

Integrating Psychological Capital and Islamic Spiritual Values to Build Mental Resilience in Generation Z

¹Nur Fadilah Ramadhany, ²Selvia Yolanda, ³Muhammad Fadhil Raihan Iryandi,
⁴Dwi Ratnasari, ⁵Zainal Arifin, ⁶Ahmad Arifi

^{1,2,3,4,5,6}Universitas Islam Negeri Sunan Kalijaga Yogyakarta, Indonesia

¹25204011008@student.uin-suka.ac.id, ²25204011011@student.uin-suka.ac.id,

³25204011040@student.uin-suka.ac.id, ⁴dwi.ratnasari@uin-suka.ac.id,

⁵zainal.arifin@uin-suka.ac.id, ⁶ahmad.arifi@uin-suka.ac.id

Abstract. *Mental health crises among Generation Z are increasing due to digital, academic, and social pressures that contribute to anxiety, depression, burnout, and low psychological resilience. Psychological Capital (PsyCap), encompassing hope, self-efficacy, resilience, and optimism, has been shown to enhance mental well-being. However, existing PsyCap studies remain largely secular and have not extensively integrated Islamic spiritual dimensions, particularly within the context of Muslim Generation Z. This indicates a conceptual gap in developing contextually relevant mental resilience models. This study aims to develop a theoretical model of Islamic Psychological Capital (IPC) by integrating the PsyCap framework with Islamic spiritual values. It employs an integrative literature review approach, analyzing classical and contemporary books, as well as reputable national and international journal articles published between 2020 and 2025, selected for their relevance to PsyCap, mental health, and Islamic spirituality. Data analysis was conducted using thematic synthesis and conceptual mapping to identify structural relationships among key concepts. The findings reveal that PsyCap components correspond conceptually with Islamic values and can be integrated into four main dimensions: hope grounded in raja' and tawakkal, self-efficacy based on ikhtiar, resilience rooted in sabar and ridha, and optimism derived from husnuzan and syukur. This integration produces the IPC model as a novel conceptual framework explaining the strengthening of Psychological Capital through the internalization of Islamic spiritual values. Thus, this study contributes to Islamic psychology by offering a contextual framework to strengthen the mental resilience of Muslim Generation Z amid modern disruptions.*

Keywords: *Generation Z; Psychological Capital; Islamic Psychological Capital; Mental Health; Islamic Spirituality*

Abstrak. Krisis kesehatan mental pada Generasi Z semakin meningkat akibat tekanan digital, akademik, dan sosial yang memicu kecemasan, depresi, burnout, serta rendahnya ketahanan psikologis. Psychological Capital (PsyCap), yang mencakup hope, self-efficacy, resilience, dan optimism, terbukti berperan dalam meningkatkan kesejahteraan mental. Namun, kajian PsyCap umumnya masih bersifat sekuler dan belum banyak mengintegrasikan dimensi spiritual Islam, khususnya dalam konteks Generasi Z Muslim. Hal ini menunjukkan adanya kesenjangan konseptual dalam pengembangan model ketahanan mental yang kontekstual. Penelitian ini bertujuan mengembangkan model teoretis Islamic Psychological Capital (IPC) melalui integrasi kerangka PsyCap dengan nilai-nilai spiritual Islam. Metode yang digunakan adalah studi literatur dengan pendekatan integratif, mencakup analisis buku klasik dan kontemporer serta artikel jurnal nasional dan internasional bereputasi yang terbit pada periode 2020–2025,

berdasarkan relevansinya dengan tema PsyCap, kesehatan mental, dan spiritualitas Islam. Analisis data dilakukan melalui sintesis tematik dan pemetaan konseptual untuk mengidentifikasi hubungan struktural antar konsep. Hasil penelitian menunjukkan bahwa komponen PsyCap memiliki kesesuaian konseptual dengan nilai-nilai Islam yang kemudian diintegrasikan ke dalam empat dimensi utama, yaitu hope berbasis *raja'* dan *tawakkal*, self-efficacy berbasis *ikhtiar*, resilience berbasis *sabar* dan *ridha*, serta optimism berbasis *husnuzan* dan *syukur*. Integrasi ini menghasilkan model IPC sebagai kerangka konseptual baru yang menjelaskan penguatan modal psikologis melalui internalisasi nilai spiritual Islam. Dengan demikian, penelitian ini berkontribusi dalam pengembangan psikologi Islam dengan menawarkan kerangka kontekstual untuk memperkuat ketahanan mental Generasi Z Muslim di tengah disrupsi kehidupan modern.

