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## THE RELEVANCE OF COGNITIVE BEHAVIORAL THERAPY FOR MANAGING THE QUARTER-LIFE CRISIS IN EARLY ADULTHOOD FROM AN QUR'ANIC PERSPECTIVE

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**Abstract:** *The Quarter-Life Crisis (QLC) is a crisis phase in early adulthood characterized by anxiety, uncertainty about the future, low self-confidence, and feelings of being left behind due to social comparison, particularly through social media. This condition is closely related to cognitive distortions that influence how individuals perceive themselves. This study aims to examine verses from the Qur'an that are relevant to Cognitive Restructuring techniques within the Cognitive Behavioral Therapy (CBT) approach as a means of managing negative thought patterns in individuals experiencing a Quarter-Life Crisis. The study employs a library research method using a qualitative-descriptive approach and thematic interpretation analysis. The primary data source is the Qur'an, with the main references being Tafsir Al-Misbah by M. Quraish Shihab and Tafsir Al-Azhar by Buya Hamka, while secondary data sources come from psychology journals and research related to CBT as well as the phenomenon of social comparison. The analysis was conducted through theme identification, the collection of relevant verses, an examination of the verses' meanings based on the commentaries, and the mapping of Qur'anic concepts to the principles of Cognitive Restructuring. The results of the study indicate that QS. An-Nisa'/4:32, QS. Ibrahim/14:7, and QS. At-Taubah/9:51 align with the principles of Cognitive Restructuring. QS. An-Nisa'/4:32 guides individuals to avoid social comparison and focus on their own efforts; QS. Ibrahim/14:7 instills a mindset of gratitude as a form of positive emotion regulation; while QS. At-Taubah/9:51 emphasizes the importance of tawakal as a form of acceptance of Allah's decree after making one's best effort. This study contributes by offering a conceptual framework for the integration of Qur'anic values and Cognitive Restructuring techniques in CBT to understand and address the phenomenon of QLC. These findings are expected to serve as a reference for the development of Qur'an-based counseling approaches and to open opportunities for empirical research to test the effectiveness of this integration among individuals experiencing QLC.*

**Keywords:** *Quarter-Life Crisis; Cognitive Behavioral Therapy; Social Comparison; Qur'anic Perspective; Early Adulthood.*

## INTRODUCTION

*The Quarter-Life Crisis*, or *QLC* for short, is a phase that occurs between the ages of 20 and 30, a period of change or transition from adolescence to adulthood. This age range is known as the phase of *emerging* adulthood (a time of exploration and transition toward maturity). Early adulthood is considered a crucial period because it is during this time that individuals are establishing their careers and families (Anrie & Noviza, 2023). Characteristics experienced during this time include feelings of uncertainty, anxiety, and dissatisfaction with life—encompassing career, relationships, and personal identity. Other characteristics of *the Quarter-Life Crisis* include individuals feeling unsure of their desires and life goals, disappointment with their achievements in their 20s, fear of failure, reluctance to let go of childhood and adolescence, fear of growing up, fear of being unable to make the right choices, and a tendency to frequently compare their own achievements and circumstances with those of others, leading them to feel worthless and useless (Melati, 2025).

The *QLC* phenomenon has garnered attention in various studies in developmental psychology. A study conducted on 260 young adults in Sidoarjo Regency showed that 73.1% of respondents fell into the moderate *QLC* category and 26.9% into the high category (Kusumaningrum, 2023). Research findings on the emerging adulthood group aged 18–25 in Karawang indicated that 58.6% of respondents fell into the low *QLC* category, suggesting that this crisis is part of the psychological dynamics commonly experienced by individuals during the transition to adulthood (Adlu et al., 2024). Furthermore, the results of a survey conducted by LinkedIn in 2017 show that 75% of 6,014 participants aged 25–33 had experienced a phase of *QLC* (Indonesia, 2023).

One factor that exacerbates the *QLC* experience for young adults is the increasing pressure from social expectations—particularly those shaped by social media (*social comparison*)—where people compare themselves to others who appear to be doing better or worse. However, people often showcase only the positive aspects, such as enjoyment and achievements (Rahmi & Zarkasi, 2025). The phenomenon of social comparison, particularly on social media, creates the impression that one's own achievements are always inferior to those of others. This situation triggers *overthinking*, feelings of falling behind others, a sense of failure, and a decline in self-confidence. If prolonged, this condition can disrupt psychological well-being and hinder personal development. Therefore, a framework for solutions is needed to help individuals understand and manage social comparison more rationally, thereby minimizing its negative impact on psychological well-being.

Based on these issues, this study aims to examine the potential relevance between the principles of *Cognitive Restructuring* and the values contained in verses of the Qur'an. Although various studies have addressed the “Quarter-Life Crisis,” social comparison, and the application of CBT in addressing various psychological issues, research specifically examining the conceptual relationship between the of Cognitive Restructuring techniques and verses of the Qur'an remains relatively limited—even though such research is crucial for providing a more systematic understanding of Qur'anic values related to managing

thought patterns. Therefore, this study was conducted to identify and analyze the extent to which there is alignment between the principles of Cognitive Restructuring and the values contained in Qur'anic verses as an effort to understand thought management in individuals experiencing a quarter-life crisis (QLC). To strengthen the analysis, this study utilizes *Cognitive Behavioral Therapy (CBT)* as a supporting approach and analytical tool to help map *Qur'anic* concepts by selecting one of *CBT's* primary techniques: *Cognitive Restructuring*. *Cognitive Behavioral Therapy (CBT)* is a counseling approach developed by Aaron T. Beck. This method emphasizes the importance of thought patterns and their relationship to a person's behavior, emotions, and psychological state (Apriyadi, 2022).

