroticism personality trait obtained a value of $F = 1.574$ with a linearity significance value of .047 ($p < .05$), it can be concluded that the quarter-life crisis variable and neuroticism personality trait have a linear relationship. Then for the quarter-life crisis and religiosity variables, the value of $F = 3,481$ was obtained with a linearity significance value of .000 ($p < .05$), it can be concluded that the quarter-life crisis variable has a linear relationship with religiosity.

5.3. Autocorrelation Assumption Test

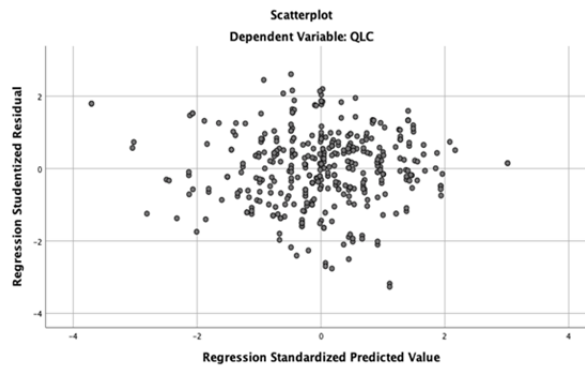
Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.532	.283	.280	11.53151	1.837

Based on the results of statistical tests, the Durbin-Watson (d) value is 1,837. Data is said to be free of autocorrelation if the statistical value of the Durbin-Watson test is between 1 and 3 (Field, 2009). So, it can be concluded that the regression equation in this study did not occur autocorrelation.

5.4. Multicollinearity Assumption Test

The tolerance value on the neuroticism and religiosity personality trait variables is close to 1, which is equal to .964. While the VIF values of these two variables are around number 1, which is 1.037. Santoso (2010) said that a regression model is said to have no symptoms of multicollinearity if the VIF value shown is around number 1 and the tolerance value is close to number 1. This shows that there is no multicollinearity in the personality trait variables of neuroticism and religiosity so that it can be said that the multicollinearity test on this research is fulfilled.

5.5. Heteroscedasticity Assumption Test



The distribution of the points on the graph spreads randomly (no systematic pattern) around 0, it is concluded that there is no symptom of heteroscedasticity. So, it can be said that the heteroscedasticity test is fulfilled.

5.6. Hypothesis Testing

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
1					
Regression	19337.615	1	19337.615	143.810	.000
Residual	51366.320	382	134.467		
Total	70703.935	383			

Based on the table above, the calculated F value is 143,810 with $p = .000$ ($p < .05$) which indicates that the simple regression model is declared appropriate or goodness of fit (Ghozali, 2011). This also states that hypothesis one in this study is accepted. This means that there is a positive role for the personality trait of neuroticism in quarter-life crises in early adult women (the stage of emerging adulthood). This means that the higher the neuroticism personality trait, the higher the quarter-life crisis in early adult women.

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.523	.274	.272	11.59598	1.799

Based on the table above, it is known that the correlation R is .523. This shows that the personality traits of neuroticism and quarter-life crisis in early adult women have a moderate relationship because they are in the range .41 - .60 (Guilford, 1956). The table above also shows the value of the determinant coefficient (R²) of .274. This value indicates that the effective contribution of the role of neuroticism personality trait to quarter-life crisis in early adult women is 27.4%, while the rest (72.6%) is caused by other factors not examined in this study.

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.769	3.613		3.257	.001
	NPT	1.626	.136	.523	11.992	.000

The regression equation can be described by the formula $Y = B_0 + B_1X_1$, where Y is a quarter-life crisis, while X is a neuroticism personality. Based on the table above, the regression equation between the personality traits of neuroticism and quarter-life crisis is $Y = 11,769 + 1,626 X_1$. The regression coefficient shows the number 1,626, this means that if the neuroticism personality trait increases 1 time, then the quarter-life crisis will increase by 1,626.

The above equation shows that the direction of the role given by the neuroticism personality trait to the quarter-life crisis in early adult women is positive with a significance of .000 ($p < .05$). This suggests that there is a positive role for the personality trait of neuroticism in the quarter-life crisis in early adult women.

VI. DISCUSSION

In this study, quarter-life crisis was examined in young adult female subjects. From the characteristics of the research subjects, it is known that the quarter-life age is experienced by individuals in the age range of 18-29 years. From the crosstab results of data on age and marital status, it is known that subjects in the age range of 24-29 years are early adult women who are unmarried. From the results of the screening it was stated that the things that worried the research subjects in this age range were dominated by marriage problems. This indicates that as many as 128 subjects (33.3%) have not met social demands related to family life with marriage.

Besides that, if seen from the results of the crosstab data on age and occupation, the dominance of subjects in the age range of 24-29 years is working as a housewife or entrepreneur. Meanwhile, 52 subjects (13.5%) were early adult women who had not yet worked. Based on the screening results, it is known that the second thing that worries research subjects in their early adulthood is problems related to career maturity. In line with the explanation of Nelson, Badger and Wo (2004), the quarter-life crisis that occurs in early adulthood individuals is closely related to relationship problems to form relationships with the opposite sex as well as career maturity issues.

The emergence of various negative consequences from individuals with a tendency for the neuroticism trait, religiosity is stated as a factor that has a positive relationship with mental health (Rajaei, Bayazi, & Habibipour, 2009). Brantley, et al (2015); Mohamad, et al (2016) saw that there was a relationship between the neuroticism personality trait of early-adult individuals in facing a quarter-life crisis which had a negative impact on their psychological condition, but on the other hand there was an effect of appreciation of the religion adhered to (religiosity) on the role of the individual's neuroticism personality trait early adulthood in facing a quarter-life crisis. The depiction of the influence of religiosity on the quarter-life crisis is likened to a situation when a person is faced with an event that is full of doubts, but the individual remains resilient in dealing with the situation. Supporting this, Hawari (1997) argues that someone who has a good way of life and endurance when facing problems, is due to the strength of his religiosity. Individuals with a good level of religiosity are considered more resilient and stable when experiencing anxiety or feeling pressured over things or events that cannot be controlled (Wen, 2010), able to manage stress well (Yudra, Fikri & Hidayat, 2018), and can reduce anxiety (Maisaroh and Falah, 2011; Shekhar & Hussain, 2017). Based on this explanation, it is known that high religiosity in individuals contributes to various negative conditions and problems they face.

VII. CONCLUSION

1. There is influence or role of neuroticism personality trait on quarter-life crisis in early adult women. The contribution of the neuroticism personality trait to the quarter-life crisis is 27.4%. Meanwhile, 72.6% was caused by other factors not examined in this study.

2. Religiosity provides a moderating effect that weakens the role of the neuroticism personality trait in quarter-life crises. The role of neuroticism personality trait in quarter-life crisis with the moderating effect of religiosity is 29.7%. The contribution of the role given by religiosity to the quarter-life crisis was 2.3%.

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