

The Role of Husnuzan and Psychological Resilience in The Quarter-Life Crisis Among Gen Z Women

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Abstract

The phenomenon of quarter-life crisis is increasingly experienced by Generation Z women alongside rising developmental demands, social pressures, and uncertainties in navigating early adulthood. This study aims to analyze the role of husnuzan and psychological resilience in predicting quarter-life crisis among Generation Z women. This study employed a quantitative correlational design using multiple linear regression analysis. The sampling technique used was convenience sampling, with a total of 400 Generation Z women as respondents. The results of the regression analysis indicate that, simultaneously, husnuzan and psychological resilience form a significant predictive model of quarter-life crisis ($F = 8.967$; $p < 0.001$). Partially, psychological resilience demonstrates a significant negative predictive role ($\beta = -0.216$; $p < 0.001$), indicating that higher levels of psychological resilience are associated with lower levels of quarter-life crisis. Meanwhile, husnuzan does not show a statistically significant role ($\beta = 0.019$; $p = 0.736$); therefore, within this research model, husnuzan does not function as a direct predictor of quarter-life crisis. The R Square value of 0.043 indicates that husnuzan and psychological resilience collectively explain 4.3% of the variance in quarter-life crisis, while the remaining 95.7% is influenced by other factors beyond the scope of this research model. Nevertheless, based on theoretical frameworks and previous research findings, husnuzan is understood as a cognitive-spiritual attitude associated with meaning-making, acceptance, and adaptive emotional regulation, suggesting the possibility of an indirect role. Thus, this study highlights the importance of psychological resilience in addressing quarter-life crisis and indicates that the role of husnuzan in this context requires a more comprehensive analytical approach to be fully understood

Keywords

Husnuzan, Psychological Resilience, Quarter-Life Crisis.



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INTRODUCTION

Mental health disorders have become one of the greatest global health challenges. The Global Burden of Diseases, Injuries, and Risk Factors (GBD) 2019 study revealed that the two most disabling mental disorders are depressive disorders and anxiety disorders, both of which ranked among the top 25 contributors to the global disease

burden in 2019 (Santomauro et al., 2021). In Indonesia, data from the Indonesian Ministry of Health showed that 1 in 5 people, or approximately 20% of the population, are potentially affected by mental health problems (RI, 2021). This increasing trend has continued from year to year, with the highest percentage occurring among women, who are highly vulnerable to psychological pressure and mental health disorders (Conversation, 2022). This vulnerability is influenced by several factors, including biological factors (hormonal changes), psychological factors (role demands and social expectations), and sociocultural factors (unrealistic societal standards and judgments toward women) (Pratiwi, 2024). Women also tend to possess higher emotional sensitivity and process life experiences more deeply, making them more susceptible to overthinking and psychological distress (Herman et al., 2024).

In addition, pressures arising from collectivist culture also contribute to the increasing vulnerability to mental health problems among individuals in Asian countries such as Indonesia. In collectivist societies, individual actions are often evaluated based on social expectations and community standards, meaning that personal decisions are not entirely independent. Unlike individualistic societies such as those in Europe, collectivist communities are more sensitive to external perceptions and judgments. As a result, the pressure to meet social standards or avoid shame frequently creates emotional burdens that lead to internal crises and psychological distress (Akkuş et al., 2017). High self-expectations may further worsen this condition, causing individuals to feel incapable of fulfilling expectations, which eventually affects career development, interpersonal relationships, and important life decisions (Sari, 2021).

This phenomenon becomes increasingly evident during early adulthood. Data show that Generation Z constitutes the largest proportion of Indonesia's population, accounting for 27.94% based on the 2020 population census (BPS, 2020). Unlike previous generations, Generation Z is highly dependent on social media activities. Excessive use of social media can also negatively affect their mental health (Annur, 2022). This condition becomes even more complex for Generation Z women who are experiencing the Quarter-Life Crisis (QLC) phase. According to Robbins & Abby Wilner, the Quarter-Life Crisis generally occurs between the ages of 18 and the late twenties, and this age categorization has a clear developmental basis (Rohmah & Asror, 2022). The QLC phase is characterized by identity confusion, anxiety about the future, social comparison, pressure for self-achievement, and uncertainty regarding life direction. A survey conducted by LinkedIn Corporate Communications (2017) found that 75% of individuals aged 25–33 experienced QLC, while a survey by the

Alva Research Center (2022) revealed that 56.4% of young adults experienced anxiety related to this crisis. Generation Z, who grew up interacting intensively through social media, are more vulnerable to digital social comparison. Content related to academic achievements, careers, self-branding, lifestyles, and ideal beauty standards affects self-esteem and emotional stability, particularly among women (Twenge & Campbell, 2018; Choukas-Bradley et al., 2022). This intensifies psychological pressure during a developmental transition period that should ideally become a phase of self-exploration.