Kata kunci. Generasi Z; Psychological Capital; Islamic Psychological Capital; Kesehatan Mental; Spiritualitas Islam

A. INTRODUCTION

The mental health crisis among Generation Z (Gen Z) is garnering increasing global attention due to rising cases of anxiety, depression, burnout, and identity crises across various countries (Anggara et al., 2024; WHO, 2025). Data from 2022 shows that more than 25% of adolescents and young adults have experienced anxiety disorders and depression since the rapid rise of the digital age (WHO, 2025). These findings align with research revealing that Gen Z has experienced the most significant surge in mental health issues over the past two decades due to social and digital cultural pressures (Haniifah et al., 2025).

Living in a fast-paced environment filled with demands for self-presentation and social competition through social media makes Gen Z the group most vulnerable to stress disorders, burnout, identity crises, and feelings of worthlessness (Carpio-Oviedo et al., 2026; Syandana et al., 2025). This phenomenon highlights the need for more in-depth scientific analysis to understand the mechanisms of Generation Z's psychological vulnerability, particularly regarding the limitations of psychological capital and the lack of integration of spiritual dimensions in explaining mental resilience.

Several national studies Amir (2024); Awalia & Zulkarnaini (2025); Fitriana & Malahati (2024) found a decline in resilience and emotional regulation among Gen Z college students, primarily due to intensive social media use, social comparison, and Fear of Missing Out (FOMO). This underscores that Gen Z's mental health issues are not isolated symptoms, but rather the result of accumulated digital, social, and psychological pressures (Coker et al., 2025).

In the context of modern psychology, Psychological Capital (PsyCap), developed by Luthans et al. (2007) offers an important framework for understanding an individual's psychological capital through four key elements: hope, self-efficacy, resilience, and optimism. However, PsyCap remains secular in nature and fails to adequately accommodate the spiritual needs of Muslim adolescents (Arham & Azizah, 2026). In fact, many studies show that spirituality and religious practices play a significant role in reducing anxiety, improving emotional regulation, and strengthening psychological resilience (Rofiqoh et al., 2025). Islamic values such as *sabar*, *syukur*, *tawakkal*, *ridha*, and *husnuzan* not only align with the components of PsyCap but also function as strengthening mechanisms through the processes of internalizing meaning, cognitive-emotional regulation, and the formation of adaptive beliefs in coping with life's pressures (Choiroh, 2024). Thus, the integration between PsyCap and Islamic values is not merely

descriptive but forms a functional relationship that explains how the spiritual dimension can strengthen an individual's psychological capital structure. Thus, the integration between PsyCap and Islamic values is not merely descriptive but forms a functional relationship that explains how the spiritual dimension can strengthen an individual's psychological capital structure.

Several studies have found that Muslim students with high spiritual coping demonstrate greater resilience and emotional stability compared to those who do not develop these aspects (Kuang et al., 2026; Malik et al., 2024). These findings indicate that a high level of spiritual coping contributes to increased resilience and emotional stability. However, this role has not been widely integrated into secular psychological frameworks such as Psychological Capital, leaving a gap in comprehensively explaining the formation of mental resilience in Muslim individuals. This context suggests that the development of a mental resilience model for Gen Z cannot rely solely on secular psychological approaches but must incorporate the spiritual dimension that forms the structure of Muslim identity (Mawaddah et al., 2024; Uwannah et al., 2026). Nevertheless, most studies remain partial and have not yet developed a conceptual integration between Islamic spirituality and the Psychological Capital framework, thus failing to produce a theoretical model capable of explaining the mechanisms of mental resilience formation holistically among Muslim Gen Z. This research is crucial for filling the scientific gap regarding the role of Islamic values as psychological capital for Gen Z.

In contemporary psychology and Islamic studies, conceptual approaches are used to integrate theories from different disciplines to construct a new framework for understanding complex phenomena. Conceptual studies do not aim to generate new empirical data but rather to systematically synthesize theoretical findings and previous research results to formulate a coherent model or analytical framework. In this context, the integration of Psychological Capital with Islamic spiritual values is positioned as a conceptual effort to address the limitations of the secular positive psychology approach in fully explaining the mental and spiritual experiences of Muslim Generation Z.

