

How Self-Efficacy, *Husn Al-Zann*, Towards Allah, and Social Supports Shape Future Anxiety Among Students: A Quantitative Study

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Abstract: Future anxiety can reduce quality of life, affecting happiness, satisfaction, and reaching goals. Constant worry can make it hard to enjoy daily life and may lead to stress, depression, and poor physical health. This study aims to examine the influence of self-efficacy, *husn al-zann*, and social support on the future anxiety of students. This study used a quantitative approach cross-sectionally with multiple regression analysis. The sample consisted of 204 students (M=20.69, SD=1.21, female=149, male=55) at the Jakarta State Islamic University selected using accidental sampling. Instruments used in this study were the Future Anxiety Scale, NGSE Scale, *Husn al-zann* Scale, and social support scale. Confirmatory Factor Analysis was used to test the construct validity of the instruments. Regression analysis results show that Self-efficacy ($\beta = 0.209$, $p < 0.000$) and *husn al-zann* towards Allah ($\beta = 0.486$, $p < 0.000$) have been proven to be significant protective factors for future anxiety among students with $R^2=0.398$ ($F(7,196) = 18.5$, $p < 0.000$). These findings suggest that students should develop strategies to increase their self-efficacy and encourage a *husn al-zann* attitude towards Allah to help them handle future anxiety.

Keywords: Future Anxiety; Self-Efficacy; *Husn Al-Zann*; Social Support; Muslim students



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Introduction

The transition from university to the workforce is a critical period in a student's life. During this time, students are expected to define their goals, make important life decisions, and prepare themselves for future roles in society (Arsy, 2011). However, many students struggle with uncertainty, confusion, and anxiety about what lies ahead. Research by Hermawati (2014) found that 70.5% of students experience difficulties in planning their future, especially in career-related aspects. This lack of clarity can lead to a sense of helplessness, making it difficult for students to formulate strategies to achieve their goals and feel confident about their ability to succeed. This condition, referred to as future anxiety (Zaleski, 1996), can negatively affect their mental health, academic performance, and overall well-being.

Future anxiety refers to feelings of fear, uncertainty, and worry about negative possibilities that may occur in one's personal future (Zaleski, 1996). These feelings are common among students nearing the end of their academic journey, including those at State Islamic University (UIN) Syarif Hidayatullah Jakarta. Preliminary findings from a brief survey conducted by the authors with 12 students at UIN Jakarta revealed

that all participants experienced some level of anxiety about their future due to unclear career direction and doubts about their preparedness to enter the workforce. Earlier studies also mention these concerns, which link future anxiety to limited job opportunities, high competition, and pressure from family or society to meet certain expectations (Noviyanti, 2021; Syams et al., 2023).

In the context of emerging adulthood, especially among university students nearing graduation, it is crucial to identify protective psychological resources that help individuals cope with uncertainty and maintain mental well-being. This study explores three such resources: self-efficacy (Elfina & Andriany, 2024; Ng & Lovibond, 2020; Rabei et al., 2020), ḥusn al-zann (positive assumptions about Allah) (Fairuzzahra et al., 2018; Shabrina & Rachmawati, 2019), and social support (Saragi & Indrawati, 2019; Yasin & Dzulkifli, 2010). These constructs were selected to reflect three essential domains of human experience that contribute to coping with future-oriented stress: self-relation, God-relation, and social-relation.

First, self-efficacy, as defined by (Bandura, 1997), reflects individuals' belief in their ability to exert control over their environment and outcomes. Individuals with high self-efficacy are more likely to interpret challenges as manageable and believe they can influence future outcomes, reducing their vulnerability to anxiety (Rabei et al., 2020).

Second, ḥusn al-zann, particularly towards Allah, is a form of spiritual optimism grounded in Islamic beliefs. It refers to maintaining positive assumptions about God's will and outcomes, which may buffer individuals against despair when facing unpredictable futures (Pargament, 2014; Rahmah, 2021). This construct represents the God-relation domain and highlights the importance of religious coping mechanisms in psychological resilience.

Third, social support refers to the emotional, informational, instrumental, and companionship resources individuals receive from others (Sarafino & Smith, 2011; Taylor, 2011). Adequate social support has been found to buffer the impact of stress and anxiety by enhancing coping resources and promoting feelings of belonging and security (Saltzman et al., 2020; Taylor, 2021). The integration of these three constructs provides a holistic framework that captures intrapersonal, spiritual, and interpersonal dimensions of psychological resilience.

