

Religiosity and Self Efficacy as factors that affect Happiness Level among Students in State Islamic University Jakarta

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Abstract: In Indonesia, currently, we can conclude that more people have tendency to feel unhappy in their everyday life. Poverty was widespread, the weak economy and the lowest level of monthly income, high unemployment and terrorism were factors that interfere the community lately. There are so many factors that can affects happiness, one of them is the Religiosity. Religiosity was perceived to have contribution in people's happiness, since religiosity could affect patterned thinking and its behavior in daily life. Jane (2006) also declares that trust to religion has a great influence to the long term of happiness. In addition, other factors that might also affect the level of happiness are the influence of environmental or social support received by each individual and also self efficacy. The purpose of this study is to measure the effect of Religiosity, Self Efficacy and Demographic Factors in predicting Happiness Levels among students State Islamic University Jakarta, Indonesia. This study recruited 70 participants to answers questionnaires. The available data was analyzed using statistical approach in order to see the factors that might have bigger contribution to the happiness level among students so the treatment can be more appropriate and effective. As a result of this study that most of the students feels moderately happy, have low self esteem and have moderate level of religiosity. Furthermore, the statistical analysis also showed that Religiosity and Self Efficacy simultaneously bring significant impact to the student's happiness

Keywords: Religiosity, Happiness, Self Efficacy, Demographic Factors

Introduction

Living the life optimistically, fun and meaningful is the dream for every human being, because such issue may provide happiness in life. Numerous varieties of efforts and trials are given to achieve such life, but not all people can feel it, actually. Every individual has different perception upon several things that can make them happy, satisfied, safe and some other positive feelings.

Next question about happiness is how satisfied are you with your life currently? How happy are you now? In order to answer these questions, we shall execute introspection and reflection upon what we are really feeling in our daily life. Student as an individual who grows towards adulthood shall understand the importance of achieving happiness. By being happy, it will be easier for the student to deal with problems in life, that happen every day including to deal with lots of assignment and to help student in achieving optimal performance. Confidence in ones' selves to be able to cope with all daily problems, completing all tasks and ability to allocate their time into portion to achieve optimal performance are called as self-efficacy. This factor is assumed to be able to help them in achieving happiness. According to recent research regarding happiness (Adriani, 2011), generally people in Indonesia tend to state that they are in "moderately happy" stage. They are rarely to say or might not brave enough to mentioned that they are happy or not. Happiness is defined as a positive psychological condition which is signified by the high level of life satisfaction, high positive affective level and low level of negative affective (Carr, 2009). Happiness also become an essential focus in every aspect of human life, because by being happy, people will be more creative and productive and are likely to have a long life (Carr, 2009).

There are many factors that may affect ones' happiness level, one of them is religiosity (Driener, et al., 1996). Few research provides evidences that individual who believes in religion and feels close to God, stated by having high religiosity level, has higher happiness level compared to the individual who does not believe in religion and has low

level of religiosity. Moreover, other factors that will also affect happiness level are demographic, a good and fun physical environment factors that, however, will surely relate with one's happiness level. Geographical location, residence, weather, and music may generate positive emotion which is also the characteristics of one's happiness. Besides, happiness is positively correlated with prosperous condition of a country, living in a country that provide appropriate public facilities and the existence of a good relation between community and government agencies. According to background of the study that has been explained previously, the research questions of this research are formulated as follow: does religiosity significantly affect student's happiness, does self-efficacy significantly affect student's happiness, does religiosity and self-efficacy, together as one, significantly affect student's happiness.

