

## The Moderating Role of Personal Growth Initiatives in The Influence between Religiosity and Academic Resilience

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### Abstract / Abstrak

Academic resilience refers to a student's capacity to endure and adapt effectively to academic stressors. Religiosity is known to enhance academic resilience, although its effects may vary depending on other personal factors such as Personal Growth Initiative (PGI)—the conscious and active effort to develop oneself psychologically. This study aimed to examine whether PGI moderates the relationship between religiosity and academic resilience among university students in Malang City. A quantitative approach was employed using moderation analysis through Hayes' Process Macro version 5.0. Data were collected from 384 students selected via accidental sampling, using the ARS-30, the Muslim Subject Religiosity Scale, and the PGIS-II instruments. The results indicated that PGI significantly and positively moderated the relationship between religiosity and academic resilience ( $\beta = 0.067$ ;  $p = 0.000$ ). These findings suggest that fostering students' personal growth initiatives can strengthen the positive influence of religiosity on academic resilience, highlighting the importance of psychological self-development programs in educational settings.

Ketahanan akademik merujuk pada kemampuan mahasiswa untuk bertahan dan beradaptasi secara efektif terhadap stres akademik. Religiusitas diketahui dapat meningkatkan ketahanan akademik, meskipun pengaruhnya dapat bervariasi bergantung pada faktor pribadi lainnya, seperti Personal Growth Initiative (PGI), yaitu upaya sadar dan aktif untuk mengembangkan diri secara psikologis. Penelitian ini bertujuan untuk menguji apakah PGI memoderasi hubungan antara religiusitas dan ketahanan akademik pada mahasiswa di Kota Malang. Pendekatan kuantitatif digunakan dengan analisis moderasi melalui Hayes' Process Macro versi 5.0. Data dikumpulkan dari 384 mahasiswa yang dipilih melalui accidental sampling, menggunakan instrumen ARS-30, Muslim Subject Religiosity Scale, dan PGIS-II. Hasil penelitian menunjukkan bahwa PGI secara signifikan dan positif memoderasi hubungan antara religiusitas dan ketahanan akademik ( $\beta = 0,067$ ;  $p = 0,000$ ). Temuan ini mengindikasikan bahwa peningkatan inisiatif pengembangan diri pada mahasiswa dapat memperkuat pengaruh positif religiusitas terhadap ketahanan akademik, sehingga menekankan pentingnya program pengembangan diri psikologis dalam lingkungan pendidikan.

### Keywords / Kata kunci

Resilience;  
Religiosity;  
Personal Growth  
Initiative

Resiliensi;  
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### Introduction

The increasing number of student suicides in Indonesia in recent years has raised serious concern about the psychological well-being of young people. Data from the National Research and Innovation Agency (BRIN) show that from 2013 to 2024 there were 2,112 suicide cases, with 46.63% (985 cases) involving adolescents or university students. The 2022 I-NAMHS survey also reported that 1.4% of Indonesian adolescents

had experienced suicidal thoughts (Luqman, 2024). Some cases occurred among university students in Malang City, such as RH and MAS, who both ended their lives allegedly due to academic pressure and depression (Luqman, 2024). These events indicate the urgency of addressing the problem of low academic resilience, particularly in Malang City, which hosts more than 330,000 students—far more than

Yogyakarta (78,133) and Jember (41,000) (Kartikasari, 2025).

The transition to university life exposes students to academic, emotional, and social challenges that may trigger stress when not managed adaptively (Candrasari, 2020). Academic resilience, defined as the capacity to adapt and remain persistent despite academic difficulties (Cassidy, 2016), becomes essential for maintaining psychological stability. Students with high resilience can manage negative emotions, sustain motivation, and actively seek support when faced with obstacles. Conversely, low academic resilience may lead to emotional exhaustion, loss of motivation, and even suicidal ideation (Edmawati, 2021).