Moreover, while many studies have focused on students in specific regions or academic fields, research involving students from Islamic universities, such as UIN Syarif Hidayatullah Jakarta, remains limited. Given the cultural and religious context that shapes the values of these students, especially regarding ḥusn al-zann and faith-based coping, this study aims to fill this gap.

There is increasing interest in understanding students' future anxiety. However, only a few studies look at how self-efficacy, ḥusn al-zann, and social support together affect future anxiety. Also, there are not many studies about students at Islamic universities. These students may rely on both their own abilities and their religious faith to deal with uncertain situations. This shows a clear gap in research. It is important to fill this gap because religious values and spiritual views, especially in Indonesia's culture, can help young people face difficulties and become stronger (Koenig, 2012; Pargament, 2014).

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According to Bandura's (1997) social cognitive theory, individuals with high self-efficacy are more confident in their ability to navigate future challenges. *Ḥusn al-ẓann*, or positive thinking rooted in Islamic religious belief, may serve as a form of spiritual resilience that buffers against anxiety (Pargament, 2014). *Husnuzan* offers a mental and emotional support that helps people feel calm and hopeful because they believe in help from God. Social support, meanwhile, provides external validation and resources that reduce stress and foster adaptive coping strategies (Sarafino & Smith, 2011). Together, these three factors are hypothesized to reduce students' feelings of uncertainty and worry about their future.

This study aims to investigate the influence of self-efficacy, *ḥusn al-ẓann*, and social support on future anxiety among students at UIN Syarif Hidayatullah Jakarta. The novelty of this study lies in its integrative approach to these three variables and its focus on students within an Islamic university setting, contributing to the development of culturally sensitive interventions to reduce future anxiety.

Method

This study employed a quantitative correlational design using multiple regression analysis to examine the influence of self-efficacy, *ḥusn al-ẓann* (positive thinking towards Allah and others), and social support on future anxiety among undergraduate students at Syarif Hidayatullah State Islamic University Jakarta. . The dependent variable in this research is future anxiety (Y), while the independent variables consist of self-efficacy (X1), *ḥusn al-ẓann* towards Allah (X2), *ḥusn al-ẓann* towards others (X3), emotional support (X4), instrumental support (X5), information support (X6), and companionship support (X7). Multiple linear regression (MLR) was employed in this study to examine the simultaneous effects of multiple predictors on future anxiety among university students. This statistical technique is appropriate when the goal is to understand how several independent variables contribute to the variation in a single continuous dependent variable. MLR allows researchers to assess the unique contribution of each predictor while accounting for the others, and identify which variables have the most substantial influence (Field, 2013; Keith, 2019). In psychological and social science research, MLR is especially useful for testing theoretically grounded models and predicting behavioral outcomes, such as future anxiety, based on psychological constructs. Furthermore, this approach supports the development of evidence-based interventions by identifying significant protective factors against anxiety (Cohen et al., 2013; Tabachnick & Fidell, 2013).

Participants

The population in this study were all active undergraduate students at Syarif Hidayatullah State Islamic University Jakarta aged between 18 and 24 years. The sample in this study amounted to 204 people selected using an accidental sampling technique. Despite the modest sample size, the study maintained a minimum sample size recommended in factor analysis and regression guidelines (Tabachnick & Fidell, 2013).

Instruments

Data were collected using a structured questionnaire consisting of four validated scales:

Future anxiety measuring instrument. In this study, future anxiety was measured using Zaleski's Future Anxiety Scale (1996) which consists of 22 items adapted from the original 29 items by reducing similar ones. Confirmatory factor analysis (CFA) was performed on the data collected in this study (N =

204) using the LISREL software to evaluate the construct validity of the Future Anxiety Scale. The hypothesized measurement model consisted of 22 items loading onto one latent factor. The CFA results indicated a good fit to the data with a p-value $\chi^2 = 0.066$ and RMSEA = 0.030. One of the 22 items is "My future is uncertain".

Self-efficacy measuring instrument. The self-efficacy measuring instrument used is the New General Self-Efficacy Scale developed by Chen et al. (2001) which consists of 8 items referring to Albert Bandura's dimensions of self-efficacy. Construct validity testing conducted on the current study's dataset (N = 204) was done using confirmatory factor analysis resulting in a fit model with a p-value = 0.599 and RMSEA = 0.000. One of the 8 items is "I am confident that I can achieve the goals I set for myself."