Method

Population of this research is the students of Faculty of Psychology, UIN Syarif Hidayatullah Jakarta. From a number of students, 70 students were taken as research samples, which are considered as representative of the whole research population. Sampling technique in this research is non-probability purposive sampling which means that not all population members has the same opportunity to be research subject of which criteria as follow, students from Faculty of Psychology, UIN Syahid Jakarta, currently on fifth semester or higher. Assuming that they have sufficient understanding towards self-efficacy and religiosity concepts and also they are able to feel whether they are happy enough or not for being in college as students. Research variables in this study are: Dimension of Values in Religiosity, Dimension of Belief in Religiosity, Dimension of Meaning in Religiosity, Dimension of Forgiveness in Religiosity, Dimension of Religious Coping in Religiosity, Self-efficacy, Happiness.

Dependent variable (outcome variable) of this research is Happiness. Therefore, the other remaining variables are the independent variables (predictor variables).

Operational Definition

- a) Happiness is the score obtained from measurement of happiness through happiness scale according to the theory proposed by Seligman (2002). This scale has three aspects: past satisfaction, present satisfaction and optimistic towards future. If the score of subject's answers is high, then the happiness level is also high.
- b) Religiosity is the score obtained from religiosity scale proposed by Fetzer (2003) which consists of 12 dimensions. However, in this research, researcher only took five dimensions i.e., values, beliefs, meaning, forgiveness and spiritual coping.
- c) Self-efficacy is the score obtained from General Self-Efficacy scale proposed by Scholz, U., Dona, G.B., Sud, S., & Schwarzer, R. (2002).

In order to collect the data, three instruments has been used, they are:

a) Happiness Scale

Happiness scale is arranged according to the dimension of happiness; they are past satisfaction, present satisfaction and optimistic towards future.

This scale provides four answer responses where each answer shows correspondence upon statement given according to the condition or situation that respondents felt. The options of each answer are Very Suitable (SS), Suitable (S), Unsuitable (TS) and Very Unsuitable (STS). Each answer from favorable statement are given as 4 = very suitable, 3 = suitable, 2 = unsuitable, 1 = very unsuitable. Meanwhile, for the unfavorable score, the answer of the given statement is scored vice versa.

b) Self-Efficacy Scale

Measurement of self-efficacy upon subjects is conducted by adapting the scale of General Self-Efficacy (Schwarzer & Jerusalem, 1995 in Scholz et al. 2002) in Bahasa Indonesia which comprises of 10 items.

This scale provides four answer responses where each answer shows correspondence upon statement given according to the condition or situation that respondents felt. The options of each answer are Very Unsuitable (STS), Unsuitable (TS), Suitable (S) and Very Suitable (SS).

c) Religiosity Scale

In measuring religiosity, the researcher arranged religiosity scale based on five dimensions i.e., Dimension of Values, Meaning, belief, Forgiveness and Religious Coping.

Data Analysis Technique

To assured the validity of every item, construct validity of each item from dependent variables and independent variables was tested using computer software SPSS 17.0 and Confirmatory Factor Analysis (CFA) using Iisrel 8.7.

Furthermore, in order to analyze the data, the researcher used multiple regression analysis technique to test null hypotheses of this research. This multiple regression analysis technique was utilized to determine prediction accuracy and aimed to identify the amount of effects of independent variables (IV) i.e., religiosity and self-efficacy upon student's happiness (DV).

Then, regression analysis was done simultaneously starting from one by one aspect of IV. This way, the obtained R^2 can be purely seen. The function of R^2 is to see its contribution or effect upon happiness that is affected by existed IV. Moreover, the significance of R^2 can be tested like significance test upon the usual F test. Besides, the significance test can be done in order to see whether the effect of IV towards DV is significant or not. In addition, at the last step, the researcher conducted regression coefficient test from each analyzed IV. The purpose of regression coefficient test is to see if the contribution or effect of each IV on DV is significant or not.