One factor often linked to resilience is religiosity, which provides individuals with spiritual meaning, moral guidance, and a sense of peace (Hill et al., 2000; Jalaluddin, 2020). Religiosity is generally believed to help students maintain composure and optimism when facing academic pressure. However, empirical findings on this relationship remain inconsistent. Some studies found that religiosity significantly enhances resilience (Indrawati, 2021) whereas others revealed weak or insignificant effects (Julaihah et al., 2024). These inconsistencies suggest that religiosity may not directly increase resilience, but rather interact with other personal attributes that enable individuals to translate their beliefs into adaptive coping.

One potential factor that may explain these variations is Personal Growth Initiative (PGI)—the individual's active and conscious effort to develop themselves and deal with challenges constructively (Robitschek et al., 2012). PGI reflects readiness for change, goal-directed planning, effective use of resources, and intentional behavior (Robitschek et al., 2012). Students with high PGI are typically more proactive, optimistic, and capable of turning religious motivation into concrete growth-oriented actions. From a theoretical perspective, religiosity provides the motivational foundation for meaning and hope, while PGI serves as a self-regulatory mechanism that helps individuals apply these values in adaptive ways. Thus, PGI may function as a moderator that strengthens the positive influence of religiosity on academic resilience.

Given these considerations, this study aims to examine the moderating role of Personal Growth Initiative in the relationship between religiosity and academic resilience among university

students in Malang City. Specifically, the study tests two hypotheses:

- 1) Personal Growth Initiative moderates the relationship between religiosity and academic resilience, and
- 2) Religiosity has a direct positive influence on academic resilience.

## Method

### Research Design

This study uses a quantitative approach. According to Gay et al. (2011), quantitative research methods are the collection and analysis of numerical data with explanations related to various interesting phenomena. The research design used in this study is correlational with moderation analysis. Predictive correlational research refers to an approach to identifying relationships between two or more variables in which one variable can be used to predict the value or change of another variable (Cohen et al., 2003). This study uses correlational research with moderation analysis because the researchers want to determine the effect of religiosity on resilience with PGI as a moderator.

### Research Subjects

The population of this study consisted of Generation Z students currently studying in Malang City. The sampling technique employed was non-probability purposive sampling, in which participants were selected based on specific inclusion criteria relevant to the research objectives. This technique was considered appropriate because the study aimed to reach respondents who met predetermined characteristics rather than being selected randomly.

Data collection was conducted through an online questionnaire distributed via Google Forms. The questionnaire link was shared through various social media platforms, including Facebook, WhatsApp, Twitter, and Instagram, as well as through networks of fellow students from different faculties. This approach allowed the researchers to efficiently reach a wide range of potential respondents who fit the inclusion criteria.

The inclusion criteria for participants were as follows:

1. Muslim Generation Z students,
2. Currently enrolled in a university in Malang City, and
3. Aged between 18 and 25 years.

A total of 384 respondents participated in the study and met all inclusion criteria.

**Table 1**  
*Description of the research subject*

Category	Frequency	Precent
Age		
18	3	.8%
19	28	7.3%
20	62	16.1%
21	99	25.8%
22	152	39.5%
23	33	8.6%
24	4	1.0%
25	3	.8%
TOTAL	384	100%
Gender		
Female	246	64%
Male	138	36%
TOTAL	384	100%
Semester		
1	5	1.3%
2	23	6%
3	18	4.7%
4	57	14.8%
5	6	1.6%
6	140	36%
7	7	1.8%
8	128	33%
TOTAL	384	100%

**Table 1** shows that respondents aged 22 years and over were the most numerous, representing 152 respondents or 39.5%, and the fewest were aged 18 and 25 years or 0.8%. There were 246 female respondents or 64% and 138 male respondents or 36%. There were also 140 respondents or 36% in their sixth semester, and the fewest were in their first semester, representing 5 respondents or 1.3%.

