

Tawakkal and Ikhtiar in Addressing Quarter-Life Crisis among Generation Z: A Thematic Interpretation of Q.S. Ar-Ra'd [13]:11 and At-Talaq [65]:3

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ABSTRACT

The quarter-life crisis has emerged as a prevalent psychological phenomenon among Generation Z, characterized by anxiety, career uncertainty, identity confusion, and concerns about the future. Existing studies predominantly explain this phenomenon through psychological or general religious coping perspectives, while the integrative Qur'anic relationship between *ikhtiar* (diligent effort) and *tawakkal* (reliance on Allah) remains insufficiently explored. This study aims to reconstruct the Qur'anic paradigm of *ikhtiar* and *tawakkal* through a thematic interpretation of Q.S. Ar-Ra'd [13]:11 and Q.S. At-Talaq [65]:3, and to examine its relevance as a spiritual coping framework for addressing the quarter-life crisis among Generation Z. This qualitative library research employs the *tafsir maudhū'i* (thematic interpretation) approach by analyzing the selected Qur'anic verses alongside classical and contemporary tafsir literature and relevant studies on quarter-life crisis, Islamic psychology, and religious coping. The findings demonstrate that *ikhtiar* functions as an active mechanism encouraging self-development, responsible action, and adaptive responses to uncertainty, whereas *tawakkal* serves as a spiritual mechanism that alleviates anxiety through trust in Allah after optimal effort has been exerted. Their integration establishes a balanced Qur'anic framework that strengthens psychological resilience, emotional stability, and meaningful engagement with life's uncertainties. The reconstructed paradigm offers a relevant conceptual foundation for helping Generation Z cope with the psychological challenges of the quarter-life crisis. Unlike previous studies that primarily emphasize psychological or general religious coping, this research proposes an integrative Qur'anic spiritual coping model by synthesizing *ikhtiar* and *tawakkal* through thematic interpretation, thereby contributing to the development of contemporary Qur'anic exegesis and Islamic psychology.

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INTRODUCTION

The mental health of adolescents and young adults has become an increasingly urgent global concern. According to the World Health Organization (WHO), approximately one in seven individuals aged 10–19 years experiences a mental disorder, with anxiety and depression representing the most prevalent conditions that substantially affect psychosocial development and future well-being.¹ This situation has become more pronounced among Generation Z, whose transition into adulthood occurs amid rapid technological change, economic uncertainty, and pervasive social media exposure. Continuous comparison with idealized portrayals of success on digital platforms often intensifies psychological distress, creating persistent concerns about educational achievement, career prospects, financial independence, and social relationships.²

The Indonesian context reflects a similar pattern. Findings from the Indonesia National Adolescent Mental Health Survey (I-NAMHS) reveal that 34.9% of Indonesian adolescents experience mental health problems, while 5.5% meet the diagnostic criteria for mental disorders, with anxiety-related symptoms constituting one of the dominant psychological concerns.³ These findings indicate that psychological vulnerability among young people is no longer an isolated phenomenon but has become a significant public health issue requiring multidisciplinary responses. One manifestation of this vulnerability is the quarter-life crisis, a developmental crisis commonly experienced by individuals aged 18–30 years and characterized by anxiety, identity confusion, career uncertainty, fear of failure, and concerns regarding future life trajectories.⁴

One of the phenomena that is widely discussed in the study of early adult developmental psychology is *Quarter-Life Crisis*. This term refers to the phase of emotional crisis that is generally experienced by individuals in the age range of 18 to 30 years. In this phase, a person begins to question various aspects of his life, such as educational choices, careers, interpersonal relationships, economic conditions, and life goals that he wants to achieve. This crisis is characterized by the emergence of feelings of anxiety, fear of failure, loss of direction, doubts about one's abilities, and uncertainty about the future. Robinson explains that *Quarter-Life Crisis* It is a form of developmental crisis that arises when individuals face a mismatch between their life expectancy and the reality encountered in daily life.⁵

In the context of Generation Z, the phenomenon *Quarter-Life Crisis* have different characteristics compared to previous generations. This generation is known as *Digital Natives*, which is a group that since childhood has coexisted with the internet, social media, and various digital technology devices. Their ability to access information quickly does provide advantages in various aspects of life. However, this convenience also presents psychological pressure that is not light. Social media, for example, is often a

¹ World Health Organization, "Mental Health of Adolescents," World Health Organization, 2024, <https://www.who.int/news-room/fact-sheets/detail/adolescent-mental-health>.

² American Psychological Association, *Stress in America™ 2023: Generation Z* (American Psychological Association, 2023).

³ Indonesia National Adolescent Mental Health Survey (I-NAMHS), *Indonesia National Adolescent Mental Health Survey (I-NAMHS): National Report* (Center for Reproductive Health, Universitas Gadjah Mada; Ministry of Health of the Republic of Indonesia; Johns Hopkins Bloomberg School of Public Health, 2022).

⁴ Oliver Robinson, *The Quarter-Life Breakthrough: Invent Your Own Path, Find Meaningful Work, and Build a Life That Matters* (TarcherPerigee, 2019), 18–29.

⁵ Robinson, *The Quarter-Life Breakthrough: Invent Your Own Path, Find Meaningful Work, and Build a Life That Matters*.

social comparison space that encourages individuals to compare their own accomplishments to the successes of others. As a result, many young people feel left behind, not successful enough, or fail to meet the standard of living that is considered ideal.