***Ḥusn al-zann* measuring instrument.** The *ḥusn al-zann* measuring instrument used in this study is an adapted version of the *ḥusn al-zann* Scale developed by Rusydi (2012). While the original scale contains 24 items assessing general *ḥusn al-zann*, several items were revised in this study to better reflect the specific context of future-related trust in God, in alignment with the dependent variable, future anxiety. Although more recent scales may exist, Rusydi's instrument was chosen as the basis due to its conceptual alignment with Islamic perspectives on optimism and trust in divine plans. The decision to modify the scale is acknowledged as a limitation and suggests the need for the development or validation of more targeted instruments in future studies. Construct validity testing on the *ḥusn al-zann* measuring instrument was done using confirmatory factor analysis on the data collected in this study resulting in a fit model with a p-value = 0.067 and RMSEA = 0.047. One of the 24 items is "I believe that Allah will give me the best for my life in the future."

Social support measuring instrument. The social support measuring instrument used is a scale that the author developed by referring to Sarafino's (2011) dimensions of social support which consists of 4 dimensions with 20 items. Construct validity testing performed on the data collected in this study using confirmatory factor analysis in LISREL software showed a fit model with p-value = 0.316; 0.377; 0.324; 0.606 and RMSEA = 0.030; 0.012; 0.028; 0,000 for each dimension. One of the 20 items is "When I feel anxious, there is someone who can calm me down."

All scales were measured on a 4-point Likert scale ranging from 1 (Strongly Disagree) to 4 (Strongly Agree).

Procedure

Participants were informed about the study objectives and procedures and provided informed consent electronically before accessing the questionnaire. They were assured of their anonymity, confidentiality, and right to withdraw without penalty. Data were collected online using Google Forms for two weeks. Data were then cleaned, screened for outliers and missing values, and analyzed using SPSS version 26 and AMOS for CFA. The data was analyzed by descriptive statistics, confirmatory factor analysis, and multiple linear regression.

Result

A general description of respondents based on gender, age, domicile, faculty, and semester level is presented in table 1.

Table 1

Respondent Demographic Data

Respondent Demographic Data	N = 204	%
Gender		
Female	149	73%
Male	55	27%
Age		
18	19	9,3%
19	13	6,4%
20	28	13,7%
21	106	52%
22	31	15,2%
23	5	2,5%
24	2	1%
Domicile		
Jakarta	61	29,9%
Bogor	22	10,7%
Depok	20	9,8%
Tangerang	88	43,1%
Bekasi	10	4,9%
Tasikmalaya	1	0,5%
Sukabumi	1	0,5%
Pandeglang	1	0,5%
Faculty		
Faculty of Tarbiyah and Teacher Training (FITK)	14	6,9%
Faculty of Adab and Humanities (FAH)	10	4,9%
Ushuluddin Faculty (FU)	9	4,4%
Faculty of Sharia and Law (FSH)	12	5,9%
Faculty of Da'wah and Communication Sciences (FDIKOM)	25	12,3%
Faculty of Dirasat dan Islamiyah (FDI)	3	1,5%
Faculty of Psychology (FPSI)	86	42,2%
Faculty of Economics and Business (FEB)	14	6,9%
Faculty of Science and Technology Teknologi (FST)	11	5,4%
Faculty of Health Sciences (FIKES)	9	4,4%
Faculty of Social and Political Sciences (FISIP)	10	4,9%
Faculty of Medicine (FK)	1	0,5%
Semester		
1	29	14,2%
3	8	3,9%
5	43	21,1%
7	117	57,4%
9	6	2,9%
11	1	0,5%

Respondents in this study were predominantly female, accounting for 73% of the sample, while male participants made up 27%. Most of the respondents involved in this research were in the age range 21 years with a total of 52%. Furthermore, in the location category, Tangerang dominates with a percentage of 43.1%, which shows that the majority of respondents in this study live in Tangerang.

Furthermore, if we look at the faculty of origin, it can be concluded that the majority of respondents namely 42.2% came from the Faculty of Psychology, while the faculties with the fewest number of respondents were the Faculty of Medicine at 0.5% and the Faculty of Dirasat and Islamiyah at 1.5%. The rest is in the range of 4-12%. Furthermore, this research was dominated by respondents who were in semester 7, namely 57.4%.

Table 2

Model Summary R-Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.631 ^a	.398	.377	7.69575

Based on the results of hypothesis testing using multiple regression analysis in table 2, an R-square value of 0.398 or 39.8% was obtained. This means that the proportion of variance in the future anxiety variable explained by self-efficacy, *ḥusn al-zann*, and social support is 39.8%, while the remaining 60.2% is influenced by other variables outside this research. The R-Square results can be seen in table 2.

