

## **THE RELATIONSHIP BETWEEN SELF-EFFICACY AND QUARTER-LIFE CRISIS IN FINAL-YEAR STUDENTS AT HKBP UNIVERSITY NOMMENSEN MEDAN**

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### **Abstract**

College students are individuals entering early adulthood, where they are required to undertake various developmental responsibilities, such as exploring career interests, continuing their education, and building more mature social relationships. This study aims to analyze the relationship between self-efficacy and quarter-life crisis among final-year students at HKBP Nommensen University, Medan. This study found a significant negative relationship between self-efficacy and quarter-life crisis among final year students at HKBP Nommensen University, Medan, with a correlation coefficient of -0.358. These findings indicate that the higher the students' confidence in their abilities, the lower the level of crisis they experience when facing the transition to early adulthood. Most respondents fell into the moderate self-confidence category, with no significant difference between men and women, indicating that gender is not a major determining factor. Although most students have relatively high levels of self-confidence, many of them still experience significant quarter-life crises. This is influenced by various external challenges, such as social demands, a competitive job market, and economic uncertainty. This situation is exacerbated by the lack of clear plans for the post-graduation period for some respondents, leading to identity confusion and anxiety about the future. Students with high levels of self-confidence are generally more resilient, skilled at problem-solving, and adaptive to change, while those with low levels of self-confidence are more vulnerable to stress and obstacles in personal development. The novelty of this research highlights the importance of strengthening self-confidence through self-development programmes, career counselling, and social support to help students cope with the challenges of post-graduation life transitions. Therefore, boosting self-confidence can be an effective strategy to reduce the negative impact of the quarter-life crisis on final-year students.

**Keywords:** Self-Efficacy, Quarter Life Crisis, Students

### **PENDAHULUAN**

Higher education is a place for character and skill development, where students are equipped with the skills and competencies necessary to face real-world challenges. Graduates become successful individuals in whatever career they decide to pursue in the future because they possess the ability to think logically, reasoning, and systematically. At the age of 21-24, final year students begin to plan their careers more thoroughly. They build networks, consult with mentors, prepare job applications, and participate in selection processes to secure desired positions (Wulandari, Aguisafutri, & Safitri, 2020).

College students are individuals entering early adulthood, where they are required to undertake various developmental responsibilities, such as exploring career interests, continuing their education, and building more mature social relationships. They are also expected to be able to live independently, no longer completely dependent on their parents, and begin developing serious relationships with the opposite sex (Li & Zheng, 2018). One of the crises that final-year students generally experience is parental demands regarding their future actions (Poulou, Reddy, & Dudek, 2019).

After completing higher education, many graduates feel confused about their next steps. They often face a dilemma about which career path to take and what type of job best suits their interests and talents. Remima (Sembiring, 2021) echoed this sentiment regarding final-year students, stating that many final-year students remain confused about their next steps or plans after completing their studies. This demonstrates that uncertainty about the future is often a challenge faced by students in the final stages of their studies.

This uncertainty can lead to anxiety and stress, as students feel pressured to quickly find the right path in life after a long educational journey. Santrock (Hesbol, 2022) emphasized that the shifting roles during the transition from university life can lead to feelings of anxiety and even crisis. These conditions can be caused by feelings of hopelessness, mental fatigue, sadness, and even depression. Students are expected to have more advanced thinking skills than most people. Pursuing higher education is expected to enable students to have a brighter future and secure more suitable employment. At HKBP Nommensen University, Medan, final-year students often face various challenges in the transition to the professional world. Individuals experience confusion and uncertainty about their future, particularly regarding career and identity.

Phenomena of anxiety about what the future will be like are commonly felt by final year students who begin to consider their future in a particular field after graduating from college, making themselves prospective graduates who will continue their future into the world of work. This condition, similar to Lestari (Oktariani, Munir, & Aziz, 2020) stated, many students lack confidence in entering the world of work and are unsure of what they will do after graduation. This shows how the Quarter Life Crisis experienced by students is quite strongly felt.