Various studies show that *Quarter-Life Crisis* study conducted by Rosyiddin and Afandi found that early adult individuals from Generation Z experienced feelings of helplessness, fear of the future, doubts in making life choices, and anxiety related to social relationships and careers.⁶ Other research conducted by Sadri, Siswanti, and Jafar shows that Generation Z who enter early adulthood often experience indecision indecision-making, negative self-assessment, hopelessness, excessive anxiety, and worries about interpersonal relationships and the future of work.⁷

This phenomenon is strengthened by the increasing uncertainty in the world of work in the digital era. Increasingly fierce competition, changing industrial skill needs, and high professional demands make many young generations feel unsure of the career choices they take. Damayanti and Prahoro's research shows that inability to make career decisions has a significant relationship with the emergence of *Quarter-Life Crisis*. Individuals who experience confusion in determining career direction tend to be more prone to prolonged anxiety and psychological distress.⁸

In addition to career issues, the phenomenon *Overthinking* It is also one of the symptoms that is widely found in Generation Z. Constant exposure to information through digital media makes individuals often think about various bad possibilities that do not necessarily happen. This condition causes excessive anxiety, difficulty making decisions, and fear of facing the future. In many cases, individuals who experience *Quarter-Life Crisis* feel trapped in a negative circle of thoughts that makes it difficult for them to move forward. As a result, they lose confidence and experience a decrease in motivation to achieve pre-planned life goals.

Impact *Quarter-Life Crisis* It is not only limited to the psychological aspect, but also affects the social life of the individual. Psychologically, this condition can give rise to prolonged stress, chronic anxiety, mood disorders, decreased confidence, and even mild depressive symptoms. Socially, individuals who experience *Quarter-Life Crisis* often withdrawing from the social environment, having difficulty building healthy relationships, and showing decreased productivity in academic and work activities. In the long term, these conditions have the potential to hinder the process of self-actualization and the achievement of developmental tasks in early adulthood.

In the midst of these challenges, religion can serve as a source of psychological resilience that helps individuals deal with the pressures of life more constructively. A number of studies have shown that the *Coping* Religious values-based have a positive relationship with an individual's ability to manage life's stress and crises. Soraya and Puspitasari found that *Islamic coping stress* contribute to the ability of Generation Z

⁶ Abdul Aziz Ali Rosyiddin and Nur Aziz Afandi, "Quarter-Life Crisis in Generation Z Adults," *Psychology, Mental Health and Research Studies* 1, no. 1 (2023), <https://doi.org/10.29080/pmhrs.v1i1.1135>.

⁷ Lely Ameliah Sadri et al., "Overview of the Quarter Life Crisis in Generation Z Who Are Entering Early Adulthood," *Journal of Correctional Issues (JCI)* 7, no. 1 (2024), <https://doi.org/10.52472/jci.v7i1.421>.

⁸ Andia Kusuma Damayanti and Alfredo Putut Prahoro, "Career Decision Making and the Quarter-Life Crisis in Generation Z," *International Journal of Research and Innovation in Social Science* IX, no. XVII (2025): 112-117-112-17, <https://doi.org/10.47772/IJRISS.2025.917PSY0013>.

students to face *Quarter-Life Crisis*. The findings suggest that spiritual values have great potential in helping individuals build inner peace and adaptability to life's uncertainties.⁹

Nevertheless, studies on *Quarter-Life Crisis* so far, it is still dominated by modern psychology approaches. Most research focuses on the psychological, social, and economic factors that influence the emergence of such crises. Research that links *Quarter-Life Crisis* with the aspect of religiosity in general, it still discusses spirituality in general without elaborating on the concepts of the Qur'an in depth. On the other hand, the study of *tawakkal* and *ikhtiar* in Islam is often carried out separately so that it has not produced a complete conceptual framework in explaining strategies to deal with the crises of contemporary life.

The psychological distress characterizing the quarter-life crisis primarily stems from uncertainty regarding future life trajectories, including career development, financial independence, personal identity, and interpersonal relationships. Such uncertainty frequently triggers anxiety because individuals often perceive themselves as solely responsible for achieving desired outcomes while simultaneously recognizing the limitations of their control over external circumstances. Contemporary psychological studies generally recommend coping strategies centered on self-efficacy, resilience, and problem-solving skills to manage this anxiety. While these approaches are valuable, they tend to emphasize individual agency and pay comparatively less attention to the spiritual dimension of coping, particularly within an Islamic worldview. From the Qur'anic perspective, coping with uncertainty requires a balanced integration of *ikhtiar* (diligent effort) and *tawakkal* (reliance upon Allah). *Ikhtiar* encourages individuals to actively strive for positive change and maximize their capabilities, whereas *tawakkal* enables them to entrust outcomes to Allah after exerting their best efforts. This complementary relationship not only prevents passivity and fatalism but also protects individuals from excessive anxiety caused by unrealistic expectations of absolute control. Therefore, the Qur'anic integration of *ikhtiar* and *tawakkal* provides a distinctive spiritual coping framework that is highly relevant for understanding and addressing the quarter-life crisis among Generation Z.¹⁰

In fact, the Qur'an offers a balanced view between human effort and spiritual dependence on Allah SWT. The concept of effort reflected in Q.S. Ar-Ra'd [13]:11 emphasizes the importance of active changes made by humans, while the concept of *tawakkal* in Q.S. At-Talaq [65]:3 teaches the attitude of surrender to Allah after all efforts have been made to the maximum. The two concepts have a complementary relationship and can be a relevant conceptual foundation to deal with *Quarter-Life Crisis* in Generation Z.

Based on the analysis of previous research, there are still gaps in studies that need further attention. Most studies discuss *Quarter-Life Crisis* in the perspective of psychology without integrating the approach of interpretation of the Qur'an. Research on religiosity tends to use the concept of spirituality in general and has not specifically examined the relationship between *tawakkal* and *ikhtiar*. In addition, there have not been many studies

⁹ Siti Zazak Soraya and Ratna Nila Puspitasari, "Islamic Coping Stress and Quarter-Life Crisis among Generation Z College Students," *Journal of Education and Learning (EduLearn)* 19, no. 1 (2025): 287–93, <https://doi.org/10.11591/edulearn.v19i1.21382>.

