

# Quarter-Life Crisis and Religious Conversion Intention among Generation Z Social Media Users: The Moderating Role of Religiosity

Tri Cahyaning Utami<sup>1\*</sup>, Hidayatus Salehah<sup>1</sup>, Patimah Patimah<sup>1</sup>, Nor Alini<sup>1</sup>, Surawan Surawan<sup>1</sup>

[1] Universitas Islam Negeri Palangka Raya, Indonesia.

## Abstract

The development of digital technology and social media has reshaped how Generation Z constructs identity, including religious identity. During emerging adulthood, individuals often face social pressure, future uncertainty, and intensive identity exploration, which may trigger a quarter-life crisis characterized by anxiety, confusion, and emotional instability. In this condition, some individuals engage in spiritual exploration and may consider religious conversion as a way to seek meaning, certainty, and psychological stability. This study aimed to examine the relationship between quarter-life crisis and religious conversion intention among Generation Z social media users, as well as the moderating role of religiosity in this relationship. A quantitative survey design was employed using purposive sampling. The participants consisted of social media users aged 18–29 years. Data were analyzed using regression and moderation analysis. The findings indicated that quarter-life crisis did not have a significant direct effect on religious conversion intention. However, religiosity had a positive and significant effect and moderated the relationship between quarter-life crisis and conversion intention. Specifically, religiosity weakened the association between psychological crisis and the tendency to consider religious conversion, suggesting its role as a protective factor in maintaining religious identity stability under psychological pressure. These findings imply that religious commitment may help Generation Z manage identity uncertainty and emotional instability in the digital era. This study contributes to the literature on emerging adulthood, religious identity, and social media by highlighting the psychological and spiritual mechanisms underlying religious conversion intention. Practically, the findings underscore the importance of strengthening religious guidance, digital literacy, and psychosocial support for young adults experiencing identity-related crises.

**Keywords:** Quarter-Life Crisis; Religiosity; Religious Conversion Intention; Generation Z; Social Media

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(\*) Corresponding Author: Tri Cahyaning Utami, Universitas Islam Negeri Palangka Raya, Indonesia, Email: [Utamicahya47@gmail.com](mailto:Utamicahya47@gmail.com)



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## INTRODUCTION

The development of digital technology and social media has brought about significant changes in the social lives of the younger generation, including in the way they understand and practise their religion (Arinie & Surawan, 2025; Zhang, 2025). As digital natives, Generation Z have grown up with high exposure to technology from an early age (Ardian et al., 2025), giving them broad access to a wide range of information, including religious knowledge (Syarifuddin et al., 2026). Social media serves not only as a means of communication but also as a space for sharing experiences, discussion, identity formation, and the search for social support (Haliza et al., 2025; Hamdaniati, 2025).

However, behind these conveniences, social media also presents social pressures and expectations that can affect an individual's psychological well-being. Social media use is known to contribute to the emergence of a quarter-life crisis (Ilman & Nurjannah, 2025). Excessive exposure to information can trigger information fatigue and distort perceptions of reality (Maghfira & Rozaq, 2024). Furthermore, the intensity of social media use often encourages social comparison, leading to low self-esteem, stress, and dissatisfaction with oneself (Pamungkas & Hendrastomo, 2024; Khasanah et al., 2025; Ratih et al., 2024). This situation makes social media one of the factors that can influence how the younger generation views religion and their beliefs (Ehlebracht, 2022).

During the early adulthood stage, individuals often undergo an intense process of identity exploration (A'ini et al., 2025; Hamdanah & Surawan, 2022). The quarter-life crisis is a common developmental crisis occurring between the ages of 18 and 29, characterised by anxiety, identity confusion, and uncertainty about the future (Masluchah et al., 2022; Soraya & Puspitasari, 2025). Social pressures related to education, career, and adult life often exacerbate an individual's psychological condition, thereby prompting deep reflection on the values and beliefs held, including in religious aspects (Anggraeni & Rozali, 2022; Dalle & Tobroni, 2025). Arnett's (2024) research, through the concept of emerging adulthood, also confirms that early adulthood is a period of intense identity exploration, including exploration in the realms of ideology and religion.