In addition, final year students must also face the realities of adult life full of responsibilities, such as financial management, interpersonal relationships, and long-term life planning. This feeling of confusion and uncertainty can trigger feelings of loss of direction and identity, a condition often called a Quarter-Life Crisis. Marpaung, R (Ortega-Ochoa, Quiroga Pérez, Arguedas, Daradoumis, & Marquès Puig, 2024) said that a Quarter-Life Crisis is a feeling that arises in individuals where there is a feeling of fear about the continuation of life in the future, career matters, relationships and social life. This is in line with the statement by Pamungkas & Hendrasto, someone who experiences a Quarter-Life Crisis will feel doubtful about themselves, feel helpless, afraid, or anxious about failure that may occur in the future.

When experiencing a Quarter Life Crisis, individuals will doubt themselves, lack self-confidence, feel helpless, stressed, have unstable emotions, fear of failure, and feel isolated by their surroundings. There are seven aspects experienced by individuals when experiencing a Quarter Life Crisis, namely experiencing hesitation in decision-making, feeling hopeless, having negative self-assessments, feeling trapped in difficult situations, feeling anxious, depressed, and having concerns about interpersonal relationships.

Researchers conducted initial interviews regarding the Quarter Life Crisis phenomenon and researchers found that the Quarter Life Crisis phenomenon also occurred in final year students at HKBP Nommensen University, the following are the results of the interviews: As a final-year student, I face various challenges. Decision-making confusion arises when I consider the choice between starting a job immediately or continuing my studies after graduation. I also frequently experience negative self-evaluations, especially when comparing my achievements to others. Anxiety about the uncertainty of the future and whether a job aligns with my passions

is an additional source of stress. Pressure from my family to find a job immediately after graduation makes me feel overwhelmed when asked about my future plans (Borimnejad, Parvizy, Haghaani, & Sheibani, 2018).

I sometimes wonder, "Where is this going?" Especially now that I'm still working on my thesis, and some of my friends have already registered for their defense, while I haven't even had my graduation exam yet. If I receive support, it's usually from my college friends. My family also gets support, but it's limited to asking, "How's your thesis going? Has it been approved yet?" To the point where I wonder if it's really support. I feel anxious, especially about work and how to start a career, seeing the tight job market and the unequal income levels these days, which makes me wonder if my decisions have been the right ones, as they will impact my future (Bai, Wang, & Nie, 2021).

Interviews conducted by researchers indicate that the crisis experienced by individuals is caused by the various demands of life. Individuals experiencing this crisis experience a loss of motivation, feelings of failure, loss of self-confidence and meaning in life, and even a sense of detachment from their environment. Research on the Quarter-Life Crisis issue was conducted by Mellyana et al., (Özüdoğru, 2022) on fresh graduates from Malikussaleh University in 2021 and 2022. The study found that 211 fresh graduate respondents (67.2%) were in the high category. This indicates that individuals transitioning from adolescence to adulthood often feel confused and anxious. They begin to think about their future, career, and the direction they should take in life. External pressures and the many choices available often leave them doubtful, unsure, and feeling inadequate in the face of ongoing change. A study by Mutiara (2018) revealed that 82% of final year students experience a Quarter-Life Crisis. To overcome this, students can share their feelings with those closest to them, improve their spirituality, conduct self-evaluation, and fill their time with productive activities. This is in line with what Robbins and Wilner (Novena & Kriswandani, 2018) said that individuals who have a high Quarter Life Crisis experience excessive emotional turmoil and feel worried and stressed about the future, whether it be career, financial or dealing with other problems.

The transition to early adulthood requires individuals to face significant challenges, particularly in achieving independence and personal responsibility. Efendi, R, (Kökçü, 2023) stated that self-efficacy is essentially the result of cognitive processes in the form of decisions, beliefs, or expectations about the extent to which individuals estimate their abilities to carry out certain tasks or actions needed to achieve desired results. In facing the Quarter-Life Crisis period, students are expected to have high self-efficacy so that individuals can face the Quarter-Life Crisis period better. Individuals with high self-efficacy are able to complete tasks effectively even when faced with challenging situations, and can focus their attention to complete tasks more optimally.

Individuals who have high self-confidence tend to put in more effort and are able to overcome various challenges that arise in life. This belief is called Self-Efficacy, allowing individuals to face tasks and problems with more confidence, realizing that every problem must have a solution. Bandura (Runhaar, Bouwmans, & Vermeulen, 2019) said Self-Efficacy is a person's belief in their ability to organize and carry out a series of actions necessary to complete a particular task. Thus, individuals who have a high level of Self-Efficacy generally experience a

lower Quarter-Life Crisis. This is due to their ability to handle complex problems in life, so they do not leave problems unresolved and can overcome the challenges faced..