¹⁰ Robinson, *The Quarter-Life Breakthrough: Invent Your Own Path, Find Meaningful Work, and Build a Life That Matters*; Kenneth I. Pargament et al., *APA Handbook of Psychology, Religion, and Spirituality* (American Psychological Association, 2021), 1:247–68, <https://doi.org/10.1037/0000245-000>; M. Quraish Shihab, *Kaidah Tafsir: Syarat, Ketentuan, Dan Aturan Yang Patut Anda Ketahui Dalam Memahami Al-Qur'an* (Lentera Hati, 2019), 381–87.

that use a thematic interpretation approach to Q.S. Ar-Ra'd [13]:11 and Q.S. At-Talaq [65]:3 to explain coping strategies *Quarter-Life Crisis* in Generation Z.

Therefore, this study seeks to reconstruct the Qur'anic paradigm that combines the concept of effort as a principle of active change and *tawakkal* as a principle of spiritual calmness in the face of *Quarter-Life Crisis*. Through a thematic interpretation approach to the two verses, this research is expected to be able to make a theoretical contribution to the development of the study of the Qur'an and Islamic psychology while offering a conceptual framework that is applicable to Generation Z in facing various challenges of modern life.

LITERATURE REVIEW

Studies on *Quarter-Life Crisis* It has developed quite rapidly in recent years, especially in the fields of developmental psychology and mental health. In general, *Quarter-Life Crisis* It is understood as an emotional crisis phase experienced by individuals during the transition to adulthood, especially in the age range of 18 to 30 years. During this period, individuals began to be faced with various increasingly complex life demands, such as completing education, determining career direction, achieving financial independence, building stable interpersonal relationships, and finding meaningful life goals. Robinson explains that *Quarter-Life Crisis* arises when there is a gap between the expectations that an individual has and the reality of life that he or she is facing.¹¹ These inconsistencies often give rise to feelings of anxiety, confusion, lack of confidence, and fear of the future.

This phenomenon becomes increasingly relevant when associated with Generation Z. This generation grows up in a digital environment that allows them to gain access to information quickly and widely. On the one hand, these conditions provide many opportunities for development. But on the other hand, exposure to social media and the unlimited flow of information often creates new psychological pressures. Individuals are not only dealing with the demands of real life, but also with the various standards of success built through the digital space. As a result, many young generations experience anxiety when comparing their achievements to others who look more successful on social media.

Research conducted by Rosyiddin and Afandi shows that *Quarter-Life Crisis* Generation Z is characterized by feelings of helplessness, uncertainty about the future, doubts in determining life goals, and anxiety related to social relationships and career choices.¹² The results of the study were strengthened by the findings of Sadri, Siswanti, and Jafar which showed that individuals who experienced *Quarter-Life Crisis* tend to face difficulties in making decisions, experience negative self-judgment, feel trapped in certain situations, and show a tendency *Overthinking* that is prolonged.¹³ In addition, Damayanti and Prahoro's research found that uncertainty in career decision-making has a significant

¹¹ Robinson, *The Quarter-Life Breakthrough: Invent Your Own Path, Find Meaningful Work, and Build a Life That Matters*, 52.

¹² Rosyiddin and Afandi, "Quarter-Life Crisis in Generation Z Adults."

¹³ Sadri et al., "Overview of the Quarter Life Crisis in Generation Z Who Are Entering Early Adulthood."

relationship with the level of *Quarter-Life Crisis* experienced by Generation Z.¹⁴ These studies show that the main problem facing the young generation today is not only related to the limited opportunities, but also to the complexity of the life choices available.

Although research on *Quarter-Life Crisis* has developed quite widely, most studies still focus on psychological, social, and economic factors. The approach used generally emphasizes the importance of emotion regulation, social support, development *self-efficacy*, and the individual's adaptability to environmental changes. Studies that integrate the spiritual dimension, especially those derived from the teachings of the Qur'an, are still relatively limited. In fact, religion has great potential as a source of psychological resilience that is able to help individuals face life's uncertainties in a more constructive way.

Tawakkal is one of the fundamental ethical and spiritual principles in Islam that regulates the relationship between human effort and reliance upon Allah. Conceptually, *tawakkal* refers to an attitude of complete trust in Allah after individuals have exerted their utmost effort in pursuing a particular goal. Rather than encouraging passivity, *tawakkal* represents a balanced spiritual orientation that combines human agency with acceptance of outcomes determined by Allah. The normative foundation of this concept is explicitly articulated in Q.S. At-Talaq [65]:3, which affirms that Allah is sufficient for those who place their trust in Him. Classical and contemporary *mufasssirin* consistently interpret this verse as emphasizing that reliance upon Allah must follow sincere and responsible human endeavour rather than replace it.¹⁵

Various studies show that *tawakkal* has a positive relationship with mental health. Soraya and Puspitasari found that the *Islamic coping* contribute to the ability of Generation Z to face *Quarter-Life Crisis*.¹⁶ Individuals who have a *Coping Good Islamists* tend to be better able to manage psychological stress and maintain emotional stability when facing life's uncertainties. Other research conducted by Yaqub and colleagues showed that *tawakkal* plays a role in lowering anxiety levels, reducing the tendency *Rumination*, strengthen emotional regulation, and increase psychological resilience.¹⁷ These findings show that *tawakkal* not only has a theological dimension, but is also relevant to be studied in the context of modern mental health.¹⁸

In addition to *tawakkal*, Islam also places effort as a fundamental principle in human life. Effort is a serious effort made by individuals to achieve certain goals by utilizing all the potential they have. This concept is rooted in the view that human beings are given freedom as well as responsibility to try to improve their circumstances. Q.S. Ar-Ra'd

¹⁴ Damayanti and Prahoro, "Career Decision Making and the Quarter-Life Crisis in Generation Z."

¹⁵ M. Quraish Shihab, *Tafsir Al-Mishbah: Pesan, Kesan, Dan Keserasian Al-Qur'an* (Lentera Hati, 2020), 14:322–26; Wahbah al-Zuhaili, *Tafsir Al-Munir Fi al-'Aqidah Wa al-Shari'ah Wa al-Manhaj* (Dar al-Fikr, 2018), 28:303–9.

¹⁶ Soraya and Puspitasari, "Islamic Coping Stress and Quarter-Life Crisis among Generation Z College Students."