Result

Before describing construct validity test and hypotheses test, the researcher describes about the demographic data of student's respondent. Respondents in this research are 70 students. The details of respondents are given as follow:

Table 3.1. Respondents Image

	Gender/Sex		Total
	Male	Female	
Semester 5	4	17	21
7	12	37	49
Total	16	54	70

From the table above, it can be described as follow. Male respondents in fifth semester are as many as 4 respondents; male respondents in seventh semester are as many as 12 respondents. In addition, female respondents in fifth semester are as many as 17 respondents, while female respondents in seventh semester are as many as 37 respondents. There are more female respondents in this research than the male respondents. It is normal since the respondents in this research are the students of Faculty of Psychology, of which most of the students are female. Moreover, the researcher also reports score categorization result on each variable. Categorization in this research only comprises of two categories; high and low. The researcher does not provide specific reason for it. If the respondent performs above average variable score in a certain variable, it is classified into high category, and the rule is applicable vice versa. The researcher creates categorization for all variables i.e., happiness, religiosity and self-efficacy. The result is presented as follows:

Table 3.2. Categorization Result

	Religious	Self-Efficacy	Happiness
Low	35	47	35
High	35	23	35
Total	70	70	70

According to the table above, it can be exhibited that in religiosity variable, there are 35 respondents in each category of low and high, meanwhile in self-efficacy variable, there are 47 respondents who have low self-efficacy

and 23 respondents who have high self-efficacy. Last but not least, there are 35 respondents in each category low and high, in happiness variable.

Data descriptive Result(s)

Prior to test research hypotheses, the researcher performs construct validity test, in the first place, using confirmatory factor analysis (CFA) technique. In the CFA technique, the researcher test whether measurement theoretical model on the research scale fit to empirical data or not. If the theoretical model fit to the empirical method, it means that there is no difference between the two models and the rule is applicable vice versa. A model is assumed as fit if p-value of that model is bigger than 0.05 ($p > 0.05$). If the model is fit, then the researcher can interpret which item that is valid for measuring the measurable factors. There are two criteria of valid items, which are 1) t-score of content coefficient of item factor is bigger than 1.96 ($t > 1.96$), 2) the nature of item coefficient is corresponded to the nature of that item. It means that, if that particular item is the item that has been scored favorably or positively, then the item coefficient shall be also positive, and the rule is applicable vice versa. The researcher tested the CFA validity of all scales in this research. Each scale provides four answer responses, i.e., Very Unsuitable, Unsuitable, Suitable and Very Suitable. The results of each validity test are described in details one by one as follow.

Happiness Scale

In happiness scale, there are three dimensions and 18 items. The first dimension is 'pleasant life' that is measured by item 1 up to item 8. The second dimension is 'engaged life' that is measured by item 9 up to item 11, and the third dimension is 'meaningful life' which is measured by item 12 up to item 18. Since the total number of samples in this research is insufficient for estimating item parameters, which are as many as 18 items, then the researcher tested CFA validity of happiness scale individually according to each dimension. The result of test of goodness of fit on each dimension is summarized in the table as follow.

Table 3.3. Result of Test of Goodness of Fit on Each Dimension of Happiness Scale

Dimension	Chi-Square	Df	RMSEA	Explanation
Pleasant Life	91.13/21.37	20/14	0.227/0.087	($p > 0,05$) Fit*
Engaged Life	2.63/-	1/-	0.154/-	($p > 0,05$) Fit
Meaningful Life	74.33/8.85	14/9	0.25/0.000	($p > 0,05$) Fit*

Note: Score at the left side of dash (/) is the initial score, while the score at the right side of dash (/) is the score after fit model; *fit model after being modified by measurement model.

According to the figure above, all measurement model on each happiness dimension is determined as fit to the data. Therefore, in happiness scale, it is stated that there is no difference between theoretical model and empirical model. Thereafter, the researcher informs the valid item in that model. The result is presented as follow:

Table 3.4. Item Validity Test Scale 1

Item No.	Factor Content Coefficient	Standard of Error	T-Score	Explanation
1	0.18	0.12	1.46	Invalid
2	-0.06	0.12	-0.46	Invalid
3	0.39	0.12	3.19	Valid
4	0.30	0.12	2.47	Valid
5	-0.09	0.12	-0.75	Invalid
6	0.91	0.10	8.7	Valid