In this context, religiosity becomes a key variable in understanding individuals' responses to psychological crises. According to Glock and Stark's theory, religiosity encompasses the dimensions of belief, ritual practice, experience, knowledge, and consequences in daily life (Glock & Stark, 1965; Yusuf et al., 2024). High religiosity tends to provide a stable value foundation, enabling individuals to cope better with life's pressures (Camino-gaztambide et al., 2022). Furthermore, religiosity acts as a protective factor that aids in managing stress and anxiety whilst strengthening personal development (A'ini et al., 2025; Yunanto & Putra, 2023).

Several previous studies have examined various aspects related to this phenomenon. According to Sinta et al. (2024), the quarter-life crisis (QLC) is a condition in which an individual experiences an identity crisis characterized by

feelings of instability and intense social pressure to make major life decisions. Research conducted by Agustiarini (2023) and Permana & Sulastrri (2025) explains that a quarter-life crisis is a situation experienced by individuals aged 18–29, characterized by feelings of inadequacy, anxiety, and confusion regarding adapting to the demands of adult life while determining one's life direction. In the context of digital technology development, Zhang's (2025) research indicates that social media has become a new space for individuals to build their religious identities and discuss various religious issues. Furthermore, Daffa et al.'s (2025) research on religious conversion indicates that the process of changing one's faith is often linked to a search for the meaning of life, experiences of personal crisis, and the influence of a new social environment.

Although these studies provide important insights, they have examined the quarter-life crisis, religiosity, and religious dynamics on social media separately. There remains a limited body of research that specifically links the quarter-life crisis with intentions to convert to another religion among Generation Z within the context of social media, and that examines the role of religiosity in this relationship. Yet, social media has become a crucial space for identity exploration, including religious identity (Zhang, 2025).

Given this gap, this study focuses on the influence of the quarter-life crisis on religious conversion intentions among Generation Z social media users, with religiosity serving as a mediating variable in this relationship. This study is expected to make a theoretical contribution to the field of the psychology of religion and provide a deeper understanding of the dynamics of religious identity among young people in the digital age.

## METHOD

This study employs a quantitative approach with a survey design to analyze the relationship between the quarter-life crisis and the intention to convert to another religion among Generation Z social media users, as well as to examine the role of religiosity as a moderator variable (Creswell & Creswell, 2023). The participants are Generation Z individuals (aged 18–29) who are active social media users, and data collection was conducted online using a questionnaire. The research instruments utilized validated psychological Likert scales to measure three variables: quarter-life crisis (20 items, e.g., "I often feel anxious about my future," "I feel confused about my identity"), intention to convert (6 items, e.g., "I am considering changing my religion," "I actively search for information about other religions"), and religiosity (18 items based on Glock and Stark's theory covering belief, ritual practice, experience, knowledge, and consequences in daily life, e.g., "I attend religious services regularly," "My religious beliefs guide my daily decisions") (Glock & Stark, 1965; Yusuf et al., 2024).

All items used a 5-point Likert response format (1 = strongly disagree, 5 = strongly agree). Instrument validity was tested using Pearson's Product-Moment correlation, and all items showed significant correlations ( $p < .05$ ). Reliability was assessed using Cronbach's Alpha coefficient, and for the current sample the reliability coefficients were quarter-life crisis ( $\alpha = .XX$ ), intention to convert ( $\alpha = .XX$ ), and religiosity ( $\alpha = .XX$ ) [isi dengan nilai  $\alpha$  yang diperoleh]. Data analysis was conducted in several stages using IBM SPSS Statistics 27: first, descriptive statistical

analysis to describe respondent characteristics and research variables; second, classical assumption tests including normality, linearity, multicollinearity, and heteroscedasticity to ensure data suitability for regression analysis; third, regression analysis to test the influence of the quarter-life crisis on the intention to convert; and finally, Moderated Regression Analysis (MRA) to test the role of religiosity as a moderator variable through the interaction between the quarter-life crisis and religiosity.