¹⁷ Achmad Yaqub et al., "Hadith-Based Religious Coping Model on Tawakkal: A Neuropsychological Analysis of Stress Reduction Mechanisms," *Hamidah: Jurnal Ilmu Hadis* 1, no. 2 (2025): 90–102, <https://doi.org/10.64691/v1xk8581>.

¹⁸ Nur'Alim Muhammad Kautsar et al., "The Terminology of Thuma'ninah in the Qur'an: Al Qurtubi's Interpretation and Mental Health Relevance," *Al-Afkar, Journal For Islamic Studies* 9, no. 2 (2026): 338–52.

[13]:11 affirms that Allah will not change the condition of a people until they change the condition of themselves. This verse shows that change will not occur without active efforts from humans.

In the context of modern life, the concept of effort has strong relevance to various psychological theories that emphasize the importance of active action in the face of life's challenges. Individuals who have confidence in their ability to act tend to be better able to deal with pressure and find solutions to various problems faced. Therefore, effort can be understood as a principle that encourages individuals to keep trying, learning, and developing even in situations full of uncertainty.

Interestingly, most of the research that discusses *tawakkal* and *ikhtiar* is still done separately. Studies on *tawakkal* generally focus on the spiritual dimension and mental health, while studies on efforts highlight aspects of effort and self-change. In fact, from the perspective of the Qur'an, the two concepts have a complementary relationship. Efforts without *tawakkal* have the potential to give birth to excessive anxiety because individuals feel that all outcomes are in their control. On the other hand, *tawakkal* without effort can give rise to a passive attitude that is contrary to the principle of human responsibility in Islam. Thus, the balance between effort and spiritual surrender is an important aspect that needs to be studied more deeply.¹⁹

Based on the results of the synthesis of various previous studies, it can be seen that there is still a space for study that has not been explored much. Research on *Quarter-Life Crisis* generally departing from the perspective of modern psychology and has not integrated much of the approach to interpreting the Qur'an systematically. Research on religiosity more often uses the concept of spirituality in general without elaborating on the conceptual relationship between *tawakkal* and *ikhtiar*. In addition, the study specifically uses a thematic interpretation approach to Q.S. Ar-Ra'd [13]:11 and Q.S. At-Talaq [65]:3 in explaining strategies to deal with *Quarter-Life Crisis* in Generation Z is still very limited. Therefore, this research seeks to fill this void through the reconstruction of the Qur'anic paradigm that combines effort as the principle of active change and *tawakkal* as the principle of spiritual tranquility. This paradigm is expected to be able to make a theoretical contribution to the development of the study of the Qur'an and Islamic psychology, as well as offer a relevant conceptual framework for Generation Z in facing various challenges of contemporary life.

Collectively, these studies demonstrate that *tawakkal* is not merely a theological doctrine but also functions as an important spiritual resource that contributes to mental health by reducing anxiety, strengthening emotional regulation, and enhancing psychological resilience. Nevertheless, previous studies have primarily examined *tawakkal* as an independent construct and have paid limited attention to its integrative

¹⁹ Baso Muh Wahidin et al., "The Concept Of Tawāzun In Hamka's Tafsir Al-Azhar And Its Relevance To The Phenomenon Of Hustle Culture," *Community: Jurnal Hasil Penelitian Dan Pengabdian Masyarakat* 5, no. 1 (2026): 1009–26.

relationship with *ikhtiar* within the Qur'anic framework, particularly in addressing the quarter-life crisis among Generation Z.²⁰

METHODS

This study uses a qualitative approach with the type of literature research (*Library Research*). Literature research was chosen because the focus of the study is on the search, analysis, and interpretation of textual sources related to the concept of *tawakkal* and *ikhtiar* in the Qur'an and its relevance to the phenomenon *Quarter-Life Crisis*. In this study, data was not obtained through field observation or direct interaction with participants, but through an in-depth review of various primary and secondary literature sources relevant to the focus of the research.

To ensure a comprehensive and systematic review of previous studies, this research adopts the principles of the Systematic Literature Review (SLR) as a supporting procedure for identifying, selecting, evaluating, and synthesizing relevant scholarly literature. The SLR process was employed not as the primary research design but as a methodological strategy to strengthen the literature review and establish the research gap. Through this procedure, the study systematically examines previous scholarship on the quarter-life crisis, the characteristics of Generation Z, Islamic psychology, and the Qur'anic concepts of *ikhtiar* and *tawakkal*, thereby providing a robust conceptual foundation for the thematic interpretation conducted in this research.²¹

The literature search was conducted using several reputable academic databases, including Scopus, Google Scholar, Dimensions, Crossref, Garuda, and SINTA. The search employed combinations of keywords such as *quarter-life crisis*, *Generation Z*, *mental health*, *Islamic coping*, *religious coping*, *tawakkal*, *ikhtiar*, *psychological resilience*, and *Qur'anic perspective*. Publications published between 2015 and 2025 were prioritized to capture recent scholarly developments. The inclusion criteria comprised peer-reviewed journal articles, academic books, classical tafsir works, and other scholarly publications directly relevant to the research objectives. Conversely, publications lacking academic credibility, bibliographic completeness, or substantive relevance were excluded. The selected literature was subsequently synthesized using thematic synthesis, allowing the researcher to identify recurring themes, conceptual relationships, and research gaps that informed the subsequent Qur'anic analysis.²²

The approach used is the tafsir *maudhū'i* (*Thematic interpretation*), which is a method of interpreting the Qur'an which is carried out by collecting verses related to a certain theme, then analyzed comprehensively to obtain a complete understanding of the theme.²³ This approach was chosen because it allows researchers to examine the concepts of *tawakkal* and effort integratively based on the overall message of the Qur'an related to

²⁰ Pargament et al., *APA Handbook of Psychology, Religion, and Spirituality*, 1:247–68; Soraya and Puspitasari, "Islamic Coping Stress and Quarter-Life Crisis among Generation Z College Students."