7	1.06	0.10	10.98	Valid
8	0.59	0.12	5.03	Valid
9	0.87	0.10	8.84	Valid
10	0.51	0.13	3.99	Valid
11	0.42	0.13	3.24	Valid
12	1.01	0.20	5.09	Valid
13	1.07	0.14	7.59	Valid
14	0.30	0.10	3.05	Valid
15	0.29	0.10	2.95	Valid
16	0.52	0.11	4.59	Valid
17	-0.47	0.12	-3.84	Invalid
18	0.58	0.12	4.94	Valid

According to the table above, it can be seen that there are several invalid items. They are shown as item 1, 2, 5 and 17. Therefore, those items are not included in the calculation of happiness score factors. Those score factors are the scores that have been corrected for calculation errors. Those scores will be utilized as the data for regression analysis purpose.

Self-Efficacy Scale

Self-efficacy scale comprises of 10 items. Measurement model in the self-efficacy scale only consists of items and factors without dimensions of those factors. CFA analysis result at scale 2 shows that direct measurement model fits to the data. The figure is provided as follow:

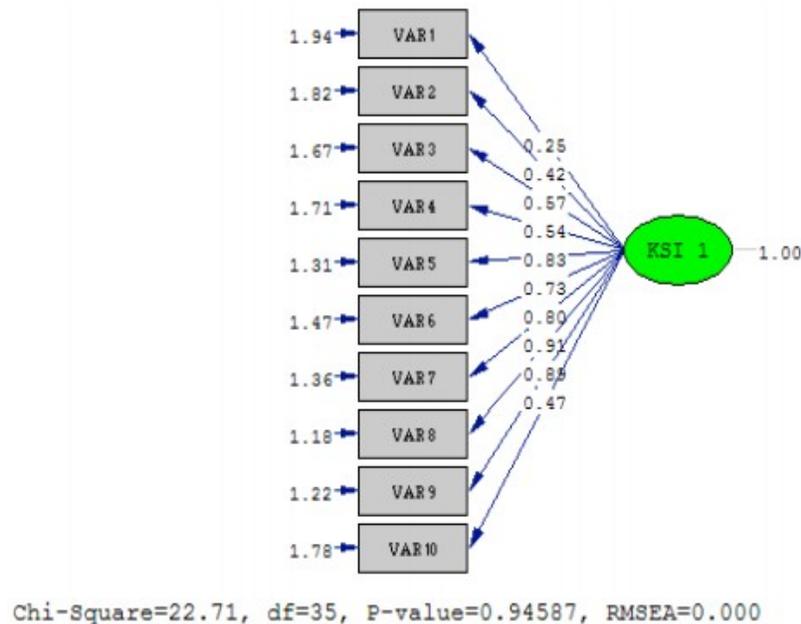


Figure 1. Fit Measurement Model of Scale 2

According to figure 2 above, it can be seen that a fit measurement model has chi-square score = 22.71 ($p > 0.05$); $df = 35$ and $RMSEA = 0.000$. Moreover, the validity test results of each item are described as follow:

Table 3.5. Item Validity Test of Scale 2

Item No.	Factor Content Coefficient	Standard of Error	T-score	Explanation
1	0.25	0.19	1.31	Invalid
2	0.42	0.19	2.24	Valid
3	0.57	0.19	3.08	Valid
4	0.54	0.19	2.88	Valid
5	0.83	0.18	4.67	Valid
6	0.73	0.18	4	Valid
7	0.80	0.18	4.47	Valid
8	0.91	0.18	5.17	Valid
9	0.89	0.18	5.04	Valid
10	0.47	0.19	2.47	Valid

According to table 2 above, the invalid item is shown as item 1. It happened so due to the t-score of the item coefficient is less than 1.96 ($t < 1.96$). Hence, item 1 is excluded from calculation of score factors. Meanwhile, the other remaining items are valid.