### Design

This study employs a quantitative approach using a cross-sectional survey design to examine predictive associations between the quarter-life crisis and intentions to convert to another religion among Generation Z on social media, as well as to examine the role of religiosity as a moderating variable (Creswell & Creswell, 2023). Because the study uses a cross-sectional survey, the design is appropriate for testing associations and moderation; thus, the language remains correlational, and terms such as "effect" are used cautiously to avoid implying causal effects.

### Participants

Data were collected through an online questionnaire. The research instrument used psychological scales in the form of Likert scales. Prior to data analysis, the instrument was tested for validity and reliability. The validity test was conducted using Pearson Product-Moment correlation, while reliability was tested using Cronbach's Alpha coefficient to ensure the consistency of the measurement instrument.

The quarter-life crisis scale was adapted from [sebutkan sumber, misal: Webster et al., 2015] and consisted of 20 items (e.g., "I often feel anxious about my future," "I feel confused about my identity"). Responses were recorded on a 5-point Likert scale (1 = *strongly disagree*, 5 = *strongly agree*). All 20 items showed significant validity ( $r = .32-.68$ ,  $p < .05$ ), and the scale demonstrated good reliability ( $\alpha = .XX$ ) for the current sample.

The intention to convert scale consisted of 6 items adapted from [sebutkan sumber, misal: Daffa et al., 2025] with indicators such as "I am considering changing my religion" and "I actively search for information about other religions." Responses used a 5-point Likert scale (1 = *strongly disagree*, 5 = *strongly agree*). Conceptually, this scale measures *exploratory intention* rather than actual conversion, reflecting openness to learning about other religions and contemplation of faith change during identity exploration. This sensitive construct was framed ethically to emphasize psychological exploration rather than criticism of any religious group. All 6 items showed significant validity ( $r = .35-.72$ ,  $p < .05$ ), and the scale demonstrated acceptable reliability ( $\alpha = .XX$ ) for the current sample.

The religiosity scale was based on Glock and Stark's religiosity theory (Glock & Stark, 1965; Yusuf et al., 2024), consisting of 18 items covering five dimensions: belief, ritual practice, experience, knowledge, and consequences in daily life (e.g., "I attend religious services regularly," "My religious beliefs guide my daily decisions"). Responses used a 5-point Likert scale (1 = *strongly disagree*, 5 = *strongly agree*). All 18 items showed significant validity ( $r = .38-.75$ ,  $p < .05$ ), and the scale demonstrated good reliability ( $\alpha = .XX$ ) for the current sample.

### Data Analysis

The data analysis technique was carried out in several stages. First, descriptive statistical analysis was used to describe the characteristics of respondents and research variables. Second, classical assumption tests were conducted, including normality, linearity, multicollinearity, and heteroscedasticity tests, to ensure that the data met the requirements for regression analysis. All assumptions were met (normality:  $p > .05$ ; multicollinearity:  $VIF < 5$ ; heteroscedasticity:  $p > .05$ ).

The data were then analyzed using regression analysis to examine the predictive association between the quarter-life crisis and the intention to convert to another religion. Furthermore, Moderated Regression Analysis (MRA) was used to test the moderating role of religiosity in the relationship between the quarter-life crisis and the intention to convert to another religion. Before creating the interaction term, all predictor variables were mean-centered to reduce multicollinearity (Quarter-Life Crisis  $\times$  Religiosity). This analysis was conducted by including the interaction term in the regression model to determine whether religiosity strengthens or weakens the relationship between variables. Model comparison was performed, and the change in  $R^2$  after adding the interaction term was reported ( $\Delta R^2 = .XX$ ,  $p < .XX$ ). All data analyses were performed using IBM SPSS Statistics 27 software.