### Research Variables and instruments

There are three variables in this study, namely variables X, W and Y. The independent variable (X) in this study is the religiosity variable, while the dependent variable (Y) in this study is religiosity with the PGI variable as the moderator

variable (W) in gen z students who are studying in Malang City. Religiosity scores were revealed using the Muslim Subject Religiosity instrument. The Muslim Subject Religiosity scale was compiled by Amir (2021) as an X variable with the theory proposed by Abu-Raiya & Hill which reveals 3 dimensions, namely belief, practice, experience. The Muslim Subject Religiosity scale is presented in the form of a questionnaire via Google Form containing 13 items consisting of 4 items on the belief aspect, 5 items on the practice aspect and 4 items on the experience aspect. Example items "I believe in the power of God; and "I believe that God sent the Prophet to convey the teachings of my religion". Responses were measured using a Likert scale with 4 answer ranges, namely Strongly Disagree (STS), Disagree (TS), Agree (S), Strongly Agree (SS). The Muslim Subject Religiosity scale has a reliability of .799 using the Cronbach's alpha approach.

Personal growth initiative scores were expressed using the Personal Growth Initiative Scale II (PGIS-II) instrument. The PGIS-II scale was compiled and developed by Robitschek (1998) as a W variable adapted into an Indonesian version by Saraswati et al. (2023). The PGIS-II scale reveals 4 aspects, namely readiness to change, planning, resource use, intentional behavior. The PGIS-II scale is presented in the form of a questionnaire via Google Form containing 16 items consisting of 4 items of the Readiness aspect, 5 items of the Planning aspect, 3 items of the Resource use aspect and 4 items of the Intentional behavior aspect. Examples of items "I plan realistic goals for things I want to change in myself; and "I can tell when I am ready to make certain changes in myself" responses are measured using a Likert scale with 4 answer ranges, namely Strongly Disagree (STS), Disagree (TS), Agree (S), Strongly Agree (SS). The PGIS-II scale has a reliability of .809 using the Cronbach's alpha approach.

Academic resilience scores were assessed using the Academic Resilience Scale (ARS-30). The ARS-30 scale was developed by Cassidy (2016) as a Y variable adapted from the Indonesian version by Kumalasari et al. (2020). The ARS-30 scale reveals 3 dimensions, namely perseverance, reflection and adaptive help-seeking, negative affect, and emotional response. The ARS-30 scale is presented in the form of a questionnaire via Google Form containing 30 items consisting of 14 items on the perseverance aspect, 9 items on the reflection and adaptive help-seeking aspect, and 7 items on the negative affect

and emotional response aspect. Examples of items are "I will not accept feedback from lecturers"; and "I will use feedback to improve the quality of my assignments/work". Responses are measured using a Likert scale with 4 response ranges, namely Strongly Disagree (STS), Disagree (TS), Agree (S), and Strongly Agree (SS). The ARS-30 scale has a reliability of .841 using the Cronbach's alpha approach. The instrument results show that items number 1, 3, 5, 11, 25, 26, 27, 28, 29 have validity below .320, but items number 1, 3, 11, 25, 26, 27, 28 have validity above .200. According to Crocker and Algina (1986), the minimum limit of item criterion validity is .200. So, items number 1, 3, 11, 25, 26, 27, 28 can still be maintained while items number 5 and 29 are below .200 which means the items cannot be maintained because they have validity below .200.

### Procedure and data Analysis

This study employed a quantitative research approach using moderation analysis to test the role of *Personal Growth Initiative (PGI)* in the relationship between religiosity and academic resilience. The research procedure involved several systematic stages: identifying relevant phenomena from current student mental health issues, reviewing previous empirical studies, developing research instruments, collecting data, and conducting statistical analysis.

Data collection was carried out using an online questionnaire developed through Google Forms, which was distributed via social media platforms such as WhatsApp, Instagram, and Facebook. Respondents who met the inclusion criteria (Muslim Gen Z students in Malang City aged 18–25 years) voluntarily completed the questionnaire after providing informed consent.

The instruments used in this study were:

1. Academic Resilience Scale (ARS-30) to measure students' academic resilience,
2. Muslim Subject Religiosity Scale to assess levels of religiosity, and
3. Personal Growth Initiative Scale II (PGIS-II) to measure personal growth initiative.