²¹ Andrew Booth et al., *Systematic Approaches to a Successful Literature Review*, 2nd ed. (SAGE Publications Ltd, 2016).

²² Booth et al., *Systematic Approaches to a Successful Literature Review*, 118–42.

²³ Abdul Mustaqim, *Metode Penelitian Al-Qur'an Dan Tafsir* (Idea Press, n.d.).

these two concepts. In addition, the method of tafsir *maudhū'i* is considered relevant to bridge the gap between religious texts and the problems of contemporary life, including phenomena *Quarter-Life Crisis* which many Generation Z experienced in the modern era.²⁴

The data sources in this study consist of primary data and secondary data. Primary data include the Qur'an as the main source of the study, especially Q.S. Ar-Ra'd [13]:11 and Q.S. At-Talaq [65]:3 which are the focus of the analysis. To obtain a comprehensive understanding of these two verses, this study also uses a number of authoritative tafsir books that represent various periods of the development of Islamic interpretation. These books include *Jāmi' al-Bayān 'an Ta'wīl Āy al-Qur'ān* The work of al-Ṭabari, *Tafsīr al-Qur'ān al-'Azīm* By Ibn Kathir, *Al-Jāmi' li Ahkām al-Qur'ān* The Work of the Qurṭubi, *Tafsir al-Mishbah* by M. Quraish Shihab, and *Tafsir al-Munir* by Wahbah al-Zuhaili. The selection of these sources is based on the consideration of the representation of classical and contemporary interpretation methodologies so that it is possible to conduct a comparative analysis of the development of the meaning of the concept of *tawakkal* and *ikhtiar*.²⁵

The secondary data was obtained from various scientific publications relevant to the research theme, including articles from international journals indexed by Scopus, national journals accredited by SINTA, scientific proceedings, academic books, and research reports that discuss *Quarter-Life Crisis*, characteristics of Generation Z, Islamic psychology, mental health, *Religious Coping*, psychological resilience, *tawakkal*, and effort.²⁶ The literature used is prioritized from publications in the last ten years to reflect the latest developments in the study and in accordance with the contemporary social context.

As a literature study, this research does not involve participants or samples. The unit of analysis consists of primary and secondary sources relevant to the research focus, selected purposively based on their relevance, academic credibility, and contribution to the conceptual framework.

The researcher serves as the primary instrument (*human instrument*), responsible for identifying, selecting, interpreting, and synthesizing the data. Supporting instruments, including documentationsheets, literature analysis matrices, and data categorization formats are used to organize information by research themes, ensuring analytical consistency and facilitating comparison across sources.

Data collection was conducted in several stages. First, the research theme focusing on the relationship between *tawakkal* and effort in addressing the *Quarter-Life Crisis* among Generation Z was identified. Second, relevant primary and secondary sources were collected. Third, the sources were selected based on academic credibility and

²⁴ Abdullah Hasan and Ainur Rhain, "Thematic Tafsir Approach to the Six Principles of Qaulan in Addressing Digital Hate Speech," *Al-Afkar, Journal For Islamic Studies* 9, no. 2 (2026): 2160–73, <https://doi.org/10.31943/afkarjournal.v9i2.3414>; Fikar et al., "Interreligious Citizenship Dalam Tafsir QS. Al-Mumtahanah Ayat 8: Rekonstruksi Relasi Muslim Dan Non-Muslim Pada Masyarakat Multikeyakinan," *Basha'ir: Jurnal Studi Al-Qur'an Dan Tafsir* 6, no. 1 (2026): 91–102, <https://doi.org/10.47498/mb8vce25>.

²⁵ Wahbah al-Zuhaili, *Tafsir Al-Munir Fi al-'Aqidah Wa al-Shari'ah Wa al-Manhaj* (Dar al-Fikr, 2018).

²⁶ Soraya and Puspitasari, "Islamic Coping Stress and Quarter-Life Crisis among Generation Z College Students."

substantive relevance. Fourth, the selected sources were critically analyzed to identify concepts, arguments, and findings related to the research focus. Finally, the data were classified into thematic categories to facilitate analysis and synthesis.

Data analysis was carried out by adapting the steps of the *maudhū'i* interpretation method as developed in the study of the contemporary Qur'an. The initial stage is carried out by setting the research theme, namely the concept of *tawakkal* and effort in the Qur'an and its relevance to the phenomenon *Quarter-Life Crisis*. The next stage is to collect verses related to the theme, either directly or indirectly. After that, an analysis of the context of the descent of the verse (*Asbāb al-Nuzūl*) when available, as well as analysis *munāsabah* to understand the relationship of the verse to the verses before and after in the structure of the surah.

The next stage is to conduct a comparative study of the interpretation of mufasir from various periods to find similarities, differences, and developments in the meaning of the concept of *tawakkal* and *ikhtiar*. The results of the analysis are then synthesized into a complete conceptual construction of the dialectical relationship between human effort and dependence on Allah SWT. The final stage is in the form of contextualizing the results of the synthesis to the phenomenon *Quarter-Life Crisis* experienced by Generation Z by considering the social, psychological, and cultural dynamics that develop in the digital era. Through this process, it is hoped that a more comprehensive understanding of the relevance of Qur'anic values in answering the mental health challenges of the contemporary young generation will be obtained.²⁷

Because this study is a literature review and does not involve human participants, ethical consideration are not related to informed consent or personal data protection. However, the study adheres to academic ethics by using valid sources, providing proper citation, respecting intellectual property rights, and avoiding plagiarism. All data are obtained from verifiable and credible sources to ensure the integrity and reliability of the research findings.

RESULTS AND DISCUSSION

The results of the research are presented based on the focus of the study that has been formulated, namely the interpretation of Q.S. Ar-Ra'd [13]:11 about the concept of effort, the interpretation of Q.S. At-Talaq [65]:3 about the concept of *tawakkal*, and the reconstruction of the paradigm of the relationship between *tawakkal* and effort in facing *Quarter-Life Crisis* in Generation Z. Findings were obtained through thematic analysis of the verses of the Qur'an which became the object of research by comparing the interpretations of a number of classical and contemporary mufasir.