Citing Beck's statement in a journal, *Cognitive-Behavioral Theory* aims to change a client's cognitions or behaviors regarding the problems they face in order to bring about changes in the individual's emotions and behavior (Adriansyah et al., 2015). Within the *CBT* framework, thoughts, feelings, and behaviors are understood as interrelated aspects; thus, changes in thought patterns are believed to influence an individual's emotions and behaviors. *CBT* also recognizes that observable behavior is the result of thought processes. The selection of the *Cognitive Restructuring* technique is based on its focus on identifying and transforming negative or irrational thought patterns into more rational and adaptive ones (Yulianti et al., 2025). Through this study, the researcher aims to present a Qur'an-based conceptual framework that can support the process of changing thought patterns for individuals experiencing psychological problems due to social comparison. Therefore, this research focuses on identifying Qur'anic verses that can serve as guidance when an individual is under stress due to social comparison.

Previous research on *the Quarter-Life Crisis* can be grouped into three main trends. First, studies examining the relationship between *social comparison* and *the Quarter-Life Crisis*. Various studies indicate that the tendency to compare oneself with others—particularly through social media—contributes to the emergence of psychological stress in young adults. Research conducted by Sudjarwo et al. (2023), Istikhomah Anasril & Roza Eva Susanti (2025a), research by Rahmi & Zarkasi (2025), and research by Usmi (2025) indicates that social comparison on social media platforms such as Instagram is one of the factors that triggers negative emotions, psychological stress, and reduced life satisfaction among young adults. These findings indicate that *social comparison* is a key factor contributing to the emergence of *QLC* among the younger generation.

Second, research focusing on the effectiveness of *CBT* in addressing various psychological issues. *CBT* is viewed as an effective psychotherapy approach to help individuals identify and change maladaptive thought patterns through *cognitive restructuring* techniques that promote more rational and adaptive thinking. Research by Ayu Putri Anrie et al. on "the application of individual counseling using the *Cognitive Behavioral Therapy* approach in addressing *the Quarter-Life Crisis*" shows that this approach can help individuals reduce anxiety and manage psychological stress constructively (Anrie et al., 2023). Furthermore, Cucchi explains that the principles of *CBT* align with several concepts in Islamic psychology, particularly regarding changes in thinking patterns and the development of healthier behaviors (Cucchi, 2022). Research by Elfia et al. indicates that

faith functions as a form of psychological resilience, helping individuals cope with psychological stress and maintain mental balance (Desi et al., 2024).

Although previous studies have made significant contributions, there are still limitations that need to be addressed. Research on *Social Comparison* and *the Quarter-Life Crisis* generally focuses only on the causal relationship between these two variables without offering Qur'an-based intervention strategies. Meanwhile, *CBT* research primarily highlights the effectiveness of therapy in general and has not specifically integrated *cognitive restructuring* techniques with verses from the Qur'an. As for research in Islamic psychology, it tends to discuss *Qur'anic* values conceptually without mapping their connection to cognitive restructuring techniques. Therefore, no specific research has yet been found that maps Qur'anic verses based on the principles of cognitive restructuring as a *Qur'anic* approach to overcoming the *Quarter-Life Crisis* (QLC) triggered by social comparison.

Based on the above studies, the novelty of this research lies in its specific focus on mapping and analyzing Qur'anic verses that align with the *Cognitive Restructuring* technique in *CBT*. This study offers a *Qur'anic* approach focused on cognitive aspects as a solution to *overthinking*, feelings of being left behind, and decreased self-confidence resulting from social comparison in the context of *the Quarter-Life Crisis*.

## RESEARCH METHOD

This study employs a qualitative-descriptive paradigm with a thematic (maudhu'i) interpretive analysis approach. The research method used is *library research*, chosen because all data to be utilized are derived from literature sources, both primary and secondary. The units of analysis in this study include verses from the Qur'an selected based on their relevance to the principles of *Cognitive Behavioral Therapy* (CBT), as well as psychological literature discussing these concepts. The phenomena of *QLC* and *social comparison* are not the direct objects of analysis but rather serve as the contextual backdrop to the research problem. Thus, the material object of this study is the verses of the Qur'an along with their interpretations. Meanwhile, the formal object is *cognitive restructuring*, which is used as the analytical framework to identify the alignment of the Qur'an's values and messages with the process of cognitive restructuring.

The primary data source for this study is the Qur'an, particularly the verses related to the concept of changing thought patterns and their impact on an individual's emotions and behavior. To understand the meaning of the verses, the researcher referred to *Tafsir Al-Misbab* by M. Quraish Shihab and *Tafsir Al-Azhar* by Buya Hamka. Secondary data sources include scientific journals on *CBT* and studies discussing *social comparison* among adolescents and young adults. These secondary sources serve to strengthen the analysis and provide an empirical picture of the impact of social comparison, which is the focus of this study.

Data analysis in this study was conducted using a *content analysis* approach combined with thematic interpretation. To enhance the credibility of the analysis, the interpretation of the verses was carried out by integrating interpretations from *Tafsir Al-Misbab* by M.

Quraish Shihab and *Tafsir Al-Azhar* by Buya Hamka. The results of these interpretations were then linked to relevant psychological literature and previous research on *Cognitive Restructuring*, *Social Comparison*, and *QLC*. This step was taken as a form of source triangulation to minimize interpretive bias and strengthen the validity of the research findings.