Each scale was adapted and tested for content validity through expert judgment involving three psychology lecturers to ensure item relevance and representativeness of the construct being measured. Construct validity was further examined using Confirmatory Factor Analysis (CFA) with loading factor  $\geq .400$  as the acceptance criterion. Reliability testing was conducted using

Cronbach's Alpha, with coefficients above .700 indicating good internal consistency.

Data were analyzed using SPSS version 27 with the Hayes PROCESS Macro (Model 1) to test the moderation effect of PGI on the relationship between religiosity and academic resilience. The analysis included descriptive statistics, assumption tests (normality, linearity, multicollinearity), correlation analysis, and moderation regression analysis. The significance level was set at  $\alpha = .050$ .

### Results

This study was conducted on active Muslim undergraduate students who are studying in Malang City. Data collection was carried out by distributing a scale using a google form questionnaire by distributing it directly and the rest the researcher distributed through social media such as WhatsApp, Instagram, Facebook, Twitter on May 11 to May 26, 2025, the distribution obtained 391 respondents and after being analyzed there were 7 respondents who did not meet the criteria, so they had to be deleted and 384 respondents remained.

### Participant Demographics

Table 2 presents the demographic characteristics of the 384 undergraduate Muslim students who participated in this study. Participants' ages ranged from 18 to 25 years, with the majority between 20 and 21 years old. The sample included both male and female students, and participants were drawn from multiple universities in Malang City. Information on current semester and faculty affiliation is also summarized to provide context for the academic background of the participants.

As shown in Table 2, female students comprised a larger portion of the sample (64.1%) compared to male students (35.9%). The majority of participants were enrolled at Universitas Muhammadiyah Malang (51.8%), followed by UMM (18.5%) and Universitas Brawijaya (5.2%), while the remaining students were distributed across other universities. Most students were in semesters 4–6 (51.3%), indicating a concentration in the middle years of their undergraduate programs. Psychology was the most represented faculty (53.4%), with the rest of the participants attending faculties of Economics/Business, Law, Engineering/Technology, or other disciplines. This distribution provides a diverse yet representative sample of Gen Z students in Malang City.



**Table 2***Participant Demographics (N = 384)*

Category	Frequency	Percent (%)
Age (years)		
18–19	30	7.8
20–21	201	52.3
22–23	185	48.2
24–25	7	1.8
Gender		
Male	138	35.9
Female	246	64.1
University		
Universitas Muhammadiyah Malang	199	51.8
Universitas Muhammadiyah Metro Malang	1	0.3
Universitas Brawijaya	20	5.2
UMM	71	18.5
Umm	20	5.2
UB	19	4.9
Other universities	54	14.1
Current Semester		
1–3	46	12
4–6	197	51.3
7–8	141	36.7
Faculty		
Psychology	205	53.4
Economics / Business	32	8.3
Law	36	9.4
Engineering / Tech	30	7.8
Other faculties	81	21.1

### Descriptive Statistics

**Table 3** presents the descriptive statistics for the three research variables: Religiosity, Academic Resilience, and Personal Growth Initiative (PGI). For each variable, the hypothetical range and mean (based on the scale or literature) are provided alongside the observed range and mean from the collected data. Standard deviations are included to illustrate variability among participants. This summary allows readers to quickly understand the central tendency and spread of each variable before conducting further analyses.

As shown in **Table 3**, the participants' level of Religiosity was relatively high, with an observed mean of 39, exceeding the hypothetical mean of 33. Academic Resilience had an observed mean of 78, slightly below the hypothetical mean of 82, indicating a moderate level among participants. PGI also showed a high level, with an observed mean of 45 compared to the hypothetical

mean of 40. These descriptive statistics provide a clear overview of the participants' characteristics, highlighting that while most students exhibit strong religiosity and personal growth initiative, their academic resilience remains moderate, suggesting potential areas for intervention and support.