Religiosity Scale

Religiosity scale comprises of 5 dimensions and 31 items. Meaning dimension is measured in 4 items, values dimension is measured in 8 items. In addition, belief dimension is measured in 6 items, forgiveness dimension is measured in 8 items and the religious dimension is measured in 4 items. Similar to happiness scale, the researcher tested validity of each dimension. It is due to the samples of this research were limited to estimate parameter of 31 religiosity items. The result of CFA analysis on each dimension is presented in the table as follow:

Table 3.6. Result of Test of Goodness of Fit on Each Dimension of Religiosity Scale

Dimension	Chi-Square	Df	RMSEA	Explanation
Meaning	23.17/7.29	5/3	0.229/0.144	Fit*
Values	39.47/23.72	20/17	0.119/0.076	Fit*
Belief	27.44/9	9/7	0.172/0.064	Fit*
Forgiveness	49.24/15.59	14/12	0.191/0.066	Fit*
Religious	3.96/-	3/-	0.068/-	Fit

Note: Score at the left side of dash (/) is the initial score, while the score at the right side of dash (/) is the score after fit model; *fit model after being modified by measurement model.

According to the table above, after modifying the measurement model, all dimensions in religiosity variables are determined as fit to the model. However, in religiosity dimension or spiritual coping, there is no modification upon measurement model. It means that during the initial CFA analysis, religious measurement model has been fit to the data ($p > 0.05$). The researcher also tested validity each item in scale 3. The result is presented as follows:

Table 3.7. Item Validity Test of Scale 2

Item No.	Factor Content Coefficient	Standard of Error	T-score	Explanation
1	1.04	0.22	4.80	Valid
2	0.57	0.13	4.31	Valid
3	0.13	0.14	0.96	Invalid
4	1.10	0.17	6.35	Valid
5	0.69	0.12	5.63	Valid
6	0.41	0.14	3.01	Valid
7	0.79	0.14	4.68	Valid
8	-0.01	0.12	-0.05	Invalid
9	0.61	0.11	5.31	Valid
10	0.52	0.12	4.22	Valid
11	0.28	0.14	1.98	Valid
12	0.16	0.13	1.20	Invalid
13	0.57	0.12	4.63	Valid
14	-0.04	0.13	-0.34	Invalid
15	0.32	0.12	2.60	Valid
16	0.98	0.13	7.51	Valid
17	0.62	0.13	4.68	Valid
18	0.83	0.11	7.79	Valid
19	0.76	0.11	7.31	Valid
20	0.46	0.12	3.70	Valid
21	0.49	0.13	3.66	Valid
22	0.36	0.12	3.05	Valid
23	-0.33	0.12	-2.75	Invalid
24	0.62	0.11	5.56	Valid
25	0.51	0.12	4.08	Valid
26	0.91	0.09	9.75	Valid
27	0.46	0.12	3.95	Valid
28	0.69	0.11	6.01	Valid
29	0.42	0.14	3.07	Valid
30	0.49	0.12	3.98	Valid
31	-0.27	0.14	-1.96	Invalid

According to the table above, the items that are invalid to measure religiosity factors are items 3, 8, 12, 14, 23 and 31. Those items are invalid because some items has t-score less than 1.96 ($t < 1.96$) and some of them also has

negative item coefficient. Therefore, those items are not used in calculating score factors of variable three. The other remaining items are all negative.