Table 3

F Test of the Overall Influence of Independent Variables on Dependent Variables

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7678.576	7	1096.939	18.522	.000 ^b
	Residual	11608.007	196	59.225		
Total		19286.583	203			

Based on the results of the F test in table 3, it can be seen that the F value is 18.522 with a p-value in the sig column of 0.000 ($p < 0.05$) indicating that the null hypothesis is rejected. This means that there is a significant influence of self-efficacy, *ḥusn al-zann*, and social support on future anxiety.

Table 4

Regression Coefficient

Variabel	Unstandardized Coefficients	Standardized Coefficients		T	Sig.
	B	Std. Error	Beta		
(Constant)	87.012	3.649		23.844	.000
Self-Efficacy	-.209	.070	-.208	-2.991	.003*
<i>Ḥusn al-zann</i> towards Allah	-.486	.092	-.468	-5.256	.000*
<i>Ḥusn al-zann</i> towards others	-.013	.080	-.013	-.162	.871
Emosional Support	-.069	.110	-.066	-.624	.533
Instrumental Support	.041	.142	.039	.287	.774
Information Support	-.080	.136	-.077	-.509	.556

Companionship Support	.076	.106	.074	.714	.476
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Based on the regression coefficient of each independent variable in table 4, it is known that of the seven independent variables, only 2 independent variables have a significant influence on the dependent variable, namely self-efficacy and *ḥusn al-ẓann* towards Allah. The coefficient of the self-efficacy and *ḥusn al-ẓann* variables has a negative sign, which means that the higher the value of the independent variable, the lower the value of future anxiety.

Discussion

This study aimed to examine the influence of self-efficacy, *ḥusn al-ẓann*, and social support on future anxiety among undergraduate students at UIN Jakarta. The results of the regression analysis revealed that only two variables (self-efficacy and *ḥusn al-ẓann* towards Allah) had a significant negative impact on future anxiety. Other variables, including *ḥusn al-ẓann* towards others, emotional support, instrumental support, informational support, and companionship support, did not show a significant relationship.

The first variable, namely self-efficacy, has a significant negative influence on future anxiety. The significant negative relationship between self-efficacy and future anxiety supports Bandura's (1997) social cognitive theory, which posits that individuals with higher self-efficacy tend to believe in their capacity to manage future challenges effectively. This finding is in line with the results of research conducted by Rabei et al. (2020) which revealed that there is a negative correlation between self-efficacy and future anxiety. This means that the higher self-efficacy, the lower future anxiety. Students who have a high level of self-efficacy tend to take initiative, work hard, and be persistent, because they have high motivation to achieve their goals, so their anxiety about the future will decrease. Therefore, high self-efficacy can help shape an individual's views and actions regarding the future. Students with strong self-belief can motivate their selves for productive actions and lead to more positive outcomes in the future. This belief helps reduce uncertainty and fear of the unknown, fostering greater psychological resilience (Grüning & Krueger, 2023).

Furthermore, in the *ḥusn al-ẓann* variable, only the dimension of *ḥusn al-ẓann* towards Allah has a significant negative effect on future anxiety. This is in line with research conducted by Fairuzzahra et al. (2018) which revealed a negative correlation between *ḥusn al-ẓann* and anxiety. This means that the level of anxiety about the future can be reduced to the extent that a person has a high level of devotion to Allah. In this case, instilling the belief that Allah is fair and all His actions are always full of goodness will create optimism towards all events, both those considered pleasant and those considered difficult, so that students can build a positive perspective towards the future. As stated by Rahmah (2021), *ḥusn al-ẓann* can help people strengthen and train their minds when facing various life experiences. A person can do this by putting forward positive views or beliefs rather than focusing on bad and negative things that may not have happened yet.