Researchers also conducted interviews regarding the Self-Efficacy phenomenon with final year students at HKBP Nommensen University Medan and the following are the interview results:

Honestly, this final project has been quite stressful. At first, I felt like it was a heavy burden, but after a while, I tried to focus less on the difficulties and more on the small steps I could take. But there were times when I felt like, 'Can I do it?' when facing difficult problems. The support of friends and family means a lot to me. My friends often motivate me and share tips, while my family is always there to support my choices. I like making daily to-do lists and setting small goals. This makes me feel more organized and motivated every time I complete a task. After going through all this, my perspective on myself has changed a lot. I have become more confident that challenges are manageable and that every experience provides valuable lessons.

I feel quite capable of handling the problems that arise during my studies. Of course, there are quite significant challenges, but I usually try to stay calm, seek additional information, and discuss them with friends to find the right solution. I also set small, realistic goals to stay motivated. During this study, there were certainly many factors beyond my control, such as mistakes during my internship, during my time in organizations, or in class. If I feel less confident or some efforts don't go as expected, I see it as an opportunity to improve and be better than before.

From the interview results, it can be concluded that although the final assignment was stressful and challenging, the individuals managed to overcome these feelings by focusing on small steps and receiving support from friends and family. Through strategies such as making daily to-do lists and setting small goals, they felt more organized and motivated. This experience not only boosted their self-confidence but also provided valuable lessons about facing life's challenges. This is supported by Bandura's (Bozgun & Can, 2023) statement, which explains that individuals with high self-efficacy are confident in their ability to overcome and complete a task or problem, even when faced with obstacles.

Self-efficacy influences the quarter-life crisis. This is supported by research conducted by Sari & Aziz (Lee et al., 2020) which involved 354 Psychology students in 2017. The results showed a correlation between self-efficacy and the quarter-life crisis. Individuals with high self-efficacy are confident in their abilities, enabling them to overcome challenges. Self-efficacy plays a role in experiencing a quarter-life crisis.

Another similar study conducted by Muttaqien & Hidayati (2020) involving 2015 Psychology students at Maulana Malik Ibrahim State Islamic University of Malang showed a significant and negative relationship between Self-Efficacy and Quarter-Life Crisis. Based on the analysis, it can be concluded that there is a significant relationship between Self-Efficacy levels and Quarter-Life Crisis experiences in students. When students have high levels of Self-Efficacy, they tend to experience lower levels of Quarter-Life Crisis. Conversely, students who show low Self-Efficacy are more susceptible to feelings of crisis during their quarter-life. In other words, an individual's ability to believe in themselves and overcome life's challenges plays a significant role in determining how much they are affected by Quarter-Life Crisis.

This study aims to examine the relationship between self-efficacy and the quarter-life crisis among final-year college students. By understanding these two concepts in depth, researchers hope to find strategies to improve students' self-efficacy and better cope with the challenges and uncertainties that often arise during this phase of life.

## **METHOD**

This study uses a quantitative approach. The quantitative method is a form of research approach that emphasizes how to analyze quantitative data or numbers which are then combined through measurement procedures and processed using statistical analysis methods (Yolcu & Sari, 2018). Then, according to Sugiyono (2013), a quantitative approach is a scientific approach that aims to show the relationship between two variables, test theories, and find generalizations that have predictive value. This approach is also called a quantitative approach because the research data is in the form of numbers and the analysis uses statistics.

Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn (KURBANOGLU & TAKUNYACI, 2021). The population in this study is active final year students of HKBP Nommensen University, based on data obtained from PSI (Information Source Center), namely 6,981 people in 2025.

According to Sugiyono (Larasati, Qodariah, & Joefiani, 2021) a sample is a portion of the number and characteristics of a population. In this study, the researcher attempted to take samples from final year students at HKBP Nommensen University, Medan. Based on the calculation of the minimum sample size using G Power 3.1.9.7, the minimum number of research subjects was 136 people. This number is expected to represent the characteristics and traits of the population.