In the first stage, the researcher identified the characteristics of *QLC* and the forms of cognitive distortions arising from *social comparison* based on psychological literature. In the second stage, the researcher examined the concept of *cognitive restructuring* to identify its key indicators, such as reducing negative thoughts, building a more realistic perspective, and developing adaptive beliefs. In the third stage, the researcher identified and grouped Qur'anic verses thematically related to these indicators. In the fourth stage, the selected verses were analyzed using a chosen exegesis to gain a comprehensive understanding of the verses' meanings and messages. In the final stage, the results of the exegesis were mapped and compared with the principles of *cognitive restructuring* to identify points of correspondence between Qur'anic values and modern psychological approaches.

The primary data for this study consists of verses from the Qur'an selected according to thematic criteria that refer to the stages of *cognitive restructuring*, namely: verses that guide individuals to avoid negative thoughts or irrational beliefs; verses that encourage a change in perspective toward oneself, others, and life events; and verses that instill a more adaptive and optimistic mindset, as well as self-acceptance and self-development. The verses were analyzed through a thematic review of those containing messages regarding thought management, attitudes toward oneself, and an individual's response to life circumstances. The selection of verses was based on their level of relevance to the previously established indicators of cognitive restructuring. Based on these criteria, this study focuses on QS. An-Nia' [4]:32, QS. Ibrahim [14]:7, and QS. At-Taubah [9]:51. These three verses were selected because each represents a different stage of cognitive change: correction of social comparison, the cultivation of gratitude, and the development of *tawakal*. Secondary data were obtained through documentation techniques from books, journal articles, theses, and research findings discussing *CBT*, *Cognitive Restructuring*, *Social Comparison*, and *QLC*. The literature search was conducted via Google Scholar and various scientific databases. The literature used was limited to sources relevant to the research focus and directly related to the concepts under study.

## RESULTS AND DISCUSSION

### *Quarter-Life Crisis and Social Comparison*

Entering early adulthood is a crucial phase marked by increasing life demands, such as independence, determining one's life direction, and the ability to adapt to social complexities. While some individuals view this phase as an opportunity for growth, many others experience anxiety and worry. This condition is known as *the Quarter-Life Crisis*, or *QLC* for short. (Pamungkas & Hendrastomo, 2024) .

The term “*Quarter-Life Crisis*” was first introduced by Alexandra Robbins and Abby Wilner in 2001 through their book *Quarter-Life Crisis: The Unique Challenges of Life in Your Twenties*. This crisis typically begins as individuals approach the end of their college years due to the overwhelming number of choices they face after graduation (Fitriah et al., 2022). This condition refers to feelings of anxiety and worry stemming from uncertainty about the future, particularly regarding relationships, careers or jobs, and social life. Consequently, this condition is commonly experienced by individuals in their 20s and 30s, as demands and expectations in life increase (Fiscer in Syahti et al., 2024).

Furthermore, the *QLC* phenomenon indicates that this psychological condition can be experienced by individuals regardless of their life background. Whether they are unemployed, still living with their families and have limited social connections, or those who already have stable jobs, adequate housing, and a wide social circle, they remain at risk of experiencing this condition. This indicates that *QLC* is not entirely determined by one’s level of well-being, self-esteem, or self-confidence. During this phase, individuals tend to experience doubts about various aspects of their lives, such as the decisions they’ve made, their personal abilities, their level of readiness, and the direction of their future. These doubts are not only related to the current circumstances they are facing but also encompass reflections on the past and uncertainties about the future. Thus, one’s twenties can be understood as a phase of self-discovery characterized by a process of deep self-evaluation that is often accompanied by a feeling of not being fully prepared to face life’s demands (Robbins & Wilner, 2001).

According to social comparison theory, individuals naturally tend to evaluate their abilities and achievements by comparing them to others, whether to those who are comparable (e.g., peers or coworkers) or to those who are better off (upward comparison) or worse off (downward comparison). In upward social comparison, a person may feel dissatisfied with themselves because they feel inferior to others who are perceived as more successful or have higher achievements (Argasiam, 2025). In the era of social media, this process has become increasingly intense because individuals are constantly exposed to representations of others’ success that often showcase only the positive aspects of life. As a result, individuals may develop the perception that they have not yet met the expected standards of success, which ultimately reinforces symptoms of *QLC* (Wahyuni et al., 2025).

This condition indicates that the emergence of self-doubt in individuals is closely linked to external factors, one of which is the tendency to engage in social comparison with others. In this context, social media serves as a significant space for individuals to compare themselves with others—whether in terms of abilities, achievements, or lifestyle (Putra, 2018). Content on social media, particularly Instagram, often presents an idealized representation of life, which has the potential to cause feelings of discomfort in individuals. Excessive exposure to information on social media can trigger feelings of envy in individuals and generate negative emotions that ultimately disrupt their psychological well-being (Istikhomah Anasril & Roza Eva Susanti, 2025). Furthermore, constant social comparison leads to emotional distress. This indicates that social comparison is a factor that exacerbates *the Quarter-Life Crisis*, as it encourages individuals to evaluate themselves based on external standards that are not always realistic.