Q.S. Ar-Ra'd's Interpretation [13]:11 on the Concept of *Ikhtiar*

إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّى يُغَيِّرُوا مَا بِأَنْفُسِهِمْ ۚ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ لَهُ ۚ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ آلٍ

²⁷ Sadri et al., "Overview of the Quarter Life Crisis in Generation Z Who Are Entering Early Adulthood."

"Indeed, Allah will not change the condition of a people until they change their own condition. And if Allah wills evil against a people, then there is no one who can resist it, and there is no protector for them except Him."

An analysis of Q.S. Ar-Ra'd [13]:11 shows that there is a common view among the mufasir regarding the importance of the role of human beings in making changes to themselves. This verse emphasizes that changes in the condition of a people do not occur automatically, but are related to the efforts and actions taken by humans.

In Tafsir al-Ṭabari, the change in question is understood as a change in human behavior, attitude, and obedience which is the cause of a change in circumstances given by Allah SWT. Meanwhile, Ibn Kathir interprets this verse as a form of affirmation that the blessings and trials that humans receive have a relationship with the actions they do.

The Qurṭubi emphasizes that humans have a moral responsibility to make self-improvement before expecting changes in external conditions. As for Quraish Shihab in *Tafsir al-Mishbah* explains that this verse shows that there is a close relationship between God's will and human effort, so that social and personal change requires active human involvement in the process. Similar interpretations are also found in *Tafsir al-Munir* who see this verse as an encouragement to work, try, and optimize the potential that humans have.

Based on the results of the comparative interpretation, several main elements of the concept of effort were found as shown in the following table.

Table 1. Elements of the Concept of *Ikhtiar* in Q.S. Ar-Ra'd [13]:11

Aspects	Interpretive Findings
Individual responsibilities	Man is responsible for his own change
Active effort	Change demands real action
Potential development	Humans are commanded to take advantage of their abilities
Internal changes	Transformation starts from mindset, attitude, and behavior
Optimism	Humans are encouraged not to give up on the situation

The data(table 1) shows that the concept of effort in Q.S. Ar-Ra'd [13]:11 is not only interpreted as physical effort, but also includes mental, spiritual, and social changes made consciously by individuals.

Interpretation of Q.S. At-Talaq [65]:3 on the Concept of *Tawakkal*

وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ ۚ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ ۚ إِنَّ اللَّهَ بَالِغُ أَمْرِهِ ۚ قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا

"And He gave him sustenance from a direction he did not expect. Whoever trusts in Allah, Allah will surely provide for him. Indeed, Allah carries out His business. Indeed, God has made provision for all things."

The results of the analysis of Q.S. At-Talaq [65]:3 show that all the mufasir studied view *tawakkal* as an attitude of surrendering the final result to Allah SWT. after humans have made the necessary efforts.

Al-Ṭabari explained that *tawakkal* is a form of full trust in Allah in all matters of life. Ibn Kathir interprets this verse as a guarantee that Allah will provide sufficiency to those who rely on Him. Meanwhile, the Qurṭubi emphasizes that *tawakkal* cannot be separated from business because the two are part of the complementary teachings of Islam.

In *Tafsir al-Mishbah*, *tawakkal* is understood as a peace of mind born from the belief that everything is in the arrangement of Allah SWT. Meanwhile, Wahbah al-Zuhaili explained that *tawakkal* is not a passive attitude, but a form of spiritual surrender that arises after a person carries out his efforts optimally. The results of the interpretation synthesis show some of the main characteristics of the concept of *tawakkal*.

Table 2. Characteristics of the Concept of *Tawakkal* in Q.S. At-Talaq [65]:3

Aspects	Interpretive Findings
Belief in Allah	Believing that God arranges the final outcome
Inner peace	Reduce anxiety about the future
Acceptance of results	Accepting Allah's provisions with open arms
Spiritual dependence	Making Allah a place to lean on
Alignment with effort	<i>Tawakkal</i> is carried out after efforts

The findings (table 2) show that *tawakkal* has a strong psychological dimension because it is related to the management of human anxiety, uncertainty, and expectations for the future.

Reconstruction of the *Tawakkal* Paradigm and Efforts in Facing the Quarter-Life Crisis in Generation Z

Before reconstructing the relationship between *ikhtiar* and *tawakkal*, it is necessary to clarify how *ikhtiar* is understood based on the thematic analysis of Q.S. Ar-Ra'd [13]:11. The findings indicate that *ikhtiar* is not merely physical effort to achieve worldly goals but represents a conscious process of self-transformation that integrates intellectual, moral, behavioural, and spiritual dimensions. Within the Qur'anic perspective, *ikhtiar* reflects human responsibility to initiate positive change by optimising all available capacities before expecting divine assistance. Thus, *ikhtiar* constitutes the active dimension of Qur'anic coping that enables individuals to respond constructively to uncertainty and life challenges.²⁸

Based on the results of the analysis of the two verses, it was found that *ikhtiar* and *tawakkal* are two concepts that have a complementary relationship. The two do not stand alone, but form a pattern that supports each other in facing various challenges in life.

In context *Quarter-Life Crisis*, effort serves as a principle of active change that encourages individuals to make decisions, develop self-competence, look for opportunities, and face life's challenges constructively. Meanwhile, *tawakkal* serves as a spiritual calming principle that helps individuals accept uncertainty, reduce anxiety, and maintain emotional stability when the results obtained have not been as expected. The

²⁸ M. Quraish Shihab, *Tafsir Al-Mishbah: Pesan, Kesan, Dan Keserasian Al-Qur'an* (Lentera Hati, 2020), 6:563–66; Wahbah al-Zuhaili, *Tafsir Al-Munir Fi al-'Aqidah Wa al-Shari'ah Wa al-Manhaj*, vol. 13 (Dar al-Fikr, 2018).

results of the study show that the Qur'ani paradigm built from these two verses has three main stages.