**Table 3** presents the categorization of the study variables level: Religiosity, Academic Resilience, and Personal Growth Initiative (PGI). Based on the observed mean scores, each variable was dichotomized into two categories—Low and High. Participants with scores equal to or below the mean were classified as Low, while those with scores above the mean were classified as High. This approach simplifies interpretation and provides a clearer understanding of how the participants' scores are distributed across the two levels.

As shown in **Table 3**, the majority of participants exhibited high levels of Religiosity and PGI, whereas Academic Resilience was more evenly distributed around the mean, resulting in a more balanced split between Low and High. This categorization highlights that while students generally demonstrate strong religiosity and personal growth initiative, their academic resilience varies, suggesting the need for targeted interventions to support students in coping with academic challenges.

### Categorization of Variables

**Table 4** presents the categorization of the study variables into two levels: Low and High, based on the observed mean scores. Participants with scores equal to or below the mean were classified as Low, whereas scores above the mean were classified as High. This binary categorization allows for a clearer interpretation of variable distribution and avoids ambiguity associated with Medium categories.

As shown in **Table 4**, most participants scored high in Religiosity and PGI, whereas Academic Resilience had a larger proportion of participants in the Low category. This indicates that while students generally exhibit strong religiosity and personal growth initiative, their academic resilience is more variable, suggesting potential areas for intervention to support students' academic adaptation and coping skills

### Assumption Testing

#### Normality Testing

The results of the normality test. These three variables are said to be normal because they have

**Table 3**  
*Descriptive Statistics and Variable Levels*

Variable	Hypothetical Range	Hypothetical Mean (SD)	Observed Range	Observed Mean (SD)	Interpretation
Religiosity	13–52	33 (6)	25–52	39 (6)	High
Academic Resilience	28–112	82 (10)	52–112	78 (13)	Moderate
PGI	16–64	40 (8)	27–64	45 (8)	High

**Table 4**  
*Descriptive Statistics and Variable Levels*

Variable	Observed Mean (SD)	Cut-off	Category	Frequency	Percent (%)
Religiosity	39 (6)	39	Low	208	54.2
Religiosity	39 (6)	39	High	176	45.8
Academic Resilience	78 (13)	78	Low	259	67.4
Academic Resilience	78 (13)	78	High	125	32.6
PGI	45 (8)	45	Low	232	60.4
PGI	45 (8)	45	High	152	39.6

a significance of  $>0.05$ . This is evidenced by the results of the Kolmogorov Smirnov significance of 0.110 which means that the data is normally distributed.

### **Multicollinearity Testing**

This study used the Hayes Process Moderation Analysis technique version 5.0 to examine the direction of the influence of the PGI variable, which can moderate the relationship between the two religiosity variables and resilience. Hypothesis testing was conducted to determine whether there is a relationship between the Religiosity variable and academic resilience and to determine whether the PGI variable can moderate the relationship between the religiosity and academic resilience variables.

Table 5 shows that the variables religiosity, PGI and academic resilience have a tolerance value of  $>0.100$  and a VIF value of  $<10.00$ , which means that this study does not have multicollinearity.

To reduce multicollinearity, the independent variable (IV: Religiosity) and the moderator (PGI) were centered:

$$\text{Religiosity}_c = \text{Religiosity} - \overline{\text{Religiosity}} \\ = X - 39$$

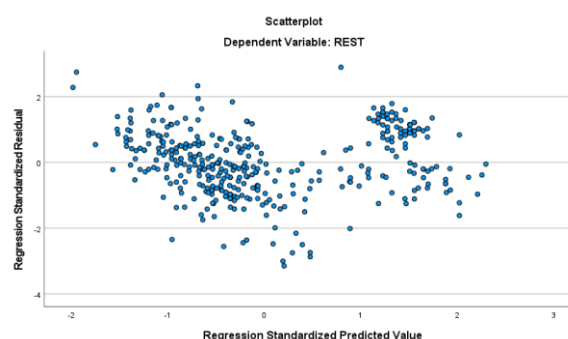
$$\text{PGI}_c = \text{PGI} - \overline{\text{PGI}} = X - 45$$

Moderated regression analysis was conducted using centered variables for Religiosity (REGT<sub>c</sub>) and PGI (PGI<sub>c</sub>). Multicollinearity diagnostics indicate that all VIF values are below

2.5 and Tolerance values above 0.4, showing no serious multicollinearity. The interaction term (PGI<sub>c</sub> × REGT<sub>c</sub>) was significant ( $B = 0.024$ ,  $p < 0.001$ ), indicating that PGI moderates the relationship between Religiosity and Academic Resilience. Coefficients for main effects are now interpretable at the mean of the other variable.