If not managed properly, this condition has the potential to lead to further consequences, such as increased anxiety, low self-confidence, and dissatisfaction with oneself. Thus, social comparison in the context of social media not only triggers negative emotions but also contributes to deepening the crisis experienced by individuals during *the Quarter-Life Crisis*. From a cognitive psychology perspective, the negative emotions arising from social comparison are often influenced by how a person interprets their experiences and achievements in comparison to others (Ezawa & Hollon, 2023). Efforts to address *the QLC* are not sufficient if they merely reduce exposure to external factors; they must also be directed toward changing an individual's thought patterns through counseling techniques. One technique widely used to address these cognitive distortions is *Cognitive Restructuring*.

### **Cognitive Restructuring in Cognitive Behavioral Therapy (CBT)**

*Cognitive Restructuring* is one of the primary techniques in *Cognitive Behavioral Therapy (CBT)*, which focuses on efforts to change negative thought patterns that influence emotions and behavior (Ekasari et al., 2021). The primary goal of this technique is to help individuals identify, evaluate, and change excessive, unhealthy, or distorted thought patterns that trigger emotional or behavioral problems through guidance and discussion of the negative thoughts that arise (Dewi & Khairat, 2025). Thus, *cognitive restructuring* is an effective tool or technique in cognitive-behavioral counseling that can improve an individual's overall quality of life. This approach involves several stages, such as helping to evaluate erroneous assumptions, assess the logic of thinking, and enhance an individual's understanding of their own thought processes (Habsy et al., 2024).

Within the *CBT* framework, changes in cognitive structure serve as the primary mechanism for reducing *QLC* symptoms related to emotions, as the modification of negative thoughts directly contributes to improvements in an individual's emotional state (Clark, 2022). Common cognitive distortions include a tendency to engage in excessive social comparison with others' achievements, *self-doubt*, and a tendency to draw negative conclusions from a single experience of failure (Wahyuni et al., 2025). *Cognitive Restructuring* is a relevant approach for addressing *the Quarter-Life Crisis* because this technique specifically targets changes in negative thought patterns that influence an individual's emotional responses and behavior. Through the process of identifying and challenging irrational beliefs, individuals are guided to develop a more adaptive perspective toward themselves, their future, and the experiences they face. This technique has been proven effective in improving emotional regulation, self-confidence, and an individual's ability to cope with psychological stress (Riyadah et al., 2021). In fact, recent findings indicate that *CBT-based* interventions involving *Cognitive Restructuring* also play a role in enhancing an individual's resilience when facing situations filled with uncertainty (Matheus Pinto et al., 2024a). Thus, the key elements of *cognitive restructuring*—namely, the evaluation of negative thoughts, a shift in perspective, and the formation of adaptive beliefs—constitute an important conceptual foundation to be examined from the perspective of the Qur'an.

This aligns with the basic assumption in the cognitive-behavioral approach, which states that an individual's emotions and behaviors are not solely determined by the events they experience but are also influenced by their thought patterns (Elisa et al., 2025). Thus, the cognitive restructuring approach demonstrates that changing one's thought patterns is a crucial step in helping individuals reduce cognitive distortions, boost self-confidence, and build resilience in facing the uncertainty associated with *the Quarter-Life Crisis* (Matheus Pinto et al., 2024).

### Cognitive Restructuring from the Perspective of the Qur'an

The Qur'an has four primary functions: as a means of instruction, healing, guidance, and mercy. The implementation of these four functions can be understood in stages. In the initial stage, the Qur'an's teachings touch the hearts of people who are still doubtful and negligent. Through this touch, doubt gradually transforms into certainty, while negligence gradually gives way to awareness. This process occurs gradually, so that the verses serve as a remedy for various spiritual ailments. In Qur'an-based counseling, the first step is to instill the understanding that the Qur'an functions as a remedy and a healer. This is based on Allah's words in Surah Yunus, verse 57: "(Hairina, 2018). Furthermore, based on the results of a thematic review, a number of Qur'anic verses were identified that are relevant to managing human thought patterns to address emotions experienced in early adulthood, including Surah An-Nisa'/4:32, Surah Ibrahim/14:7, and Surah At-Taubah/9:51:

وَلَا تَتَمَنَّوْا مَا فَضَّلَ اللَّهُ بِهِ بَعْضَكُمْ عَلَى بَعْضٍ ۚ لِلرِّجَالِ نَصِيبٌ مِّمَّا كَسَبُوا ۖ وَلِلنِّسَاءِ نَصِيبٌ مِّمَّا كَسَبْنَ ۚ وَسَأَلُوا اللَّهَ مِنْ فَضْلِهِ ۗ إِنَّ اللَّهَ كَانَ بِكُلِّ شَيْءٍ عَلِيمًا

*"And do not envy the blessings that Allah has bestowed upon some of you more than others. (For) men have a share of what they have earned, and women (too) have a share of what they have earned. Ask Allah for a portion of His blessings. Indeed, Allah is All-Knowing of everything"*[4]:32.

This verse was revealed in the context of Arab society, which had quite striking social and economic disparities. The main message it conveys is a teaching that people should avoid feeling envious of others' advantages, focus on their own efforts, and ask Allah for His blessings (Asyrofi, 2024).

In M. Quraish Shihab's Tafsir Al-Misbah, it is explained that this verse forbids people from envying the blessings bestowed upon others and directs them to focus on their own efforts. This prohibition also encompasses coveting what others possess, as it can lead a person to overstep boundaries and reject Allah's decree. Desiring what others have—such as wealth, status, intelligence, or other advantages—can give rise to greed, envy, and regret (Shihab, 2002a).