Although studies on Psychological Capital (PsyCap) and spiritual coping in Islam have been widely conducted, these studies generally remain separate and have not yet produced a unified conceptual framework that integrates these two aspects. To date, there is no theoretical model that systematically combines PsyCap components with Islamic spiritual values into a single, cohesive construct, particularly within the context of Muslim Generation Z. Consequently, the mechanisms through which spiritual values play a role in strengthening psychological capital and fostering mental resilience have not been comprehensively explained within existing psychological frameworks.

Based on this gap, this study aims to develop an integrative conceptual model of Islamic Psychological Capital (IPC) that combines the Psychological Capital framework with Islamic spiritual values to strengthen the mental resilience of Muslim Generation Z. It is hoped that this study will be useful both theoretically and practically. Theoretically, this study aims to enrich Islamic psychology through an integrative model that expands PsyCap to include a spiritual dimension, while practically, it has implications for the development of spiritually-based mental health interventions in education, counseling, and the promotion of psychological well-being among Generation Z.

B. METHOD

This study employs a library research method with a conceptual approach through an integrative literature review. This approach is used to systematically integrate and synthesize various sources of literature in order to construct a theoretical framework. The

research process was conducted in several stages, namely literature identification, selection based on relevance, and conceptual analysis to identify relationships among the concepts under study.

The research data sources consist of primary and secondary literature. Primary literature includes the book *Psychological Capital*, which represents the main theoretical framework in positive psychology, as well as Imam al-Ghazali's *Ihya' 'Ulumuddin* (Al Ghazali, 2005), selected because it contains comprehensive Islamic spiritual concepts related to character formation, self-control, and mental resilience. These two sources were used as a conceptual foundation because they represent two distinct yet complementary scholarly traditions: modern psychology and classical Islamic spirituality. Meanwhile, secondary literature was obtained from reputable national and international journal articles accessed through the Scopus and Google Scholar databases, with inclusion criteria comprising publications from 2020 to 2025 relevant to the themes of Psychological Capital, Generation Z's mental health, and spiritual coping in Islam.

Data collection was conducted through a phased literature search and selection. Data analysis utilized thematic synthesis and conceptual mapping. This process began with in-depth reading to identify relevant units of meaning, followed by open coding to group key concepts, such as the components of Psychological Capital and Islamic spiritual values. Subsequently, these codes were categorized into broader themes based on shared psychological functions, which were then mapped to establish structural relationships among concepts. The results of this mapping were used to systematically formulate a conceptual model of Islamic Psychological Capital. Data validity was ensured through source triangulation by comparing various literature to ensure conceptual consistency, as well as the use of reflective notes to identify and minimize bias in the interpretation process.

C. FINDINGS AND DISCUSSION

The results of the analysis reveal a consistent pattern in the literature confirming the association between low psychological capital and increased mental health vulnerabilities among Generation Z, such as anxiety, burnout, and identity crises. Furthermore, various studies also indicate that Islamic spiritual values serve as effective coping mechanisms in enhancing emotional stability and psychological resilience. Further thematic synthesis reveals that the components of Psychological Capital, namely hope, self-efficacy, resilience, and optimism, have a functional relationship with spiritual values such as *raja'*, *tawakkal*, *ikhtiar*, *sabar*, *ridha*, *syukur*, and *husnuzan*. This pattern of interconnection forms the basis for formulating a conceptual integration leading to the development of the Islamic Psychological Capital model as a framework for the mental resilience of Muslim Generation Z.

For further clarification, see Tables 1 and 2 below, which present the main findings from the literature synthesis, grouping them into four main findings: digital psychosocial stress, limitations of mental coping mechanisms, the role of Psychological Capital (PsyCap), and the contribution of Islamic spiritual values.