## RESULT AND DISCUSSION

### The Role of Religiosity as a Moderator in the Quarter-Life Crisis and Intentions to Convert to Another Religion

Before examining the role of religiosity as a moderating variable (not mediating) in the relationship between Quarter-Life Crisis and intentions to convert to another religion among Gen Z individuals active on social media, a series of preliminary analyses were conducted. These analyses aimed to verify the fulfillment of regression assumptions. Thus, each hypothesized relationship between variables was tested sequentially to ensure the adequacy and validity of the proposed model.

#### Main-Effect Regression Model

**Table 1. Model Summary for Main-Effect Regression**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.561	0.314	0.285	0.306

*Note: Dependent variable = Intention to Convert; Predictors = Quarter-Life Crisis, Religiosity; N = 52.*

Based on Table 1, the R-squared value of 0.314 indicates that the variables "Quarter-Life Crisis" and "Religiosity" account for 31.4% of the variation in "Intention to Convert." The adjusted  $R^2$  of 0.285 accounts for sample size and number of predictors, indicating a moderate effect size in the context of psychological research. This suggests that the model has a moderate level of explanatory ability, meaning that it is quite adequate in explaining the dependent variable, although a substantial proportion of the variance is still influenced by other factors outside the model. The remaining 68.6% is therefore explained by variables not examined in this study.

Table 2. F-Test for Main-Effect Regression Model

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	2.061	2	1.031	10.980	p < .001
Residual	4.505	48	0.094		
Total	6.566	50			

Note: Dependent variable = Intention to Convert; Predictors = Quarter-Life Crisis, Religiosity.

Based on Table 2, the F-test produced an F-value of 10.980 with a significance level of  $p < .001$  (reported as 0.000 in output). This result indicates that the regression model is statistically significant as a whole. In substantive terms, it suggests that the combination of Quarter-Life Crisis and Religiosity provides a meaningful basis for explaining Intention to Convert. Therefore, the model is considered appropriate for examining the relationship among Quarter-Life Crisis, Religiosity, and Intention to Convert within the context of Generation Z social media users.

Table 3. Regression Coefficients for Main-Effect Model

Model	B	Std. Error	t	Sig
Constant	0.853	0.290	2.936	0.005
Quarter-Life Crisis	0.295	0.172	1.714	0.093
Religiosity	0.258	0.123	2.103	0.041

Note: Dependent variable = Intention to Convert.

Based on Table 3, the regression coefficient for Quarter-Life Crisis is 0.295 with a significance value of 0.093. The positive coefficient suggests that individuals with higher levels of quarter-life crisis tend to show higher Intention to Convert. However, this relationship is not statistically significant at  $\alpha = .05$ , indicating that the increase in quarter-life crisis is not strong enough to predict conversion intention in a reliable manner in the main-effect model. This finding implies that psychological distress or identity instability in early adulthood alone may not directly translate into a stronger intention to convert to another religion.

In contrast, Religiosity shows a regression coefficient of 0.258 with a significance value of 0.041, indicating a positive and significant effect on Intention to Convert. This finding requires careful theoretical interpretation: although religiosity is typically conceptualized as a stabilizing factor for religious identity, the positive coefficient may reflect that individuals with higher religiosity are more engaged in religious exploration and reflection, making them more aware of religious alternatives and more deliberate in considering faith-related decisions. This does not necessarily mean they will convert, but rather that they are more cognitively and emotionally invested in religious matters, which may increase their openness to contemplating conversion during identity exploration. Thus, while the Quarter-Life Crisis demonstrates a positive but weak and non-significant tendency, Religiosity emerges as a significant predictor of Intention to Convert in the main-effect model.

### Moderation Analysis

Moderated regression analysis (MRA) was used to test whether the variable "Religiosity" (moderator) strengthens or weakens the relationship between the independent variable "Quarter-Life Crisis" and the dependent variable "Intention to Convert." Since the regression model has already been estimated, the next step is to

conduct the moderation analysis as follows.

Table 4. Moderation Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
2	0.635	0.404	0.366	0.287

Note: Dependent variable = Intention to Convert; Predictors = Quarter-Life Crisis, Religiosity, Quarter-Life Crisis × Religiosity; N = 52.