The words *اكتسبوا* and *اكتسبن* above are interpreted as "*what they have strived for*," derived from the word *كسب*. The addition of the letter *ta'* to the word, resulting in *اكتسبوا* in its

various forms, indicates earnestness and sincere effort. This differs from *كسب*, which means doing something easily and without sincere effort. Therefore, every individual is reminded that Allah has decreed the blessing most appropriate to the effort expended and in accordance with His decree. Thus, one's hopes and desires should be directed toward Allah through righteous supplication, not toward what others possess, for only Allah is All-Knowing of all the desires and circumstances of His servants (Shihab, 2002a) .

In the Tafsir Al-Azhar, it is mentioned that the verse above contains the word *لَا تَتَمَنَّوْا*, derived from the root word *تمنى*, which means to daydream or fantasize about others' advantages, wealth, or the heights they have attained. This verse emphasizes that what gives rise to such unfounded daydreams is the act of observing the blessings Allah has bestowed upon others. When a person is dazzled by the advantages others possess, they will be afflicted by a disease within their own soul, including envy, hatred, and grumbling—whether directed at the person to whom Allah has granted those advantages or at Allah Himself: “ .

According to Hamka, the habit of daydreaming causes one's soul to spend more time fantasizing than striving, and to complain more about the advantages of others, thereby diminishing one's own self-worth. Yet if one were to look within, they would surely find at within themselves a gift also bestowed by Allah. Hence, divine guidance comes from God in this verse, stating that Allah grants a share to every human being—whether male or female—provided they strive. Effort does not mean brooding, daydreaming, or feeling envious. What is important is that all people—men and women alike—strive and remain confident that as long as they make an effort, they will surely receive a share commensurate with their efforts, which they rightfully deserve (Amrullah, 1983) .

According to the interpretations of M. Quraish Shihab and Hamka, QS. An-Nisa' [4]:32 conveys the central message that people should not become consumed by envy of what others possess. Quraish Shihab emphasizes that such an attitude can lead to greed, resentment, and regret. Meanwhile, Hamka highlights the consequences, such as a tendency to daydream, complain, and neglect one's own potential. Although they place different emphases, both exegetes agree that excessive self-comparison with others can disrupt a person's psychological well-being. Although Quraish places greater emphasis on the prohibition against envy and Hamka highlights the negative effects of daydreaming on one's mental state, both demonstrate that focusing on others' strengths can hinder personal development and lead to psychological dissatisfaction. This shared perspective indicates that the verse guides a believer to focus on their own potential and efforts. In the context of *QLC*, this verse relates to the cognitive distortion known as *social comparison*—the tendency to compare one's own achievements with those of others. The verse guides individuals to evaluate this belief by affirming that everyone receives their share according to their efforts. Therefore, the focus of attention is shifted from the strengths of others toward the development of one's own potential.

Thus, the command to focus on personal effort in this verse can be understood as cognitive restructuring—that is, shifting one’s mindset. Individuals are guided to assess themselves based on their own efforts and endeavors, rather than on the achievements of others. In the context of *the Quarter-Life Crisis*, this verse is relevant to the experience of someone who often feels left behind when seeing others’ achievements on social media. The feeling that others have already succeeded in their careers, education, or personal lives can lead to a *fear of missing out (FOMO)*, low self-esteem, and a tendency toward *negative self-evaluation*. By prohibiting the comparison of oneself with others’ strengths and emphasizing one’s own efforts, QS. An-Nisa’/4:32 guides believers to shift their focus from external standards toward self-development based on their own abilities and efforts.

In addition to guiding believers to avoid unhealthy thought patterns, the Qur’an also provides guidance on cultivating a more positive mindset. The emphasis on effort extends beyond mere actions; it also encompasses how a believer cultivates an inner attitude in responding to the outcomes achieved. The Qur’an then underscores the importance of gratitude as a form of acceptance and stewardship of blessings, “ ” as explained in Surah Ibrahim, verse 7, regarding the consequences of gratitude and ingratitude toward Allah’s blessings: “(Siregar et al., 2025) .

وَإِذْ تَأَذَّنَ رَبُّكُمْ لَئِن شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِن كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ

“And (remember) when your Lord proclaimed, ‘Indeed, if you are grateful, I will surely increase (My blessings) for you; but if you are ungrateful, then indeed My punishment is severe’” [14]: 7.

The word شكر is the antonym of the word كفر. In the Qur’an, the word شكر is mentioned sixty times in various forms. The essence of gratitude is to manifest blessings, and the essence كفر is to conceal them. In principle, all forms of gratitude must be directed toward Allah, the Exalted. In this regard, M. Quraish Shihab emphasizes that gratitude encompasses three aspects: gratitude with the heart, gratitude with the tongue, and finally, gratitude through deeds—(Shihab, 2007) .

In the Tafsir Al-Misbah, it is mentioned that Allah states in the Qur’an that He swears by His power that if humans are grateful, He will increase the blessings He has bestowed, for His bounty is vast and abundant. Therefore, humans are encouraged to continue placing their hope in Allah by expressing gratitude for these blessings. Conversely, if people deny these blessings—that is, by failing to use and benefit from them in accordance with His will—then those blessings may be reduced or even withdrawn, and this may lead to severe suffering. This verse indicates that gratitude leads to an increase in blessings, whereas ingratitude results in the threat of punishment and a reduction in blessings (M. Quraish Shihab, 2002) .