### **Heteroscedasticity Test**

To evaluate whether the assumption of homoscedasticity is met in our regression analysis, a scatterplot of the standardized residuals against the standardized predicted values was generated. Homoscedasticity, or constant variance of residuals, is an important assumption in linear regression, as violations can lead to inefficient estimates and invalid standard errors. Visual inspection of this plot allows us to detect patterns that may indicate heteroscedasticity.



**Figure 1.** Heteroscedasticity Test

From the scatterplot, it can be observed that the residuals are not evenly dispersed across the range of predicted values. There appears to be a slight funnel shape and clustering in certain regio-

**Table 5**  
*Multicollinearity Test*

Variabel	Collinearity	Statistics	Information
(Constant)	Tolerance	VIF	
Religiosity	0.567	1.764	Does not experience multicollinearity
PGI	0.567	1.764	Does not experience multicollinearity

**Table 6**  
*Multicollinearity Check After Centering*

Variable	Tolerance	VIF	Notes
PGI_c	0.426	2.349	No serious multicollinearity; main effect interpretable at mean Religiosity
REGT_c	0.556	1.8	No serious multicollinearity; main effect interpretable at mean PGI
PGITc × REGTc (Interaction)	0.699	1.43	Multicollinearity with main effects reduced; coefficient interpretable as moderation effect

ns, suggesting potential heteroscedasticity. This indicates that the variance of the errors may not be constant, which could affect the reliability of our regression estimates. Further formal testing, such as the Breusch-Pagan or White test, may be warranted to confirm the presence of heteroscedasticity.

### **Regression and Moderation Analysis**

**Table 7** presents the results of the regression analysis examining the relationship between the study variables and Academic Resilience, with a focus on the potential moderating effect of Personal Growth Initiative (PGI) on the association between Religiosity and Academic Resilience. The model includes the main effects of Religiosity and PGI as well as their interaction term to test for moderation. Standardized coefficients ( $\beta$ ), standard errors, t-values, and significance levels are reported to provide a clear understanding of the strength and significance of each predictor.

**Table 7**  
*Relationship Between Demographics and Variables*

Model	$\beta$	Std. Error	t	P
(Constant)	80.845	0.494	1.635.950	0.000
Religiosity	0.531	0.078	6.795	0.000
PGI	0.765	0.066	11.471	0.000
Religiosity* PGI	0.067	0.009	7.193	0.000

Dependen variabel : Academic Resilience

As shown in **Table 7**, both Religiosity ( $\beta = 0.531$ ,  $p < 0.001$ ) and PGI ( $\beta = 0.765$ ,  $p < 0.001$ ) have significant positive effects on Academic Resilience. Moreover, the interaction between Religiosity and PGI is also significant ( $\beta = 0.067$ ,

$p < 0.001$ ), indicating that PGI moderates the relationship between Religiosity and Academic Resilience. These results suggest that higher levels of PGI strengthen the positive effect of Religiosity on Academic Resilience, highlighting the importance of personal growth initiative in supporting students' resilience in academic contexts.

### **Discussions**

The findings of the present study indicate a significant positive moderating effect of Personal Growth Initiative (PGI) on the relationship between religiosity and academic resilience. Specifically, students exhibiting higher levels of PGI demonstrated a strengthened positive association between their religiosity and their capacity to cope with academic challenges (Imron et al., 2023). This suggests that students who are not only religious but also proactive in pursuing personal growth are more capable of leveraging religious values and beliefs as coping resources in academic contexts (Amir, 2021; Candrasari, 2020). In other words, the internal drive to self-develop enhances the ability of religiosity to function as a protective factor in stressful academic situations.