Table 1. Literature Synthesis

Theme	Key Findings	Source
Digital Psychosocial Stress	Overstimulation, FOMO, social comparison, self-image pressure, anxiety,	(Amir, 2024; Awalia & Zulkarnaini, 2025; Fitriana & Malahati, 2024;

	depression, burnout, and social loneliness.	Rayaginansih et al., 2024; WHO, 2025)
Limitations of coping	Weak emotional regulation, reactive coping, and dependence on external validation	(Haniifah et al., 2025; Lusinta et al., 2025; Pane et al., 2025; Syahputra & Affandi, 2024)
Psychological Capital	Hope, efficacy, resilience, and optimism as psychological capital.	(Luthans et al., 2007)
Islamic Spiritual Values	Tawakal, patience, and gratitude, which can enhance emotional stability and self-resilience	(Engel & Salma, 2024; Qurratina & Muhid, 2025; Ramadhany et al., 2026; Reskido et al., 2024; Wirawan et al., 2025)

Table 1 shows that digital psychosocial stress and limitations in internal coping mechanisms are dominant patterns contributing to Generation Z’s mental health vulnerability. These findings confirm that mental health issues are influenced not only by external factors but also by an individual’s internal psychological capacity.

Table 2. Conceptual Mapping of PsyCap and Islamic Spiritual Values

PsyCap Components	Islamic Values	Strengthening Functions
Hope	Raja’ and Tawakkal	Faith-based hope
Self-Efficacy	Ikhtiar dan Tawakkal	Belief in effort + divine support
Resilience	Sabar and Ridha	Emotional resilience
Optimism	Husnuzan and Syukur	Positive mindset and life meaning

Table 2 illustrates a structural relationship between the components of Psychological Capital and Islamic spiritual values. This integration indicates that spiritual values function as a strengthening mechanism that enriches the dimensions of psychological capital in fostering mental resilience.

Research findings indicate that Generation Z’s mental vulnerability is influenced not only by external pressures but also by limitations in internal psychological capital. Although Psychological Capital and Islamic spiritual values play significant roles, they have not yet been integrated into a cohesive conceptual framework. Consequently, the following discussion aims to elaborate on the integration of these two approaches to develop a more comprehensive model of mental resilience.

1. Digital Pressure and Gen Z’s Internal Coping Vulnerability

Research findings indicate that digital psychosocial stress constitutes the structural context shaping Generation Z’s mental vulnerability. However, this discussion emphasizes that external pressures alone are insufficient to explain Gen Z’s mental health crisis. A literature synthesis indicates that limitations in internal coping mechanisms—such as weak emotional regulation, low resilience, and reliance on external validation, significantly exacerbate the impact of digital stress. Thus, Gen Z’s mental health issues must be understood as an interaction between environmental pressures and internal psychological capacities that have not yet developed optimally.

The digital pressures experienced by Gen Z are chronic and multidimensional, encompassing demands for self-presentation, constant social comparison, and information overload. These conditions trigger repeated stress responses and undermine individuals' ability to manage emotions adaptively (Coker et al., 2025; Syandana et al., 2025). When individuals lack adequate internal psychological resources, digital stress does not merely cause momentary stress but evolves into persistent anxiety, burnout, and feelings of worthlessness (WHO, 2025).

Furthermore, a number of studies indicate that Generation Z tends to develop external and reactive coping strategies, such as seeking validation through social media, digital distractions, or emotional avoidance, rather than internal, reflective, and meaningful coping strategies (Amir, 2024; Fitriana & Malahati, 2024). Such coping strategies have proven to be less effective in the long term because they do not address the root causes of psychological issues and instead reinforce dependence on external stimuli (Awalia & Zulkarnaini, 2025).

This fragility of internal coping is also linked to the weak development of life meaning (meaning-making) among Gen Z. In situations of stress and failure, individuals who lack a stable framework of meaning tend to experience existential disorientation, which subsequently worsens their psychological condition (Mawaddah et al., 2024). Therefore, the literature emphasizes that strengthening Gen Z's mental resilience cannot be focused solely on reducing exposure to digital stress, but must be directed toward developing internal psychological capacities capable of interpreting and responding to stress in an adaptive and meaningful way (Pane et al., 2025).

2. Psychological Capital and Its Limitations in Addressing Spiritual Needs

In responding to these conditions, Psychological Capital (PsyCap) offers a relevant theoretical framework for understanding individual adaptive capacities. PsyCap, comprising hope, self-efficacy, resilience, and optimism (HERO), functions as a psychological resource that enables individuals to face stress, maintain motivation, and develop adaptive responses to challenges.