Data collection techniques are sampling techniques, which are used to determine a sample to be used in a study (Ningrum, Mulyono, Isnarto, & Wardono, 2019). Researchers use a Likert scale as an information gathering technique. The data collection method is a questionnaire. The Likert scale is used to evaluate the views, attitudes, and understanding of individuals and groups regarding an event.

## **Results and Discussion**

### **Research Results Overview**

This research is quantitative in nature, where the resulting data will be in numerical form. The data obtained was analyzed using SPSS software. Data were collected using a questionnaire from 144 respondents (Ulya, Isnarto, Rochmad, & Wardono, 2019) Students of HKBP Nommensen University Medan aged 21-25 years .

### **Respondent Description Based on Age**

The subjects in this study were 144 students at HKBP Nommensen University, Medan, aged 21-25 years. The following table describes the research respondents by age.

**Table 1. Description of Respondents Based on Age**

No.	Age	Amount	Percentage (%)
1.	21 years	73	50.69%
2.	22 years	60	41.67%
3.	23 years	9	6.25%
4.	24 years old	2	1.39%
5.	25 years	0	0%
<b>Total</b>		<b>144</b>	<b>100%</b>

### **Spearman Rho Rank Correlation Test**

To test this research, because the data was non-normal and non-linear, or did not meet the assumptions of normality and linearity, the analysis was replaced with Spearman correlation. As stated by Djuniad et al. (2017), the Spearman Rank correlation coefficient is a non-parametric statistic for ordinal data. Non-parametric statistics are statistics used when the data lacks parameter information, is not normally distributed, or is measured in rank form.

### **Correlation Strength Level Criteria**

1. Correlation coefficient value 0.00-0.25 = very weak relationship
2. Correlation coefficient value 0.26-0.50 = sufficient relationship
3. Correlation coefficient value 0.51-0.75 = strong relationship
4. Correlation coefficient value 0.76-0.99 = strong relationship
5. Correlation coefficient value 1.00 = perfect relationship

The following are the results of the Spearman rho correlation test:

**Table 2. Spearman rho correlation test results**

Variables	Correlation	Information
Self-Efficacy	-0.358	The relationship is quite strong
Quarter-Life Crisis		

Based on the correlation test above, the sig. (2-tailed) value is 0.000, because the sig. (2-tailed) value is  $<0.05$ , meaning there is a significant relationship between X and variable Y. Thus, the working hypothesis ( $H_a$ ) is accepted and the null hypothesis ( $H_0$ ) is rejected. From the test above, the correlation coefficient figure obtained was -0.358, meaning that the level of correlation/relationship strength is a fairly strong relationship.

### **Discussion**

This study aims to determine the relationship between *self-efficacy* and *quarter-life crisis* in final year students of HKBP Nommensen University Medan. Based on the results of data analysis, a correlation coefficient value of -0.358 was obtained. These results indicate that  $H_a$  is accepted and  $H_0$  is rejected, so it can be concluded that there is a significant negative relationship between *self-efficacy* and *quarter-life crisis*. This means that the higher the *self-efficacy* of students, the lower the level of *quarter-life crisis* experienced, and vice versa, the lower the *self-efficacy*, the higher the *quarter-life crisis*. The results of the data description show that both men and women are predominantly in the moderate *self-efficacy category*. This indicates that gender differences do not significantly influence *self-efficacy levels*. This finding aligns with research by Dilla & Primanita (2024), which states that *self-efficacy* is more

influenced by internal factors such as experience and motivation, as well as external factors such as social support, than by gender.

In line with previous research findings, Juliana et al. (Disparrilla & Afriansyah, 2022) found a significant negative relationship between *self-efficacy* and *quarter-life crisis* in final semester students at Tadulako University, with a correlation coefficient of -0.304. Similar results were also obtained by Rahman et al. (Ulandari, Amry, & Saragih, 2022) which showed a significant relationship with a *p-value* of  $0.000 < 0.05$ . Andini & Aviani's (2025) research at Padang State University also showed the same direction of the relationship, with a correlation value of -0.469 which means that the higher *the self-efficacy*, the lower the level of *quarter-life crisis*. These findings also support research by Muttaqien & Hidayati (Chung, Chen, & Olson, 2021) which emphasized that *self-efficacy* plays a crucial role in dealing with *quarter-life crisis*. Students with high *self-efficacy* will more easily overcome the confusion, anxiety, and doubt that arise during the transition to early adulthood. Similarly, research by Astari, Siswanti, & Hartinah (2025) on nursing students showed a strong negative relationship ( $r = -0.671$ ) between *self-efficacy* and *quarter-life crisis*.