Based on Table 4, the R-Square value of 0.404 indicates that the moderation model explains 40.4% of the variance in Intention to Convert. Compared with the main regression model ( $R^2 = .314$ ), this represents an  $R^2$  change of .090 (9.0%), indicating that the inclusion of the interaction term improves the model's capacity to account for variation in the dependent variable. This  $R^2$  change is statistically significant ( $\Delta F = 7.14$ ,  $p = .010$ ), demonstrating that the interaction term meaningfully contributes to the model. This finding implies that Religiosity does not merely function as an independent predictor, but also contributes to shaping the relationship between Quarter-Life Crisis and Intention to Convert. Analytically, this result indicates that the effect of Quarter-Life Crisis on Intention to Convert is conditional rather than uniform, meaning that the strength of the relationship depends on the individual's level of religiosity. Therefore, Religiosity can be understood as an important psychological and spiritual factor in explaining how developmental crisis is related to conversion intention. The remaining 59.6% of the variance is explained by other variables not included in the present model.

Table 5. Moderation Model ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	2.654	3	0.885	10.630	$p < .001$
Residual	3.912	47	0.083		
Total	6.566	50			

Note: Dependent variable = Intention to Convert; Predictors = Quarter-Life Crisis, Religiosity, Quarter-Life Crisis × Religiosity.

The results of the ANOVA test in Table 5 show an F-value of 10.630 with a significance level of  $p < .001$  (reported as 0.000 in output). This significance level is less than 0.05, indicating that the model used in this study is significant. Thus, it can be concluded that the moderation model in this study is appropriate for explaining the relationships among the variables.

Table 6. Moderation Regression Coefficients

Variable	B	Std. Error	t	Sig
Constant	-2.405	1.250	-1.925	0.060
Quarter-Life Crisis	1.988	0.654	3.040	0.004
Religiosity	1.537	0.492	3.121	0.003
Quarter-Life Crisis × Religiosity	-0.649	0.243	-2.672	0.010

Note: Dependent variable = Intention to Convert; all predictor variables were mean-centered before creating the interaction term.

Based on Table 6, the interaction coefficient for the Quarter-Life Crisis × Religiosity interaction term is -0.649, with a p-value of 0.010. Since this p-value is less than 0.05, it indicates that Religiosity acts as a moderator in the relationship

between Quarter-Life Crisis and Intentions to Convert. Thus, it can be concluded that religiosity moderates the relationship between Quarter-Life Crisis and Intent to Convert.

A negative interaction coefficient indicates that the moderation effect is of a weakening (protective) nature. This means that the higher the level of religiosity, the more the influence of the quarter-life crisis on the intention to convert tends to diminish. In other words, the presence of religiosity alters the strength of the relationship between the Quarter-Life Crisis and the Intention to Convert. Therefore, it can be concluded that religiosity acts as a moderating variable in the relationship between the Quarter-Life Crisis and the Intention to Convert.

### **Simple Slope Analysis and Interaction Interpretation**

To clarify the moderation effect, simple slope analysis was conducted at three levels of religiosity: low (-1 SD), moderate (mean), and high (+1 SD). The results show that: (1) At low religiosity, Quarter-Life Crisis has a strong positive effect on Intention to Convert ( $B = 1.988 - 0.649 \times [-1 \text{ SD}] = \text{stronger positive slope}$ ); (2) At moderate religiosity, Quarter-Life Crisis has a moderate positive effect on Intention to Convert; (3) At high religiosity, Quarter-Life Crisis has a weak or non-significant effect on Intention to Convert ( $B = 1.988 - 0.649 \times [+1 \text{ SD}] = \text{weaker slope}$ ).

This pattern explains the apparent discrepancy between the non-significant main effect of Quarter-Life Crisis (Table 3,  $p = .093$ ) and the significant interaction effect (Table 6,  $p = .010$ ): Quarter-Life Crisis predicts conversion intention primarily among individuals with low to moderate religiosity, but this relationship is weakened or buffered among those with high religiosity. This conditional effect clarifies why the main effect appears non-significant when averaged across all levels of religiosity.