These findings are consistent with previous research indicating that religiosity serves as a psychological buffer, contributing to resilience in the face of adversity (Weigold et al., 2020; Farhan et al., 2024; Filipović & Rihtar, 2023). Religiosity can provide moral frameworks, emotional regulation strategies, and a sense of meaning, which collectively support adaptive coping strategies during academic stressors (Indrawati,

2021). Meanwhile, PGI represents an individual's conscious orientation toward self-improvement and goal-directed personal development (Robitschek, 1998; Robitschek et al., 2012; Saraswati et al., 2023). The current study extends these theoretical perspectives by empirically demonstrating that PGI does not merely correlate with resilience but actively moderates the relationship between religiosity and academic resilience. This finding underscores that the benefits of religiosity can be amplified when accompanied by proactive efforts toward personal growth.

From a theoretical standpoint, this study contributes to the positive psychology framework by elucidating the synergistic interaction between spirituality, in the form of religiosity, and proactive self-growth, as operationalized through PGI, in fostering resilience (Cassidy, 2016; Cohen et al., 2003). Whereas traditional approaches often treat religiosity or personal growth as independent predictors of resilience (Hidayah et al., 2024). The moderating role of PGI highlights the importance of interactive mechanisms that maximize adaptive outcomes in academic contexts. In this sense, PGI can be conceptualized both as an individual trait and as a facilitative mechanism that allows students to better translate religious values into actionable coping strategies (Kumalasari et al., 2020).

Practically, these results have meaningful implications for educational practice and student support programs. Institutions could design interventions that simultaneously cultivate religiosity and PGI. For instance, programs integrating reflective exercises, goal-setting workshops, spiritual development activities, and structured self-improvement strategies may enhance students' resilience, problem-solving capacity, and psychological well-being (Amin et al., 2025). Such interventions are particularly relevant in higher education contexts, where students frequently face academic pressures, social adjustment challenges, and emotional stressors (Kartikasari, 2025). By fostering both religiosity and PGI, educators and counselors may create synergistic pathways to strengthen students' adaptive capacities (Marisa et al., 2024).

Nevertheless, several limitations warrant careful consideration. First, the presence of heteroskedasticity in the dataset indicates uneven residual distributions, which could bias the estimated coefficients and potentially affect the robustness of the moderation effect (Cohen et al., 2003). Second, the use of non-probability

sampling and the restriction of the sample to students from Malang City limit the generalizability of findings to other populations or geographic regions (Julaihah et al., 2024). Third, participants predominantly belonged to a single religious background, constraining the applicability of results across different religious contexts (Sadeghifard et al., 2020). Future studies should address these limitations by employing probabilistic sampling techniques, including participants from diverse regions, and investigating students across multiple religious affiliations.

Despite these limitations, this study provides valuable empirical evidence that PGI strengthens the beneficial effects of religiosity on academic resilience, highlighting the interaction between spiritual and proactive personal growth dimensions in promoting students' adaptive capacities. Future research should continue to explore these interactive mechanisms in more diverse populations and academic settings, which will enhance the theoretical understanding of how religiosity and self-directed growth jointly foster resilience and other positive psychological outcomes (Filipović & Rihtar, 2023). By extending this line of research, scholars and practitioners can design more targeted interventions to support students' psychological well-being, academic performance, and holistic development.

## Conclusion

This study demonstrates that Personal Growth Initiative (PGI) positively moderates the relationship between Religiosity and Academic Resilience. Specifically, students with higher PGI levels benefit more from their religiosity in enhancing resilience. These findings underscore the importance of integrating personal growth strategies with spiritual or religious development to support student well-being and academic success. Educational institutions and policymakers can leverage these insights by developing programs that foster PGI and encourage reflective engagement with religious or spiritual values. Such initiatives may improve students' resilience, motivation, and adaptive capacity in the face of academic challenges.

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