Table 3. The Qur'ani *Tawakkal* Paradigm and Efforts in Facing the Quarter-Life Crisis

Stages	Description
Efforts	Individuals do business, planning, and self-development
<i>Tawakkal</i>	Individuals leave the final result to Allah Swt.
Psychological resilience	Calmness, optimism, and adaptability to uncertainty appear

These findings (table 3) show that the relationship between *ikhtiar* and *tawakkal* is dialectical. Effort provides an encouragement to act, while *tawakkal* provides calm in facing the consequences of such actions.

Overall, the results of the study show that Q.S. Ar-Ra'd [13]:11 and Q.S. At-Talaq [65]:3 present a conceptual framework that places effort and dependence on Allah as two inseparable elements. In context *Quarter-Life Crisis*, these two concepts form a paradigm that can be used to deal with life uncertainty, career anxiety, identity confusion, and various psychological pressures that many Generation Z experience.

The Relevance of the *Tawakkal* and *Ikhtiar* Paradigm for Generation Z

One of the important findings in this study is that the Qur'anic paradigm that combines *tawakkal* and effort has strong relevance to the various psychological challenges faced by Generation Z. This generation group grew up in an environment characterized by technological acceleration, global competition, economic uncertainty, and almost unlimited exposure to social media. These conditions create great opportunities for growth, but at the same time increase the risk of anxiety, identity crises, social pressures, and uncertainty about the future. In such a context, the relationship between *tawakkal* and *ikhtiar* not only has theological value, but also offers a psychological and spiritual framework that can help individuals face the complexities of modern life in a more balanced manner.

The findings of the study show that the *tawakkal-ikhtiar* paradigm contributes to reducing the existential anxiety experienced by Generation Z. Existential anxiety arises when individuals question the meaning of life, future goals, and their own worth in the midst of various social demands that change rapidly. This phenomenon is one of the main characteristics *Quarter-Life Crisis*. Many young people experience fear of failure, delayed career achievement, or inability to meet the standards of success built by the social environment and digital media. In such situations, the concept of effort encourages individuals to act and take constructive steps, while *tawakkal* helps individuals accept the fact that not all aspects of life can be fully controlled by humans.

From a psychological perspective, the mechanism has compatibility with the theory *Uncertainty Management* which explains that anxiety often arises when an individual tries to control something that is actually out of his or her control range.²⁹ *Tawakkal* serves to reduce this pressure by shifting the individual's focus from uncertain outcomes to processes that can be pursued in real terms. Thus, individuals are no longer trapped in excessive worry about the future, but rather focus on the efforts that can be made in the present moment.

²⁹ Yaqub et al., "Hadith-Based Religious Coping Model on Tawakkal."

These findings are in line with Soraya and Puspitasari's research which shows that *Islamic coping* have a positive relationship with Generation Z's ability to deal with *Quarter-Life Crisis*.³⁰ The study found that individuals who had the ability to *Coping* Islamic values-based people tend to show lower levels of anxiety as well as better adaptability to the stresses of life. However, the study has not yet explained specifically the mechanism of the relationship between effort and dependence on Allah. In this regard, research now contributes by showing that the integration of effort and *tawakkal* is an important factor that explains why spiritual approaches are able to help individuals cope with life's crises.

In addition to functioning to reduce existential anxiety, the *tawakkal-ikhtiar* paradigm also plays a role in building mental-spiritual resilience (*Spiritual Resilience*). Mental resilience is an individual's ability to survive, adapt, and bounce back when facing life's difficulties. In the Islamic perspective, resilience does not only rely on psychological strength, but also on a spiritual relationship with Allah SWT. The results of the study show that efforts build the dimension of resilience through active actions and self-capacity development, while *tawakkal* strengthens the spiritual dimension through the belief that every life event is in the knowledge and wisdom of Allah.

These findings are in line with various studies on *Religious well-being* and *Spiritual Coping*. A systematic study conducted by Jena and Sethi showed that spirituality and religiosity were positively associated with increased resilience, ability to cope with stress, life satisfaction, and a decrease in symptoms of anxiety and depression.³¹ The results of the study show that individuals who have a strong spiritual orientation tend to be better able to maintain psychological balance when faced with uncertain situations. Thus, the *tawakkal-ikhtiar* paradigm can be understood as a concrete form of the mechanism *Spiritual Coping* which contributes to the formation of mental-spiritual resilience in Generation Z.

Another interesting finding is that the *tawakkal-ikhtiar* paradigm has a close relationship with the concept *Growth Mindset*. In educational psychology, *Growth Mindset* refers to the belief that individual abilities can develop through the process of learning, effort, and experience. This paradigm has similarities with the concept of effort which places change as something that can be pursued through consistent action. However, this study shows that the Qur'an offers a form of *Growth Mindset* which is broader because it focuses not only on developing self-capacity, but also incorporating the spiritual dimension as the foundation of change.

A concept that can be referred to as *Growth mindset Qur'ani* This is reflected in Q.S. Ar-Ra'd [13]:11 which affirms that change must begin from within human beings. In the context of Generation Z, this message has a very strong relevance because many individuals experience a tendency to blame external factors for the conditions they are facing, such as economic situations, job competition, or social pressures. The effort paradigm teaches that individuals still have room to grow and improve themselves even in difficult situations. At the same time, *tawakkal* keeps the growth process from turning into an excessive obsession with results.

³⁰ Soraya and Puspitasari, "Islamic Coping Stress and Quarter-Life Crisis among Generation Z College Students."

³¹ Kiranmayee Jena and Manoj Kumar Sethi, "The Role of Spirituality and Religiousness in Promoting Mental Health: A Systematic Review," *AIJFR - Advanced International Journal for Research* 6, no. 6 (2025), <https://doi.org/10.63363/aijfr.2025.v06i06.2657>.