Considering the standardized coefficients (Beta) from the regression model, *ḥusn al-ẓann* towards Allah emerges as the strongest predictor of reduced future anxiety compared to all other independent variables, including self-efficacy. This indicates that believing in Allah's wisdom, justice, and goodness provides a more substantial psychological buffer than confidence in one's abilities or social support. *Ḥusn*

al-ḥusn means having a good opinion of God, believing in His wisdom and justice (Yucel, 2014). It involves trusting that everything that happens is for the best, even if it seems difficult or challenging (Tahir, 2024). This trust in God's plan helps individuals to remain calm and patient during difficult times (Almaraz et al., 2022) and to see the good in every situation. Having a good opinion of God provides the foundation for trusting in His plan and relying on Him for all outcomes, a term called *tawakkul*. In Islamic contexts, reliance on Allah (*tawakkul*) is a central coping mechanism that transcends material uncertainty and aligns one's personal goals with divine will (Abu-Raiya & Pargament, 2015). This spiritual perspective may instill a deeper sense of calmness and reduce the overwhelming burden of personal control or achievement that often fuels anxiety (Abu-Raiya et al., 2019; Abu-Raiya & Jamal, 2021; Abu-Raiya & Pargament, 2015).

In contrast, ḥusn al-ḥusn toward others did not significantly affect future anxiety. Although interpersonal trust can enhance general well-being, future anxiety is often rooted in personal uncertainties, such as academic, financial, or career-related fears, which may be less influenced by perceptions of others' intentions (Greco & Roger, 2001). This suggests that internal resources such as faith and self-efficacy may play a more important role in reducing future anxiety.

In terms of social support, none of the dimensions (emotional, instrumental, informational, or friendship support) showed significant effects. One possible explanation is that while social support can provide immediate emotional relief (Taylor, 2011), it may not be sufficient to alleviate existential concerns about the future unless it is accompanied by personal or spiritual coping mechanisms (Tao et al., 2022). Instrumental or informational support may not directly address the psychological needs underlying future anxiety, such as the need for control, meaning, or identity development (Zimmer-Gembeck & Skinner, 2011). Furthermore, the presence of friendship may provide comfort, but it may not necessarily reduce uncertainty about one's personal life path or career trajectory (Potgieter et al., 2018; Zhou et al., 2024).

The gender-based analysis showed no significant differences in future anxiety between male and female students, contradicting findings from Syams et al. (2023), who reported that women tend to experience higher future anxiety. It is possible that in the context of UIN Jakarta, both male and female students face similar sociocultural and academic pressures, leading to comparable levels of anxiety.

Additionally, the absence of significant differences in future anxiety based on semester or faculty origin indicates that concerns about the future may be uniformly experienced across the student population. This suggests that future anxiety might be more influenced by individual-level factors (e.g., coping style, beliefs, self-concept) than by structural factors like field of study or academic progression (Zaleski et al., 2019).

One limitation of this study is the use of a modified version of Rusydi's (2012) ḥusn al-ḥusn scale. While the original scale measured general positive thinking or trust in God, we adjusted some items so they would better fit the context of future anxiety. These changes helped make the scale more relevant to the specific aim of our study. However, we recognize that using an older, modified scale may affect the measurement's precision. Future research is encouraged to use a more updated or specially developed ḥusn al-ḥusn scale that focuses on trust in God in relation to future concerns.

Another limitation of this study is the uneven distribution of participants across faculties. Psychology students made up a large portion of the sample (42.2%), which may introduce sampling bias. Students from psychology may have higher awareness and understanding of mental health concepts such as anxiety, self-efficacy, and social support, which could influence how they interpret and respond to the survey items. As a result, the findings may not be fully generalizable to students from other academic backgrounds. Future research should aim for more balanced sampling across faculties or analyze potential differences between faculty groups to better understand the generalizability of the results.

The gender imbalance among participants, with female students comprising 73% of the sample, is also one limitation of this study. This overrepresentation may affect the generalizability of the results, as gender can influence individuals' experiences and expressions of psychological constructs such as self-efficacy, anxiety, and social support. For example, previous research suggests that females may report higher levels of future anxiety or perceive social support differently than males. Therefore, the findings may not accurately reflect the experiences of male students. Future studies should aim for a more gender-balanced sample to ensure broader applicability of the results.

Conclusions

In conclusion, there is a significant influence of self-efficacy, ḥusn al-ẓann and social support simultaneously on future anxiety in students at the Syarif Hidayatullah State Islamic University (UIN) Jakarta with determination coefficient of 39.8%. However, the results of the regression coefficient for each independent variable show that of the seven independent variables, only two have a significant influence on future anxiety, namely self-efficacy and ḥusn al-ẓann towards Allah. This study highlights the protective role of self-efficacy and ḥusn al-ẓann towards Allah in reducing future anxiety among students in a religious higher education context. These findings emphasize the importance of strengthening personal and spiritual resources in psychological interventions and student development programs. Future research should consider longitudinal or qualitative approaches to further explore how these variables interact over time and how they can be nurtured effectively in educational settings.

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