This condition is more frequently experienced by women, especially regarding body image and social expectations toward physical appearance. Social media characteristics (such as idealized peer images and quantifiable feedback) interact with developmental factors (such as the importance of peer relationships) and sociocultural gender socialization processes (such as society's excessive emphasis on women's physical appearance), thereby creating a "perfect storm" that worsens body image concerns among adolescent girls (Choukas-Bradley et al., 2022). When women feel unable to meet the standards constantly displayed on digital platforms, feelings of anxiety, pressure, and helplessness often emerge, worsening mental conditions during the search for identity and life stability that characterize the Quarter-Life Crisis phase. In fact, women are not merely ordinary individuals within society but also builders of civilization and future generations. Therefore, mental health disorders experienced by Generation Z women must be taken seriously, considering that mothers will later give birth to, educate, and raise children who will become future leaders. Society requires women who are intellectually capable, mentally clear, and spiritually healthy as pillars of civilization. Hapip (2023) explained that when women become trapped in prolonged psychological crises, not only are they affected, but the future generation's potential is also at risk.

In Islam, women are not merely viewed as complements but as the primary pillars in building civilization. A popular Arabic proverb in Islamic tradition states that women are the pillars of civilization; if women are good, society will also be good, and vice versa (See: a popular expression in Islamic education, frequently cited in Islamic cultural and parenting lectures). This means that the quality of women, particularly their mental and spiritual well-being, greatly determines the direction and sustainability of society. Therefore, focusing on women in this research is important because women hold strategic roles as future mothers and educators of the next generation, while also actively participating in social and religious life. Considering the various challenges they face, especially in the context of QLC, women ideally need

to maintain a balance between mental health, emotional intelligence, and resilience. This is essential to support their role as the primary pillars in shaping future generations. Mentally healthy women are able to nurture children with compassion, patience, and emotional stability. They also play a significant role in forming future generations with noble character and emotional intelligence. In sociocultural contexts, mentally healthy women can spread positive cultural values and become key agents in fostering social harmony (Fielding & Wieland, 2024).

However, for young women experiencing QLC, overcoming negative and critical thinking patterns can become a challenge, even when they are aware of the harmful effects on physical and emotional well-being, interpersonal relationships, productivity, and overall happiness. Feelings of self-blame may worsen this situation and eventually lead to hopelessness. Negative emotions include feelings of sadness and unhappiness, which may result in self-dislike and negative perceptions of others, ultimately reducing self-confidence, self-esteem, and life satisfaction. These emotions are not only unpleasant but also create barriers to daily functioning and hinder progress toward achieving personal goals (Dalan & Lopez, 2024). In such conditions, not all Generation Z women are capable of surviving increasing life pressures. Some experience severe stress and emotional exhaustion (burnout), while others are able to adapt and grow stronger. This indicates the presence of internal factors influencing psychological resilience, namely the ability of individuals to recover and adjust amidst difficulties (Connor & Davidson, 2003).

In this context, psychological resilience becomes an important factor determining whether Generation Z women can recover or instead become trapped in crisis. Psychological resilience refers to an individual's capacity to continue developing optimally despite facing adversity, whether occurring in the past or present (Zheng et al., 2021). Resilience helps individuals remain adaptive, recover, and grow through difficult experiences (Connor & Davidson, 2003). However, resilience is not formed solely through social and emotional coping. In religious societies such as Indonesia, spirituality becomes a significant source of strength. One form of spirituality is husnuzan (having positive assumptions toward Allah). Husnuzan is not merely optimism or passive surrender, but rather a way of interpreting life's trials through faith that brings inner peace, self-acceptance, and a more meaningful life direction (Alaska et al., 2024). Within the framework of modern psychology, husnuzan can be understood as meaning-based coping, namely the ability to find meaning in difficult experiences (Alaska et al., 2024).