Empirically, PsyCap has been shown to contribute to improved psychological well-being, academic performance, and mental resilience. The hope component helps individuals maintain a sense of purpose and find alternative solutions; self-efficacy enhances self-confidence in tackling difficult tasks; resilience enables individuals to bounce back from failure; while optimism fosters a positive mindset toward the future.

However, this discussion identifies that PsyCap has fundamental limitations, particularly in the context of Muslim individuals. PsyCap was developed within the framework of positive psychology, which tends to focus on cognitive and affective aspects, and thus has not explicitly accommodated the spiritual dimension as a source of meaning and psychological strength.

Therefore, strengthening PsyCap through the integration of Islamic values is a fundamental necessity in efforts to build Gen Z's mental resilience. The following is an explanation of the concept of Psychological Capital.

Figure 1. The PsyCap (Psychological Capital) Concept



The absence of a spiritual dimension in PsyCap risks producing psychological resilience that is instrumental in nature but lacks existential depth. In complex and meaningful stressful situations, such as life failures or identity crises, individuals require a framework of meaning that transcends purely cognitive aspects. Therefore, an approach is needed that can integrate psychological capital with the spiritual dimension as a more comprehensive source of meaning.

3. Integration of Psychological Capital and Islamic Spiritual Values: Toward a Model of Islamic Psychological Capital (IPC)

The limitations of Psychological Capital (PsyCap) in accommodating the spiritual dimension open the door for the development of an integrative model that combines psychological strengths with Islamic spiritual values. This integration does not merely map the alignment between concepts but operates through the process of internalizing spiritual values into the structure of psychological capital, thereby modifying how individuals interpret, respond to, and manage their psychological experiences. Conceptually, the Islamic Psychological Capital (IPC) model consists of four main components developed from PsyCap: hope, self-efficacy, resilience, and optimism, each of which is reinforced through Islamic spiritual values.

In the dimension of hope, the integration of the concept of hope in PsyCap with the values of *raja'* and *tawakkal* results in a transformation of the orientation of hope from one originally based on personal expectations to a conviction grounded in faith. According to (Synder, 1994), According to Luthans, hope theory consists of two main components: agency thinking (the ability to maintain motivation toward a goal) and pathways thinking (the ability to find alternative paths when facing obstacles). However, among Generation Z, these two components tend to weaken due to an instant-gratification culture that hinders resilience in the process and reduces the capacity to cope with failure (Sihaloho, 2024).

Integration with the values of *raja'* and *tawakkal* works by simultaneously strengthening both dimensions. *Raja'* serves to expand agency thinking through an orientation toward hope that does not rely solely on empirical success, but rather on a belief in the possibility of spiritually promised goodness. Meanwhile, *tawakkal* strengthens pathways thinking by fostering cognitive flexibility in accepting various

possible outcomes, without losing sight of the goal (Salnabila et al., 2025). Thus, individuals are not only motivated to keep trying but also possess the psychological readiness to face uncertainty.

The integration of PsyCap and Islamic spiritual values yields a more stable, adaptive, and meaningful form of hope, as it combines cognitive strength with a transcendental orientation. Hope is no longer fragile in the face of failure but remains sustained through a balance between maximum effort and acceptance of divine decree, thereby directly contributing to the strengthening of mental resilience.

In the dimension of self-efficacy, the integration of the concept of self-efficacy in PsyCap with the values of ikhtiar and tawakkal results in an expansion of the construction of self-confidence from one originally based on personal ability to a dual-based one, namely individual effort and spiritual orientation. Within the PsyCap framework, self-efficacy is understood as an individual's belief in their ability to complete challenging tasks and achieve goals (Luthans et al., 2007), which plays a crucial role in determining performance and mental resilience. (Khasan et al., 2025). However, among Generation Z, self-efficacy tends to weaken due to academic pressure, social comparison, and high social expectations.

Integration with the values of ikhtiar and tawakkal enriches this dimension by adding a spiritual foundation to the formation of self-confidence. Ikhtiar emphasizes the importance of active effort as a form of self-actualization, while tawakkal provides the perspective that the final outcome is not entirely within the individual's control. Thus, self-confidence no longer depends exclusively on empirical success, but also on the belief that one's efforts are within the framework of divine providence (Ya'lu et al., 2024).