Validity Test Result(s)

After testing construct validity on each item of every variable, the researcher tested the hypotheses which stated that religiosity and self-efficacy affect student's happiness. The hypotheses tested using regression statistical analysis. On regression analysis, there are three major cognitions which can be obtained; they are 1) variation of dependent variables related to independent variable or also called as r square, 2) the effect of overall independent variables on dependent variables, and 3) the effect of every single independent variable on dependent variable. For the second and the third cognitions, it is very informative if the researcher provides more than just one variable. The three cognitions are reported as follow:

R square

This r square cognition explains on how varies the dependent variable related to the variety of independent variable is. If this r square variable is multiplied by 100% (X 100%), the information come up in percentage. In other words, it will be variance proportion. Therefore, variance proportion of dependent variable related to independent variable is the information of r square. The result of r square of this research is presented in the table as follows:

Table 3.8. R-square Testing Result

IV	R Square	Change Statistics				
		R Square Change	F Change	df1	df2	Sig F Change
Religious*	.306	.306*	29.955	1	68	.000
Self-Efficacy**	.569	.263**	40.909	1	67	.000

According to the table above, the total variance of happiness variable caused due to variance of the two independent variables is 0.569 (bold number). It means that 0.689 or 56.9% variance of happiness variable caused by variance of religious and self-efficacy variables. Meanwhile, the remaining which is as many as 0.431 or 43.1% variance in happiness variable caused due to other variables out of this research. The table above also presents information on variance proportion on each independent variable. The explanation is provided as follows:

- Religiosity variable provides variance contribution as many as 0.306* upon the variance of happiness variance. In other words, the variance of happiness variable which is as many as 30.6% is due to variance of religiosity variable. The variance contribution is also significant ($p < 0.05$).
- Self-efficacy variable provides variance contribution as many as 0.263** upon the variance of happiness variance. In other words, the variance of happiness variable which is as many as 26.3% is due to variance of self-efficacy variable. The variance contribution is also significant ($p < 0.05$).

Research Hypotheses Test Result(s)

Information on the simultaneous effect of IV on DV contains the effect of IV on DV simultaneously. In this term, IV refers to religiosity and self-efficacy, meanwhile DV refers to happiness. Statistical analysis utilized for testing the effect of IV is Anova analysis or F-test. If F value or score is significant ($p < 0.05$), then it means that all IV significantly affect DV and the rule is applicable vice versa. The result of F-testing is provided in the table as follows:

Table 3.9. The result of F-testing

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	256.771	2	128.385	44.222	.000*
Residual	194.513	67	2.903		
Total	451.284	69			

Note: Symbol (*) means significant ($p < 0.05$)

According to the table above, F score from Anova test is as many as 44.222 and the $df = 2; 67$. The calculated F value or score is significant $p < 0.05$). It means that religiosity and self-efficacy variables are significantly affect happiness, simultaneously. Therefore, the null hypotheses stating that there is no effect of both IV on happiness is rejected. Lastly, the researcher also informs the effect of each IV as individual on happiness.

Regression Coefficient

In this step, the researcher informs the effect of each religiosity and self-efficacy variable as individual on happiness. The effect is shown through regression coefficient of each IV. If the regression coefficient is significant ($p < 0.05$), then it means that IV significantly affect happiness, and the rule is applicable vice versa. The result of regression coefficient test is presented in the table as follows:

Table 3.10. Result of Regression Coefficient Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant	-.002	.204		-.099	.993
Religious	1.318	.305	.368	4.313	.000
Self-efficacy	.347	.054	.545	6.396	.000

From the table above, several things can be explained as follow:

1. Religiosity variable has regression coefficient as many as 1.318 ($p < 0.05$). That regression coefficient is significant to the t-score as many as 4.313 ($t > 1.96$). It means that religiosity variable significantly affects happiness variable. Due to the fact that the regression coefficient is positive, the higher student's religiosity, then the student's happiness is also higher.
2. Self-efficacy variable has regression coefficient as many as 0.347 ($p < 0.05$). That regression coefficient is significant to the t-score as many as 6.396 ($t > 1.96$). It means that self-efficacy variable significantly affects happiness variable. Self-efficacy variable also positively affect happiness. In other words, the higher student's self-efficacy, then the student's happiness is also higher.
3. Other major information that can be obtained is that self-efficacy variable, as independent variable of which the effect is considered as the most dominant compared to religiosity variable. It is exhibited through the regression coefficient of self-efficacy of which the standardized coefficient is bigger than the regression coefficient of religiosity. It can be seen on the column of standardized coefficient beta (referred as coefficient beta). Coefficient beta of self-efficacy is 0.545, while the coefficient beta of religiosity is only 0.368. Therefore, the effect of self-efficacy on happiness is more dominant than the effect of religiosity on happiness.