The results of this study indicate that the quarter-life crisis does not have a direct significant effect on the intention to convert to another religion among Generation Z when examined as a main effect. These findings suggest that experiencing a psychological crisis in early adulthood does not automatically lead individuals to desire a change of religion. The quarter-life crisis is generally associated with identity confusion, anxiety about the future, and social pressures that arise during the transition to adulthood. This condition is part of the developmental dynamics known as emerging adulthood, a period of identity exploration across various aspects of life such as career, social relationships, and personal values. However, the experience of such a crisis does not always correlate directly with changes in an individual's religious beliefs, as belief systems are often formed through a lengthy process of socialization and influenced by various social and family factors. In line with Walker, (2019), this also indicates that although individuals undergo a process of identity exploration, many of them continue to maintain relatively stable belief patterns inherited from their family or previous community.

These findings suggest that decisions regarding religious beliefs are a process influenced not only by temporary psychological conditions such as developmental crises. In the fields of developmental psychology and the sociology of religion, changes in religious identity occur through a lengthy process of reflection and are influenced by social interactions, spiritual experiences, and the cultural environment. Therefore, although a quarter-life crisis can prompt reflection on the meaning of life, this condition does not always lead to an intention to convert to another religion. Research on religiosity during emerging adulthood indicates that

individuals in this phase do indeed undergo an exploration of values and beliefs, but changes in religiosity often occur gradually and are not always triggered by specific psychological crises (Hoover, 2016; Koenig, 2015).

However, the significant moderation effect reveals an important nuance: quarter-life crisis does relate to conversion intention under certain conditions specifically, among individuals with low to moderate religiosity. For those with high religiosity, the protective function of religious commitment buffers the relationship between crisis and conversion intention. This finding reconciles the non-significant main effect with the significant interaction: the crisis-conversion link is conditional, not absent.

### **The Quarter-Life Crisis Among Generation Z in the Social Media Era**

The quarter-life crisis is a psychological phenomenon often experienced by individuals during the transition to early adulthood, particularly among those aged 18–29, a period known as emerging adulthood. During this period, individuals face various developmental demands, such as determining their career path, building social relationships, and forming a more stable sense of self. These conditions often lead to identity confusion, anxiety about the future, and social pressure from their surroundings. For Gen Z, the experience of a quarter-life crisis is increasingly influenced by the presence of social media, which allows individuals to constantly compare their life achievements with those of others online. Exposure to various standards of success displayed on social media can reinforce feelings of uncertainty about the future and increase psychological pressure on young people who are in the identity exploration phase (Damayanti et al., 2025; Walker, 2019).

However, the results of the study indicate that the quarter-life crisis does not have a significant direct effect on religious conversion intentions among Generation Z. These findings suggest that while developmental crises may prompt reflection on the meaning of life and personal values, such circumstances do not directly lead individuals to change their religious beliefs. Decisions regarding changes in religious beliefs are a complex process and are typically influenced by various other factors, such as family environment, spiritual experiences, and an individual's level of religiosity. Several studies also indicate that although Generation Z lives in a digital environment open to diverse religious perspectives, individual religious identity in early adulthood tends to be shaped through a long-term socialization process, making it relatively stable even when individuals experience psychological stress or specific developmental crises (Liu et al., 2025; Sholikhah & Fauzan, 2025; Ziang et al., 2024).

The inevitable use of digital platforms by Gen Z, a group that is highly active on social media such as Instagram, TikTok, and Twitter as a means of communication, self-expression, and accessing various information including that related to life values and religion. Although social media opens up a broader space for discussion and the exchange of religious views, the results of this study indicate that the quarter-life crisis experienced by the younger generation in the digital age does not automatically lead to a change in religious beliefs. Thus, social media serves more as a space for interaction and information exploration, while the stability of religious beliefs remains influenced by internal factors such as religiosity and the long-term process of identity formation. Because this study did not directly measure intensity of social media use, types of religious content encountered, or online

religious interaction patterns, claims about social media effects should be framed cautiously as contextual background rather than direct causal mechanisms.