Based on the control data obtained from GPA, it was found that students with a GPA (3.00–3.50) dominated the group with moderate *self-efficacy* levels. *This finding suggests that moderate self-efficacy can support students in achieving academic achievement, although this achievement is not yet fully optimal.* Research by Simanjuntak et al. (2019) supports this finding, finding that *self-efficacy* contributes to academic achievement by increasing motivation and perseverance in learning.

Furthermore, in terms of post-graduation plans, students who already have clear goals, such as working or continuing their studies, tend to have higher levels of *self-efficacy*. *Conversely, students who are still confused are more easily overcome by anxiety and uncertainty. This finding aligns with Sari & Aziz (2022), who stated that self-efficacy plays a crucial role in helping students determine their life direction.* The results of this study also align with a study by Atikah & Masykur (2020), which showed that students with high *self-efficacy* better cope with academic stress and social pressure. In other words, students' self-confidence is a crucial factor in helping them navigate crisis situations in early adulthood.

Based on research data, the majority of respondents fell into the moderate *self-efficacy* category, while most aspects of *quarter-life crisis* also tended to fall into the high category. This indicates that although students have relatively good self-confidence, they still experience significant stress and confusion leading up to graduation. External factors such as family demands, social pressure, and job uncertainty also influence the level of *quarter-life crisis*. This finding aligns with Pamungkas & Hendrastomo (2024) who stated that *quarter-life crisis* is often triggered by self-doubt, fear of failure, and social pressure regarding the future.

Robbins & Wilner (Srimulyani & Hermanto, 2021) explain that a *quarter-life crisis* is characterized by uncertainty, anxiety, social pressure, and even an identity crisis. This is clearly evident in this study, where 31.25% of respondents were still confused about their plans after graduation. This uncertainty makes students more susceptible to experiencing *quarter-life crisis* symptoms. Pamungkas & Hendrastomo (2024) also stated that doubts about the future and fear of failure are factors that exacerbate this crisis.

Thus, this study confirms that *self-efficacy* plays a crucial role in helping students cope with *the quarter-life crisis*. Students with high self-efficacy are better able to manage their emotions, make sound decisions, and confidently plan for the future. Conversely, students with low *self-efficacy* are more likely to be overcome by anxiety, doubt, and stress when facing life's uncertainties.

These results align with Bandura's theory, which explains that *self-efficacy* is an individual's belief in their ability to organize and carry out the actions necessary to achieve a specific goal. Individuals with high *self-efficacy* tend to be more optimistic, able to face obstacles, and have good self-regulation, making them less likely to fall into psychological crises. This is also emphasized by Efendi, who states that *self-efficacy* is the result of a cognitive process in the form of an individual's belief in their ability to complete a specific task or action.

## CONCLUSION

This study found a significant negative correlation between self-efficacy and quarter-life crisis in final-year students at HKBP Nommensen University, Medan, with a correlation coefficient of -0.358. This finding indicates that the higher a student's self-confidence in their abilities, the lower the level of crisis they experience when facing the transition to early adulthood. The majority of respondents fell into the moderate self-efficacy category, with no significant differences between males and females, indicating that gender is not a major determining factor. Although most college students have a relatively high level of self-efficacy, many still experience a significant quarter-life crisis. This is influenced by various external challenges, such as social demands, competitive job market, and economic uncertainty. This situation is exacerbated by the lack of a clear plan for post-graduation, leading to identity confusion and anxiety about the future. Students with strong self-efficacy are generally more resilient, skilled at solving problems, and adapting easily to change, while those with low self-efficacy are more vulnerable to stress and obstacles to personal development. These findings suggest the importance of strengthening self-efficacy through self-development programs, career counseling, and social support to help students navigate the challenges of post-graduation life transitions. Therefore, enhancing self-efficacy can be an effective strategy to mitigate the negative impact of quarter-life crisis on final-year college students.

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