In Islam, husnuzan represents a practical manifestation of tawhid. It helps women remain mentally stable, avoid accumulating negative assumptions, and stay focused on personal growth. Even when circumstances are far from ideal, husnuzan keeps the heart alive, preventing emotional numbness and hopelessness (Alaska et al., 2024). Husnuzan is a form of faith reflecting a deep conviction that everything occurring in life contains wisdom, even when humans cannot immediately understand it. Unlike Western positive psychology, which is often criticized for being overly secular and suppressing negative emotions (Christopher & Hickinbottom, 2008; Wibowo, 2020), husnuzan integrates spirituality, emotions, and self-acceptance into a unified whole. Therefore, husnuzan has the potential to become a spiritual mechanism that fosters psychological resilience, particularly among Generation Z women experiencing the QLC phase. Through husnuzan, individuals can transform their perspectives on life challenges: from suffering into learning, from rejection into acceptance, and from despair into hope. Unfortunately, empirical studies directly examining the relationship between husnuzan and psychological resilience among Generation Z women during the QLC phase remain very limited. Most previous studies have only examined the relationship between husnuzan and well-being or stress coping, rather than its role in developing psychological resilience during developmental crises.

Therefore, this study is significant because it offers a new perspective by integrating Islamic spiritual values (husnuzan) with the concept of positive psychology (resilience), while focusing on a highly relevant and contextual population, namely Generation Z women facing identity and existential crises. This study also provides a theoretical contribution to the development of a psychological-spiritual model based on Islamic values that can address mental health challenges among modern generations. Through this research, it is expected that a deeper understanding will emerge regarding the role of husnuzan and psychological resilience in relation to Quarter-Life Crisis among Generation Z women.

METHODS

This study employed a quantitative approach with an explanatory research design. Explanatory research aims to explain the relationships and influences between independent variables and dependent variables through statistical analysis. Data collection was conducted through a survey using an online questionnaire (Google Form). This approach was selected because it aligns with the characteristics of Generation Z respondents, who are active and accustomed to interacting on digital platforms. The collected data were analyzed using multiple linear regression

techniques to examine the roles of husnuzan (X1) and psychological resilience (X2) toward quarter-life crisis (Y). Therefore, this research design was structured, systematic, and oriented toward testing scientific hypotheses. The data collection technique employed in this study was an online questionnaire method. The research instrument was distributed to respondents through social media and online community platforms using Google Forms. This method was selected to reach the target population dispersed across various regions and to align with the characteristics of Generation Z, who are highly active in digital spaces.

FINDINGS AND DISCUSSION

The respondents in this study consisted of Generation Z Muslim women aged between 18–28 years. Based on the demographic analysis, most respondents were aged 23–25 years, totaling 153 participants (38.2%), while respondents aged 18–20 years represented the smallest group with 64 participants (15.9%). These findings indicate that most participants were in the emerging adulthood stage, which is closely associated with the phenomenon of quarter-life crisis.

The educational background analysis showed that the majority of respondents held a bachelor's degree (S1), accounting for 180 participants (45%). Respondents with senior high school or vocational education totaled 169 participants (42.3%), diploma graduates accounted for 28 participants (7%), and postgraduate respondents (S2) consisted of 23 participants (5.7%). The occupational characteristics revealed that most respondents were full-time workers with 110 participants (27.4%), followed by students with 100 participants (24.9%). Freelancers or entrepreneurs represented 68 participants (17%), unemployed respondents totaled 70 participants (17.6%), and part-time workers accounted for 52 participants (13.1%). Meanwhile, the domicile analysis showed that most respondents lived in large urban cities outside the Jabodetabek area, totaling 144 participants (35.9%), followed by respondents living in Jabodetabek with 137 participants (34.2%).

The validity test was conducted using the Pearson Product Moment correlation method. The results demonstrated that all questionnaire items for the husnuzan variable were valid, with correlation coefficients ranging from 0.115 to 0.613. The psychological resilience variable also showed valid results, with coefficients ranging from 0.287 to 0.694, while the quarter-life crisis variable showed validity coefficients ranging from 0.292 to 0.704. These findings indicate that all research instruments were capable of accurately measuring the intended constructs.