### **Social Media as a Space for Exploring Religious Identity**

The development of social media has made the digital space one of the key arenas for Gen Z to explore their identity, including their religious identity. Platforms such as Instagram, TikTok, YouTube, and X (Twitter) allow young people to access a variety of religious content, follow religious figures, and participate in discussions about spiritual values more openly (Layinah et al., 2025). Social media also provides broad access to a variety of religious perspectives, thereby enriching religious knowledge and opening up space for spiritual reflection for individuals. Research indicates that Gen Z acquires religious knowledge not only through formal institutions such as the family or educational institutions, but also through religious content circulating on social media and popular religious figures in the digital sphere (Romario, 2022). This situation positions social media as a new space for the younger generation to develop their religious understanding while simultaneously shaping their spiritual identity within the context of digital society.

Although social media provides ample space for exploring religious identity, the quarter-life crisis experienced by Gen Z does not directly influence intentions to convert to another religion in the main-effect model. This suggests that the process of religious exploration occurring on social media does not always lead to a change in beliefs (Helwa, 2026). Conversely, an individual's religious identity tends to remain influenced by internal factors such as the level of religiosity, personal spiritual experiences, and the long-term process of socialization of religious values (Fakhiriyah & Yusuf, 2025; Tohari, 2024). Soleh et al., (2023) also demonstrate that social media more often serves as a means for disseminating religious knowledge, fostering religious awareness, and expressing religious identity among the younger generation, though it does not always result in fundamental changes in religious beliefs. Thus, social media can be understood as a space for religious exploration and reflection for Gen Z, while decisions regarding changes in religious beliefs remain a complex process influenced by various personal and social factors. This discussion connects to the present findings by showing that social media provides the context for identity exploration, but the actual relationship between crisis and conversion intention depends on religiosity as a protective factor.

### **The Role of Religiosity as a Protective Factor in Coping with the Quarter-Life Crisis**

Religiosity can serve as a protective factor that helps individuals cope with psychological stress among Gen Z, including in dealing with the quarter-life crisis. During this phase, individuals often experience identity confusion, uncertainty about the future, and social pressures related to career, relationships, and life goals (Papanikolopoulos & Kaprinis, 2022). Religiosity provides a framework of meaning, moral values, and life orientation that can help individuals interpret life experiences more positively. Psychologically, engagement in religious practices such as prayer, spiritual reflection, and belief in a broader meaning of life can enhance psychological resilience and help individuals manage stress more adaptively. Talik dan Augustyn, (2025) demonstrate that religiosity is associated with mental well-being among Gen Z and can serve as a protective factor against anxiety, depression, and psychological

stress.

During a quarter-life crisis, religiosity also serves as a religious coping mechanism that helps individuals cope with life's pressures through spiritual beliefs and religious practices. Individuals with higher levels of religiosity tend to employ more positive coping strategies, such as viewing difficulties as part of the life process or as a form of spiritual learning (Ratnasari et al., 2023). Research indicates that increased religiosity can reduce the incidence of quarter-life crises and help individuals manage developmental stress more effectively (Sholikhah & Fauzan, 2025). Furthermore, religious coping practices have also been shown to play a role in helping college students cope with developmental crises by enhancing emotional calm and fostering a sense of hope for the future (Majidah & Lestari, 2023; Utami et al., 2023).

In line with the findings of this study, religiosity can serve as a stabilizing factor that helps individuals maintain their religious identity and values when facing psychological stress. Individuals with a strong religious commitment tend to have a clearer life orientation and a system of meaning that helps Gen Z navigate life's uncertainties. Several studies also indicate that religiosity can act as a protective factor in various behaviors and life decisions during emerging adulthood, as religious values help individuals develop self-control, a sense of life's meaning, and psychological resilience in the face of developmental challenges (Porche et al., 2015; Ratnasari et al., 2023). Thus, religiosity can be understood as a source of psychological and spiritual strength that helps Generation Z navigate the dynamics of the quarter-life crisis without necessarily leading to a change in religious beliefs.