These findings are reinforced by Azhari and colleagues' research showing that Islamic spirituality has a positive relationship with *subjective well-being* in Generation Z.³² The study found that the dimension of meaning of life that comes from spirituality makes a significant contribution to the subjective well-being of individuals. Thus, the *tawakkal-ikhtiar* paradigm not only encourages self-development, but also helps individuals find meaning in the growth process they undergo.

Another aspect that is an important contribution to this research is its ability to explain the balance between *agency* and *Surrender*. In the psychological literature, *agency* refers to the ability of individuals to act independently and influence their lives. Instead, *Surrender* the ability to accept reality beyond the control of the individual. Many modern psychological approaches emphasize the importance of *agency* as the key to success, but less attention to the acceptance of human limitations. In contrast, some spiritual approaches sometimes place too much emphasis on the acceptance aspect and risk reducing the motivation to act.

The Qur'anic paradigm found in this study shows that the Qur'an does not place *agency* and *Surrender* as contradictory. Efforts represent *agency* because it encourages humans to act actively, while *tawakkal* represents *Surrender* because it teaches acceptance of outcomes that are beyond human control. The balance between the two results in a more adaptive psychological state than if one element dominates excessively. Individuals still have the motivation to thrive and try, but do not get caught up in anxiety when the results differ from expectations.

In a broader social context, the findings of this study have important implications for the world of education, counseling services, and the development of youth mental health. Educational institutions can utilize the *tawakkal-ikhtiar* paradigm as part of character strengthening and social-emotional learning. This approach allows learners to develop the ability to solve problems actively while building spiritual resilience when faced with failure or uncertainty. For counseling institutions and mental health services, the paradigm can be the basis for developing interventions that are more sensitive to the religious values in Muslim societies.

Theoretically, this research contributes to the development of the study of Islamic psychology by showing that *tawakkal* and *ikhtiar* are not just normative concepts in religious texts, but can be formulated as a conceptual model that explains the mechanism of building resilience. *Spiritual Coping*, and psychological well-being in Generation Z.³³ These findings also strengthen the argument that the Qur'an not only offers spiritual guidance, but also provides a relevant framework of understanding to answer the various psychological problems that arise in modern life.³⁴

³² Fajri Fauzan Azhari et al., "Islamic Spirituality and Subjective Well-Being among Generation Z," *Proceedings of the 1st International Conference on Social Science (ICSS)* 4, no. 1 (2025): 548–59, <https://doi.org/10.59188/icss.v4i1.279>.

³³ Allen Andrei Esguerra et al., "Mediating Role of Coping on the Relationship between Daily Spiritual Experience and Quality of Life among Generation Z," *Journal of Interdisciplinary Perspectives* 3, no. 2 (2025): 160–70, <https://doi.org/10.69569/jip.2024.0668>.

³⁴ Andri Nirwana AN et al., "Mapping Quranic Exegesis Research: Trends, Contributions, and Future Directions," *Jurnal Ilmiah Peuradeun* 13, no. 1 (2025): 319–50, <https://doi.org/10.26811/peuradeun.v13i1.1250>; Zulfikar Zulfikar et al., "Maqāṣidī Interpretation of Environmental Verses as a Solution to the Ecological Crisis and Global Climate Change," *Ibn Abbas* 9, no. 1 (2026): 89–105.

CONCLUSION

This research shows that Q.S. Ar-Ra'd [13]:11 and Q.S. At-Talaq [65]:3 form an integrative Qur'anic paradigm regarding the relationship between effort and *tawakkal* in facing various challenges in life. Q.S. Ar-Ra'd [13]:11 emphasizes that change must begin with the changes that occur in human beings through awareness, personal responsibility, and earnest effort, while Q.S. At-Talaq [65]:3 emphasizes that *tawakkal* is a form of spiritual dependence on Allah SWT after all efforts are carried out optimally. The results of this study show that effort and *tawakkal* are not two concepts that contradict each other, but complement each other in building a balance between human effort and surrender to the will of Allah SWT. *Quarter-Life Crisis* in Generation Z because it is able to encourage the development of self-competence, responsible decision-making, and the formation of inner peace in the face of future uncertainty. Theoretically, this research contributes to the development of contemporary thematic interpretation studies through the reconstruction of the conceptual model of the relationship between *tawakkal* and *ikhtiar* that can be used as an analytical framework in the study of the Qur'an and Islamic psychology. Practically, this paradigm can be the foundation for strengthening mental health, character education, and mentoring the younger generation based on Qur'anic values.

LIMITATIONS

This research has several limitations. First, as a literature review, its findings are conceptual and have not been empirically tested with Generation Z. Second, the analysis is limited to Q.S. Ar-Ra'd [13]:11 and Q.S. At-Talaq [65]:3, without covering all Qur'anic verses related to *tawakkal*, effort, patience, hope, and psychological resilience. Third, the tafsir sources are limited to selected classical and contemporary works. Therefore, future research should adopt empirical approaches and expand tafsir sources to provide a comprehensive understanding of the relevance of *tawakkal* and effort in addressing the *Quarter-Life Crisis* among Generation Z.

AUTHOR'S CONTRIBUTION

The author's contribution in this study refers to **CRedit Taxonomy (Contributor Roles Taxonomy)**. The first author contributed in *Conceptualization, Methodology, Investigation, Formal Analysis, and Writing – Original Draft* through the formulation of research ideas, preparation of research designs, implementation of literature reviews, data analysis, and writing of the initial manuscript. The second author contributed in *Data Curation, Resources, Investigation, and Writing – Review & Editing* through searching, selection, and management of literature sources as well as reviewing and editing manuscripts. The third author played a role in *Validation, Formal Analysis, Visualization, and Writing – Review & Editing* through validation of analysis results, improvement of data interpretation, preparation of tables and conceptual models, and revision of manuscript substance. The fourth author contributed in *Supervision, Project Administration, Validation, and Writing – Review & Editing* through research supervision, management of research implementation, validation of final results, and providing input in improving the

manuscript. All authors made significant scientific contributions, read, approve, and are responsible for the final version of the published manuscript.

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