The reliability analysis further demonstrated that all variables achieved reliability coefficients above the acceptable threshold of 0.70, indicating that the

instruments used in this research were reliable and internally consistent. Descriptive analysis showed that respondents generally had a very good level of husnuzan, while psychological resilience and quarter-life crisis were categorized as good. These findings suggest that respondents possessed relatively strong spiritual orientation and adaptive psychological abilities despite experiencing developmental pressures during early adulthood.

The classical assumption tests showed that the regression model fulfilled all required assumptions. The normality test indicated that the data were normally distributed. The heteroscedasticity test demonstrated that the scatterplot points were randomly distributed above and below the zero line without forming a specific pattern, indicating the absence of heteroscedasticity problems. Furthermore, the multicollinearity test showed that the Variance Inflation Factor (VIF) values for both independent variables were 1.260, which is below the threshold value of 10, while the tolerance values were 0.794. These results confirm that no multicollinearity problem existed among the independent variables.

The multiple linear regression analysis was conducted to determine the predictive role of husnuzan and psychological resilience toward quarter-life crisis among Generation Z women. The equation indicates that the constant value was 109.953, meaning that when husnuzan and psychological resilience were assumed to be constant, the quarter-life crisis score would remain at 109.953. The regression coefficient for husnuzan was 0.107, indicating a positive direction but without significant statistical influence. Meanwhile, the regression coefficient for psychological resilience was -0.470 , indicating that every one-unit increase in psychological resilience would decrease the quarter-life crisis score by 0.470 points.

The Pearson Product Moment correlation analysis showed that the correlation coefficient (R) was 0.208, which falls into the low correlation category based on Guilford's interpretation criteria. Although the relationship between the independent variables and quarter-life crisis was statistically present, the strength of the relationship was relatively weak.

The coefficient of determination analysis showed that the R Square value was 0.043 or 4.33%. This means that husnuzan and psychological resilience together explained only 4.33% of the variance in quarter-life crisis among Generation Z women, while the remaining 95.67% was influenced by other variables outside the research model. These findings indicate that quarter-life crisis is a multidimensional psychological phenomenon influenced by various internal and external factors,

including social pressure, economic uncertainty, interpersonal relationships, family dynamics, self-esteem, and digital media exposure.

The simultaneous hypothesis testing using the F-test showed that husnuzan and psychological resilience jointly formed a significant predictive model toward quarter-life crisis. The analysis produced an F value of 8.967 with a significance value below 0.001 ($p < 0.001$). Therefore, the major hypothesis stating that husnuzan and psychological resilience simultaneously play a significant role in predicting quarter-life crisis among Generation Z women was accepted.

The partial hypothesis testing using the t-test demonstrated different findings for each independent variable. Husnuzan showed a regression coefficient of $\beta = 0.019$ with a significance value of 0.736 ($p > 0.05$), indicating that husnuzan did not significantly predict quarter-life crisis among Generation Z women. This finding suggests that although husnuzan theoretically functions as a spiritual coping mechanism, it may not directly influence practical stress management related to adulthood transitions.

In contrast, psychological resilience showed a regression coefficient of $B = -0.470$ with a t-value of -3.914 and a significance value of 0.000 ($p < 0.05$). The negative coefficient indicates that higher psychological resilience was associated with lower levels of quarter-life crisis. This finding demonstrates that psychological resilience serves as an important protective factor that enables Generation Z women to cope with uncertainty, emotional stress, identity confusion, and social pressure during the transition into adulthood.

Overall, the findings of this study indicate that psychological resilience plays a more significant role than husnuzan in reducing quarter-life crisis among Generation Z women. Although both variables simultaneously contributed to the regression model, their overall contribution remained relatively small, indicating that many other psychological and environmental factors may influence quarter-life crisis experiences during emerging adulthood.

CONCLUSION

This study revealed that husnuzan and psychological resilience simultaneously had a significant role in predicting quarter-life crisis among Generation Z women, although their overall contribution was relatively low at 4.33%. The findings showed that psychological resilience had a significant negative effect on quarter-life crisis, indicating that individuals with higher resilience tended to experience lower levels of emotional instability, uncertainty, and identity confusion during early adulthood. In contrast, husnuzan did not show a significant partial effect on quarter-life crisis, suggesting that positive assumptions and spiritual optimism alone were insufficient

to directly reduce the psychological pressures experienced by Generation Z women. Therefore, psychological resilience emerged as a more dominant protective factor in helping young women adapt to developmental challenges, social expectations, and transitional stress during the emerging adulthood phase.

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