This exegesis also explains that there is certainty in the promise of increased blessings for those who are grateful. However, regarding ingratitude for blessings, there is no certainty that punishment will be inflicted; rather, this verse merely emphasizes that Allah’s punishment is excruciating. Therefore, the final portion of this verse can be understood

merely as a warning, not as a direct certainty of punishment. On the other hand, it is not impossible that individuals who deny these blessings may still be spared from worldly punishment; indeed, it is even possible that those blessings might actually be increased as a form of reprieve or delay resulting from their disobedience. This verse is a blessing from Him, for understanding the truth it explains fosters optimism and encourages one to actively perform good deeds in order to obtain even more blessings (*Ibid*).

In the Tafsir Al-Azhar, this verse is understood as a warning from Allah to the Children of Israel after they were freed from Pharaoh's oppression. That freedom was a great blessing for which they were obligated to be grateful, and they were commanded to continue striving in the face of various hardships. However, an attitude filled with complaints and dissatisfaction—as if Allah's help were never coming—is viewed as ingratitude or forgetting His blessings. Such a person will face a very painful punishment. Among these is a shattered soul, afflicted by a disease of perpetual dissatisfaction. The emergence of ingratitude—that is, a sense of dissatisfaction, a lack of gratitude, and focusing solely on what is lacking—has implications not only in the form of the threat of punishment but also brings about inner suffering, such as a constant feeling of dissatisfaction and an inability to be grateful for the blessings that exist (A. M. K. Amrullah, 2004).

Prophet Moses reminded his people that such an attitude of ingratitude would not diminish Allah's greatness and power in the slightest. Allah continues to carry out His decrees in accordance with His will and wisdom, and He remains Most Praiseworthy because His abundant mercy is continually bestowed upon His grateful servants. Conversely, grateful individuals experience inner joy, accept Allah's gifts with an open heart, and view what they possess as something of value. This attitude encourages individuals to keep striving and growing, unlike those trapped in dissatisfaction, which actually hinders personal growth (*Ibid*). The practice of gratitude is a form of spiritual intelligence that provides the energy needed to attain tranquility and peace (Istiqomah & Azhan, 2022).

Although they place different emphases, Quraish Shihab and Hamka both view gratitude as a factor that can shape the quality of life. Quraish Shihab places greater emphasis on the relationship between gratitude and the increase in blessings and the growth of optimism, while Hamka highlights the psychological impact of gratitude and ingratitude on a person's inner state. Both interpretations indicate that gratitude also serves to maintain psychological well-being by protecting individuals from feelings of dissatisfaction, excessive complaining, and a tendency to focus on one's own shortcomings.

In individuals experiencing QLC, dissatisfaction with life achievements often arises from an excessive focus on one's own shortcomings and the successes of others. From a cognitive perspective, this condition is similar to “*mental filtering*”—the tendency to focus solely on one's shortcomings or failures while ignoring the various positive aspects that actually exist within oneself (Beck, 2020). QS. Ibrahim/14:7 offers a shift in perspective through the concept of gratitude, whereby a believer focuses on the blessings they still

possess. QS. Ibrahim/14:7 teaches individuals to recognize and appreciate the blessings they have received, thereby reducing feelings of inadequacy, failure, and worthlessness. In *Cognitive Restructuring*, this process can be understood as an effort to identify and correct cognitive distortions—specifically, the tendency to focus solely on the negative aspects of life. Through gratitude, a person is encouraged to develop a more balanced interpretation of their life’s reality, so that they do not focus solely on shortcomings but also recognize the various achievements and blessings they have received. The practice of gratitude is a form of spiritual intelligence that can provide the energy needed to attain tranquility and peace (Istiqomah & Azhan, 2022). Thus, gratitude serves as a mechanism for forming more adaptive alternative thought patterns, which can ultimately reduce psychological stress in individuals experiencing *QLC*.

Furthermore, the Qur’an offers a solution to always strive and place one’s trust in Allah, so that what is hoped for in the future may be realized in accordance with the efforts made by each individual (Muhajir & Tulic, 2022). In line with this, Surah At-Taubah, verse 51, emphasizes the importance of surrender and faith in Allah’s decree under all circumstances.

قُلْ لَنْ يُصِيبَنَا إِلَّا مَا كَتَبَ اللَّهُ لَنَا هُوَ مَوْلَانَا وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ

“Say (O Muhammad), Nothing will befall us except what Allah has decreed for us. He is our Protector, and let the believers put their trust in Allah alone” [9]:51.

According to exegetes, such as Imam As-Suyuti, there is no specific reason cited for the revelation of this verse. However, in general, the verse is understood to relate to the condition of the Muslims during the Battle of Tabuk. At that time, some hypocrites tried to intimidate the Muslims into not participating, claiming that the expedition to Tabuk would only bring hardship and danger. Therefore, this verse was revealed to affirm that all forms of calamity and victory will not occur except by Allah’s permission and decree (Imam As-Suyuthi, as quoted in ibumengaji, 2025).

This verse describes the steadfast faith of the Prophet Muhammad, peace be upon him, and his followers in facing various life circumstances, particularly in times of struggle filled with uncertainty. Hamka explains that the Prophet’s attitude toward various news and life circumstances is reflected in his unwavering belief in Allah’s decree, as stated: nothing befalls a person except what Allah has decreed. In the context of struggle, this conviction fosters a readiness to accept all possibilities—whether happiness or hardship, victory or defeat, and even life and death. Death in the struggle is viewed as an honor because it is recorded as martyrdom in the sight of Allah. This attitude demonstrates that every event experienced is part of divine decree that must be accepted with full awareness and faith: “(A. M. A. K. Amrullah, 1990).