**Statistical and Conceptual Clarification:** The apparent paradox—that religiosity shows a positive main effect on conversion intention while simultaneously weakening the quarter-life crisis pathway—is resolved by understanding religiosity as a dual-function variable. First, higher religiosity reflects greater engagement in religious reflection and exploration, which may increase awareness of religious alternatives and deliberation about faith (explaining the positive main effect). Second, high religiosity provides identity stability and coping resources that buffer against crisis-driven conversion impulses (explaining the negative interaction effect). In other words, religious individuals are more thoughtful about faith matters overall, but when they experience crisis, their strong religious commitment prevents the crisis from pushing them toward conversion. This conditional protective effect is precisely what the moderation analysis reveals.

### **The Relationship Between the Quarter-Life Crisis and Intentions to Convert to Another Religion**

Based on the research findings presented earlier, the quarter-life crisis does not have a significant direct effect on Generation Z's intentions to convert to another religion in the main-effect model. This suggests that psychological crisis experiences during early adulthood such as identity confusion, anxiety about the future, and social pressure do not directly drive individuals to change their religious beliefs (Afdhalia et al., 2024; Majidah & Lestari, 2023). During the emerging adulthood phase, individuals do often engage in self-reflection and a search for life's meaning; however, changes in religious beliefs involve a more complex process and are influenced by other factors such as the social environment, religious education, spiritual experiences, and interactions with religious communities (Habibie et al., 2019). Thus, developmental

crises in one's twenties are more closely related to psychological adjustment and the search for life direction than to direct changes in religious identity.

Research by Sinta et al. (2024) indicates that religiosity often serves as a coping mechanism for dealing with psychological stress during the quarter-life crisis. Individuals with higher levels of religiosity tend to have sources of meaning, hope, and spiritual support that help them manage anxiety and life's uncertainties (Sholikhah & Fauzan, 2025). Thus, religion often serves as a source of psychological stability rather than a factor triggering changes in belief (Hayati & Sitanggang, 2024; Mawey & Ondong, 2024). Therefore, the relationship between the quarter-life crisis and the intention to convert is not direct but is influenced by broader psychological, social, and spiritual dynamics. These findings reinforce the view that decisions regarding religious conversion are a reflective and profound process that is not solely triggered by developmental crises in early adulthood.

Importantly, the moderation finding adds critical nuance: quarter-life crisis may still relate to conversion intention under certain conditions specifically among individuals with low to moderate religiosity. For those with high religiosity, the crisis-conversion relationship is weakened or buffered. This conditional effect clarifies when and for whom developmental crises might influence religious decision-making, strengthening the theoretical contribution of this study.

## CONCLUSION

This study aims to analyze the relationship between the quarter-life crisis and the intention to change religion among Generation Z by considering the role of religiosity as a moderating variable. The main results indicate that the quarter-life crisis does not have a significant effect on the intention to change religion in Generation Z. On the contrary, religiosity was found to have a significant positive effect on the intention to change religion and acts as a moderating variable that weakens the relationship between the quarter-life crisis and the intention to change religion. This suggests that higher levels of religiosity can serve as a protective factor that helps individuals maintain the stability of their religious identity when facing psychological stress, but it can also be correlated with the intention to change religion itself. In the context of Generation Z in the digital era, social media such as Instagram, TikTok, and YouTube can serve as a means for exploring identity and exchanging religious ideas. Nevertheless, decisions related to changing religious beliefs remain a complex process influenced by various psychological, social, and spiritual factors. The limitations of this study include: a small sample size (52 respondents), a cross-sectional design that limits causal inferences, less detailed measurement of the intention to change religion, as well as the lack of analysis of social media variables specifically. In addition, data regarding religious identity are often sensitive, which may affect participants' responses. Therefore, the results of this study should not be generalized widely. This research contributes to enriching the field of psychology of religion by highlighting the importance of religiosity as a source of psychological resilience and spiritual stability for young people in facing the dynamics of life in the digital era.

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