Through this integration, self-efficacy in the Islamic Psychological Capital (IPC) model functions not only as a belief in one's own capabilities but also as an awareness of the interconnectedness between human effort and the spiritual dimension. This makes self-efficacy more stable and less prone to degradation by failure, while simultaneously expanding the conceptual foundation of PsyCap into a more holistic framework.

In the dimension of resilience, the integration of the concept of resilience in PsyCap with the values of sabar and ridha strengthens adaptive capacity, which is oriented not only toward the ability to endure but also toward the ridha and interpretation of experiences. Within the PsyCap framework, resilience is understood as an individual's ability to recover from difficulties, adapt to stress, and grow after experiencing failure (Luthans et al., 2007), and it is a state-like quality that can be developed (Murti & Pramesti, 2025). However, among Generation Z, the need for stronger resilience is increasing due to academic pressures, uncertainty about the future, and fluctuating social dynamics (Hastuti et al., 2024).

Integration with the values of sabar and ridha expands the concept of resilience by incorporating a spiritual dimension as a source of internal stability. Sabar serves as a reinforcement of self-resilience in actively facing pressure (Mufidah et al., 2025), while ridha provides an orientation toward embracing realities beyond one's control (Uyun et al., 2026). Thus, resilience is no longer limited to the ability to recover from difficulties but also encompasses the ability to integrate difficult experiences as part of the growth process.

Through this integration, resilience in the Islamic Psychological Capital (IPC) model evolves into a more holistic capacity, as it combines psychological adaptive strength with the depth of spiritual meaning. This enables individuals not only to withstand pressure but also to possess a more stable and meaningful resilience in facing life's dynamics.

In the dimension of optimism, the integration of the concept of optimism in PsyCap with the values of husnuzan and syukur results in a transformation of attribution patterns from those originally based on cognitive evaluation to those based on spiritual meaning. Within the PsyCap framework, optimism refers to an individual's tendency to attribute success to internal and stable factors, and to view failure as something temporary and surmountable (Luthans et al., 2007; Marpaung et al., 2025). However, among Generation Z, this attribution pattern often weakens and shifts toward a pessimistic explanatory style, where failure is interpreted as a reflection of personal inadequacy (Han, 2025).

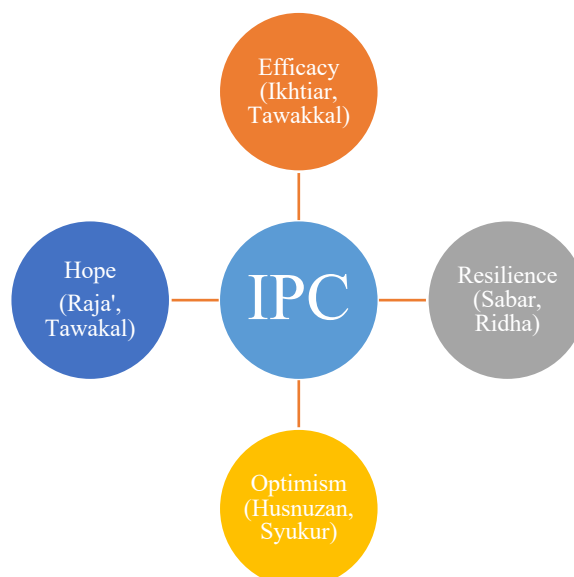
Integration with the values of husnuzan and syukur not only enriches but also reconstructs the cognitive foundation of optimism. Husnuzan guides individuals to interpret experiences within a framework of goodwill toward God and oneself, while syukur reinforces a focus on the positive aspects of life (Yunita et al., 2025). This transformation shifts optimism from merely a cognitive strategy to an orientation rooted in belief and meaning.

Thus, optimism within the Islamic Psychological Capital (IPC) model evolves into a more stable construct, as it does not rely solely on empirical outcomes but also on the belief that every event contains wisdom. This yields a form of optimism that is not only cognitively adaptive but also existentially resilient in facing life's dynamics.

The relationships among components within IPC are integrative and mutually reinforcing. Spiritual values do not stand as external variables but are internalized within each PsyCap component and influence cognitive, affective, and behavioral processes simultaneously. Thus, IPC forms a more comprehensive psychological capital system, where psychological and spiritual dimensions interact in building mental resilience.