Furthermore, the Prophet Muhammad (peace be upon him) and his followers demonstrated a readiness to face various situations without relying solely on worldly hopes, but rather by fighting in accordance with Allah’s decree. When they achieved victory, they were taught to be grateful, and when facing difficulties, they remained patient without feeling despair or giving up. The belief that Allah is the Protector serves as the foundation

of strength in enduring struggles, so that every event—including misfortune—is viewed as part of the process leading to a greater good. Moreover, the concept of tawakal exemplified by the Prophet Muhammad (peace be upon him) is not a passive attitude but rather the pinnacle of faith that goes hand in hand with maximum effort. Every step is taken with careful planning and diligent effort, without negligence, while the final outcome is entrusted entirely to Allah. Thus, tawakal embodies a balance between effort and surrender, where a believer strives to the fullest while placing complete trust solely in Allah (*ibid*).

Ibn Kathir's interpretation of this verse affirms that everything that befalls humanity is entirely within Allah's decree and will. The statement "*nothing will befall us except what Allah has decreed for us*" demonstrates a believer's total conviction in divine destiny. Furthermore, "*He is our Protector*" implies that Allah is humanity's primary source of reliance and protection. Meanwhile, the command "*Let the believers put their trust only in Allah*" affirms that the attitude of tawakal is a consequence of faith—that is, entrusting all matters to Allah after making an effort, and believing that Allah alone is sufficient (Katsir Ibnu, 2003).

According to Quraish Shihab's interpretation, in the concept of making Allah one's *representative* (tawakal), humans are required to make efforts within the limits of their abilities. Tawakal does not mean absolute surrender without effort, but rather a form of self-surrender preceded by human endeavor. Effort and tawakal are two inseparable things. Furthermore, in the Qur'an, the command to practice tawakal is generally preceded by a command to take specific actions or make specific efforts, which affirms that tawakal is a subsequent stage after such efforts have been made (M. Quraish Shihab, 2002).

Placing one's trust in Allah requires an individual to have the conviction that everything that happens is within His will and decree, while also demanding harmony between human effort and the values established by Allah. In this regard, a Muslim is required to strive to the best of their ability, fulfill their obligations, and entrust the final outcome to Allah. This attitude also demands a balance between maximum effort and acceptance of the results, so that when an individual does not achieve what is expected, they do not fall into despair or adopt a negative attitude, but rather remain aware of the wisdom behind that decree (M. Quraish Shihab, 2002). The connection between this verse and *the Quarter-Life Crisis* is evident in the anxiety that often arises when someone faces dissatisfaction with the future, such as concerns about work, marriage, economic conditions, or life achievements. From the perspective of *cognitive restructuring*, this anxiety is often linked to *catastrophizing*—the tendency to excessively imagine the worst-case scenarios (Beck, 2020). QS. At-Taubah/9:51 teaches that humans are obligated to make their utmost effort, but the final outcome lies in Allah's decree. This mindset helps individuals accept the various possibilities that may occur in the future.

Tawakal serves as a form of cognitive restructuring by guiding individuals to understand the limits of their own control. This principle is reinforced in QS. At-Talaq: 3 as follows:

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

*“And He provides for him from sources he does not expect. Whoever places his trust in Allah—Allah is sufficient for him. Indeed, Allah will bring His command to fruition. Indeed, Allah has established a measure for every thing.”*

This verse explains that sustenance is not limited to material aspects, but encompasses various forms of goodness related to piety. According to Hasbi Ash-Shidieqy, provision can take the form of ease in one’s affairs, inner peace, and protection from evil, thereby demonstrating that the blessings of life are not measured solely by the amount of wealth, but rather by the quality of one’s relationship with Allah and adherence to the values He has established (Udin & Nasution, 2025). Therefore, tawakal not only reflects faith but also serves as a psychological foundation that fosters a calm, realistic, and effort-oriented attitude in facing the dynamics of life.

Although they place different emphases, Hamka, Ibn Kathir, and Quraish Shihab all view tawakal as an attitude born of faith in Allah’s decree after having exerted maximum effort. Hamka emphasizes the aspect of inner steadfastness in facing life’s various possibilities. Ibn Kathir highlights faith in Allah’s decree as the foundation of tawakal. Meanwhile, Quraish Shihab asserts that tawakal must be preceded by sincere effort. These shared perspectives demonstrate that tawakal is not a form of passive resignation, but rather a mental attitude that integrates effort, faith, and acceptance of outcomes beyond human control.

In the context of *QLC*, individuals often experience anxiety about the future because they believe that all success in life must be under their own control. This mindset can lead to excessive worry, fear of failure, and a tendency to predict the future negatively. QS. At-Taubah/9:51 corrects this way of thinking by affirming that nothing happens outside of Allah’s decree. This message does not eliminate the obligation to strive, but helps individuals understand that there are aspects of life beyond human control. Thus, tawakal serves as the formation of a more adaptive alternative mindset. This perspective can reduce anxiety, enhance self-acceptance, and help individuals face an uncertain future with greater composure. Based on an analysis of QS. An-Nisa’ [4]:32, QS. Ibrahim [14]:7, and QS. At-Taubah [9]:51, it can be understood that the Qur’an offers a process of cognitive change that occurs gradually. QS. An-Nisa’ [4]:32 corrects the tendencies toward social comparison and envy that often arise in individuals experiencing a *Quarter-Life Crisis*. Once this mindset has been corrected, QS. Ibrahim [14]:7 guides individuals to cultivate a sense of gratitude for the blessings they have received. Subsequently, Surah At-Taubah [9]:51 fosters an attitude of tawakal that helps a person accept the uncertainty of the future without losing the drive to strive. This sequence demonstrates alignment with the principle of *cognitive restructuring*—that is, transforming negative thought patterns (envy, dissatisfaction, anxiety) into more adaptive ones (focusing on gratitude and tawakal). These three verses form a sequence of cognitive restructuring processes that progress from correcting negative thoughts, to fostering a positive perspective, to accepting Allah’s decree, thereby serving as a *Qur’anic* approach to helping individuals cope with *QLC*. The prohibition against social comparison, the command to be grateful, and the encouragement to practice tawakal constitute stages in building a *Qur’anic* mindset.