Conclusion

According to the result of data analysis and hypothesis testing using Multiple Regression Analysis which has been described in the previous section, we can draw some conclusions as follow:

1. Religiosity and self-efficacy significantly affect happiness level of the students simultaneously.
2. Religiosity significantly and positively affects happiness level of students. It means that the higher the religiosity level, then the happiness level of the students is also higher. The same rule is also applicable to self-efficacy that also significantly and positively affects the happiness level of the students.
3. According to the regression coefficient, it can be concluded that self-efficacy provides dominant effect on happiness level of the students compared to religiosity.
4. Besides looking over the effect of each IV on DV, the researcher also creates categorization (high-low) for each IV. From the categorization result, it is known that 35 respondents have high religiosity and happiness levels and as many as 35 respondents show low religiosity and happiness levels. Moreover, for self-efficacy variable, as many as 47 respondents show low self-efficacy while the other 23 respondents have high self-efficacy.

Recommendation

According to the result of this research, there are some recommendations that can be considered for future studies including theoretical and practical suggestions.

- a. For the next research, it will be better if there are more samples used so it may properly represent all numbers of students studying in UIN Syarif Hidayatullah. Therefore, the result generated will be more varied and may comprehensively draw the religiosity, happiness and self-efficacy levels of the students in UIN Syarif Hidayatullah.
- b. More respondents will also be a big help for a more comprehensive analysis. For instance, the high and low categories can also be seen for each variable according to the gender or semester. Moreover, the future research may also conduct an analysis according to each dimension so that it may identify which dimension that will provide a more contribution on student's happiness.
- c. In order to enrich research findings, the next researcher may add other variables considered related to happiness such as demographic variable or physical condition of the institution. Therefore, it can be seen whether the institution also contributes the high level of happiness or religiosity on the students.
- d. The result of this research may provide some reflections and information for students that, actually, religiosity and self-efficacy may their affect happiness level. If they want to be happy, they shall enhance those two particular aspects.
- e. It can be concluded that students, in general, do not possess strong belief on their very own ability. It can obstruct their effort in achieving an optimal performance. Therefore, a huge support from academic civility, particularly from the lecturers, is needed in providing motivation for students and helping enhancement of student's confidence.

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Appendix I

Research Scale

Part 1

No.	Items
1	I am satisfied with what happened in the past
2	My past is something that I won't remembered again
3	I achieved so many things in my life
4	My routines is something that makes me happy
5	I often feel bored doing my activities as a student
6	i am optimistic about my future
7	I am confident that I'll be successful
8	Future is challenging and nothing to be afraid of
9	Time is running fast when studying at the university
10	I feel so excited doing my daily activities
11	I often not aware about time when doing my activities
12	Any obstacle in the university make me more motivated than before to get a biggest achievement.
13	I assumed that any obstacle that I've been through is a postpone happiness
14	I am always patient in facing any obstacles
15	I always finished my tasks
16	I'm sure that any hard work will obtain a better result.
17	I've trust more to faith and good luck.
18	Responsibility as a student is something that I must done.

Part 2

1	If i try, I always success in solving any problems.
2	If someone inhibits my purpose, I will keep find the way to achieve my purpose.
3	I never had difficulties to do my intention and purpose.
4	In any unexpected situation, I always know what to do.
5	If I'll confront something new, I always know how to handle it.
6	For every problem occurred, i always know how to handle it.
7	I'm calm in facing any difficulties since I know that I can use my capability in handling any situation.
8	I have so many ideas to solve my problem.
9	I can always handle my situation, even in the unexpected one.
10	If anything happen, I'll be ready to handle it.