The primary difference between IPC and PsyCap lies in the source and depth of their psychological capital. PsyCap focuses on internal capacities rooted in the cognitive and affective domains, whereas IPC incorporates the spiritual dimension as a source of meaning, stability, and life direction. This integration yields psychological capital that is not only functionally adaptive but also existentially meaningful. Therefore, IPC can be positioned as a new conceptual framework that expands PsyCap by incorporating Islamic spiritual values as structural elements in the formation of mental resilience. For further clarification, the integration of these two concepts is illustrated in the figure below.

Figure 2. Islamic Psychology Capital (IPC)



4. Mechanisms of Mental Resilience Formation and Their Implications

This mechanism operates through the interaction of cognitive, affective, and spiritual dimensions internalized within the components of hope, self-efficacy, resilience, and optimism.

First, the internalization of meaning (meaning-making) serves as the foundation for the formation of mental resilience. Values such as *tawakkal* and *rida* enable individuals to interpret stress and failure within a spiritual framework of meaning, so that negative experiences are not perceived merely as threats but as part of a learning process and a test. This process strengthens hope and resilience, as individuals maintain a sense of purpose while also possessing the ability to accept reality constructively.

Second, spiritually-based emotional regulation serves to stabilize affective states when facing stress. Values such as patience, gratitude, and spiritual practices like *dhikr* help reduce the intensity of stress and anxiety, as well as maintain emotional balance (Qurratina & Muhid, 2025). This mechanism strengthens resilience and optimism, as individuals are able to respond to stress adaptively without getting trapped in maladaptive emotional reactions.

Third, belief-based cognitive strengthening fosters a more stable and adaptive mindset. Concepts such as *husnuzan* (positive interpretation), *ikhtiar* (effort), and faith in God's assistance broaden the foundation of self-confidence and optimism, so that individuals do not rely entirely on external validation. This process directly strengthens self-efficacy and optimism, while enhancing the ability to adapt in uncertain situations.

Through these three mechanisms, IPC works integratively to build mental resilience as the capacity to understand, manage, and respond to stress in an adaptive and meaningful way. Mental resilience is supported not only by psychological capabilities but also by the depth of spiritual meaning that provides long-term stability (Rençber & Ulutaşdemir, 2026).

Theoretically, these findings suggest that the IPC expands the PsyCap framework by incorporating the spiritual dimension as a structural element in the formation of psychological capital. This contributes to the development of Islamic psychology by offering an integrative model that connects cognitive, emotional, and spiritual aspects within a single, cohesive conceptual framework.

Practically, the IPC model has implications for the development of spiritually-based mental health interventions, particularly for Muslim Generation Z. In an educational context, IPC can be integrated into learning to strengthen students' psychological resilience. In the context of counseling, this model can serve as the basis for a therapeutic approach that combines psychological and spiritual strategies. Furthermore, IPC is also relevant in the development of character-building and well-being programs that are contextualized with Islamic values in the era of disruption.

D. CONCLUSION

This study confirms that Generation Z's mental health vulnerability is influenced not only by external pressures but also by limitations in their internal capacity to interpret, manage emotions, and respond adaptively to stress. Based on a literature synthesis, this study proposes the Islamic Psychological Capital (IPC) conceptual model as a key contribution, specifically, the integration of the Psychological Capital framework with Islamic spiritual values to strengthen psychological capital more comprehensively.

The IPC model operates through three primary mechanisms: meaning-making, spiritually-based emotional regulation, and belief-based cognitive strengthening, which simultaneously foster mental resilience. Through these mechanisms, stress is not only

cognitively processed but also spiritually interpreted, thereby generating a more stable and sustainable adaptive capacity. These findings indicate that the PsyCap approach, while relevant in explaining adaptive capacity, still has limitations in accommodating the dimensions of meaning and spirituality, particularly within the context of Muslim individuals.

Theoretically, this study contributes to the development of Islamic psychology by offering an integrative model that expands the PsyCap framework through the spiritual dimension as a structural element. Practically, the IPC has implications for the development of spiritually-based mental health interventions in education, counseling, and psychological well-being enhancement programs for Generation Z. However, this study is still limited to a conceptual approach based on a literature review; therefore, future research is recommended to empirically develop and test the IPC model, including construct validation through the development of IPC measurement instruments and testing the relationships among variables regarding mental health indicators such as stress, anxiety, burnout, and psychological well-being across various contexts of Generation Z populations.

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