Table 1

Qur'anic Verses as Solutions to *the Quarter-Life Crisis* from a *Cognitive Restructuring* Perspective

Verse	Problem	Cognitive Distortions Addressed	Relevant CR Principles	Expected Psychological Impact
<b>QS. An-Nisa'/4:32</b>	Social comparison and envy of others' achievements	Excessive focus on others' strengths and neglect of one's own potential	Changing one's perspective to focus more on effort, abilities, and accepting the blessings Allah has bestowed upon each of His servants	Increased gratitude, self-acceptance, and self-confidence
<b>QS. Ibrahim/14:7</b>	Negative thoughts and a lack of gratitude for one's circumstances	A tendency to focus on shortcomings rather than the blessings one already possesses	Guiding the servant to recognize and appreciate the blessings Allah has bestowed, thereby fostering a more positive mindset	A sense of calm, optimism, and greater life satisfaction
<b>Surah At-Taubah/9:51</b>	Anxiety about the future and fear of failure	Believing that the future will inevitably end badly or not go as planned	Transforming negative beliefs by cultivating a mindset of tawakal and accepting Allah's decree after making every effort and continuing to strive to the best of one's ability	Reduced anxiety, increased inner peace, and a greater sense of readiness to face various possibilities in the future

## CONCLUSION

Based on the research findings, it can be understood that *the Quarter-Life Crisis (QLC)* is closely related to an individual's mindset, which is influenced not only by external factors but also by how the individual perceives themselves. The tendency to engage in social comparison triggers cognitive distortions that lead to anxiety, feelings of dissatisfaction, and low self-confidence. Therefore, addressing *QLC* issues should focus on fostering a more positive mindset.

The study's findings indicate that verses from the Qur'an align with the *Cognitive Restructuring* technique in *Cognitive Behavioral Therapy (CBT)*. Surah An-Nisa':32 advises against social comparison and encourages a greater focus on one's own efforts. QS. Ibrahim: 7 emphasizes the importance of gratitude as a way to cultivate a more positive mindset. Additionally, QS. At-Taubah: 51 highlights the importance of tawakal as a form of acceptance of Allah's decree after having made one's utmost effort or ikhtiar.

Buya Hamka's interpretation in *Tafsir Al-Azhar* emphasizes that indulging in wishful thinking and envy can lead to mental weakness and dissatisfaction, so people are encouraged to strive and accept Allah's provision wisely. Meanwhile, M. Quraish Shihab, in *Tafsir Al-Misbah*, emphasizes the importance of directing one's hopes toward Allah, managing blessings through gratitude, and combining human effort with tawakal as a form of balance in facing life's challenges.

Thus, this study demonstrates that the values contained in the Qur'an not only encompass spiritual teachings but also hold conceptual relevance to the principles of Cognitive Restructuring in CBT. This study can be understood as a theoretical foundation for helping individuals cope with psychological stress during the *Quarter-Life Crisis*. These findings specifically map the alignment between Qur'anic verses—namely, Surah An-Nisa':32, Surah Ibrahim:7, and Surah At-Taubah:51—and the principles of *Cognitive Restructuring* in CBT, particularly regarding changes in perspective, the evaluation of negative thoughts, and the formation of more adaptive beliefs. These findings address a gap in previous research, which has been limited in systematically examining the relationship between *cognitive restructuring* techniques and the interpretation of Qur'anic verses. Therefore, this study makes an academic contribution by enriching the integration of modern psychology and Qur'anic exegesis, while demonstrating that *Qur'anic* values can serve as a relevant conceptual foundation to help individuals manage negative thought patterns and cope with QLC in early adulthood. It also offers a conceptual framework that can serve as a basis for future research and interventions grounded in *Qur'anic* values.

Furthermore, while involving empirical testing of individuals experiencing a *Quarter-Life Crisis*, this study is limited to the use of Tafsir Al-Misbah and Tafsir Al-Azhar as the primary sources of interpretation, meaning that other perspectives may still be unaccounted for. Furthermore, the study focuses only on three Qur'anic verses— —that are considered relevant to the principle of Cognitive Restructuring. Therefore, future research could expand the scope by incorporating counseling services, Islamic psychotherapy, or experimental designs to test the effectiveness of applying Qur'anic values based on Cognitive Restructuring among individuals experiencing a Quarter-Life Crisis due to comparing themselves to others. In addition, further studies could also broaden the sources of exegesis and explore other verses that may be relevant to managing thought patterns from a Qur'anic perspective.

These findings are conceptual in nature and based on a literature review; therefore, they cannot yet be considered empirical evidence regarding the effectiveness of their application. Consequently, further research is needed to test the implementation of these

*Qur'anic* values in counseling practice or psychological interventions for individuals experiencing a *Quarter-Life Crisis (QLC)*.

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