

## DETERMINANTS OF RELIGIOUS MODERATION AMONG UNIVERSITY STUDENTS IN INDONESIA

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**Abstract** : This study examines the factors influencing religious moderation among university students and explores the role of life stress in shaping these relationships. Despite growing attention to religious moderation in higher education, limited research has systematically addressed how individual, instructional, and contextual factors interact in this process. Data were collected using a quantitative approach with an explanatory research design. The study involved university students selected through a structured sampling technique, and the data were analyzed using inferential statistical methods. The findings reveal that lecturer professionalism, student management, religiosity, religious understanding, and tolerance are positively associated with students' religious moderation. In contrast, anti-radicalism shows a negative relationship with religious moderation. Further analysis indicates that life stress does not function as a significant moderating variable overall, although it slightly alters the strength of certain relationships, particularly by weakening the influence of religiosity while strengthening the effects of tolerance and anti-radicalism. This study contributes to the literature by highlighting the importance of integrating pedagogical practices, student development, and socio-psychological factors in fostering religious moderation.

**Keywords** : Religious Moderation; Life Stress; Higher Education; Tolerance.

**Abstrak** : Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi moderasi beragama pada mahasiswa serta mengkaji peran stres kehidupan dalam membentuk hubungan tersebut. Meskipun moderasi beragama semakin mendapat perhatian dalam pendidikan tinggi, kajian yang secara sistematis mengintegrasikan faktor individu, instruksional, dan kontekstual masih terbatas. Penelitian ini menggunakan pendekatan kuantitatif dengan desain explanatory research. Data dikumpulkan dari mahasiswa melalui teknik sampling terstruktur dan dianalisis menggunakan metode statistik inferensial. Hasil penelitian menunjukkan bahwa profesionalisme dosen, pengelolaan mahasiswa, religiusitas, pemahaman keagamaan, dan toleransi memiliki hubungan positif dengan moderasi beragama mahasiswa. Sebaliknya, sikap anti-radikalisme menunjukkan hubungan negatif terhadap moderasi beragama. Analisis lebih lanjut menunjukkan bahwa stres kehidupan tidak berperan signifikan sebagai variabel moderator secara keseluruhan, meskipun dapat memengaruhi kekuatan beberapa hubungan, khususnya dengan melemahkan pengaruh religiusitas serta memperkuat pengaruh toleransi dan anti-radikalisme. Penelitian ini memberikan kontribusi dengan menekankan pentingnya integrasi praktik pedagogik, pengembangan mahasiswa, dan faktor sosial-psikologis dalam membangun moderasi beragama.

**Kata Kunci** : Moderasi Beragama; Stres Kehidupan; Pendidikan Tinggi; Toleransi.

## INTRODUCTION

Indonesia is widely recognized as a multicultural nation characterized by diversity in religion, ethnicity, culture, and language (Koswara & Viktorahadi, 2022). This diversity presents both opportunities and challenges, particularly in maintaining social cohesion and harmony. Religious moderation has emerged as a crucial approach to managing these differences by promoting balanced, inclusive, and tolerant religious attitudes (Hermawan et al., 2023; Khoiri, 2023). However, the rise of extremism, intolerance, and radical interpretations of religion continues to threaten social stability and national unity (Amirudin et al., 2022). In this context, higher education institutions play a strategic role in shaping students' perspectives, serving as spaces for intellectual development and character formation. The challenge lies in ensuring that students develop a moderate religious outlook that supports peaceful coexistence within a pluralistic society (Dodego & Witro, 2020).

A moderate religious attitude reflects balance (*wasathiyah*), tolerance, and the ability to respect differences without compromising one's own beliefs (Hui et al., 2013; Islam & Khatun, 2015). Previous studies have highlighted several factors influencing religious moderation, including religiosity, religious understanding, tolerance, and anti-radicalism (Amirudin et al., 2022; Subchi et al., 2022). In educational settings, lecturer professionalism and student management have also been identified as critical in shaping students' attitudes and behaviors (Hamidy et al., 2022; Subchi et al., 2022; Wiranto & Slameto, 2021). Lecturers, as key agents of knowledge transmission and value formation, are expected to integrate pedagogical, social, and professional competencies to foster inclusive religious perspectives (Masrun et al., 2022). Despite these findings, most studies examine these variables independently and focus primarily on cognitive or behavioral dimensions, with limited attention to interactions among instructional, personal, and contextual factors.

Moreover, although religiosity and religious understanding are often associated with positive religious attitudes, their relationship with religious moderation is not always consistent, particularly in the presence of external pressures such as stressful life conditions (Ellison et al., 2001; Koenig, 2009; Sul-toni et al., 2023). Stressful life experiences, such as academic pressure, financial difficulties, and personal challenges, may influence how individuals interpret and practice their religious beliefs (Reiss et al., 2019). Existing research has rarely examined the moderating role of life stress in the relationship between educational, psychological, and behavioral factors and religious moderation (Huang, 2022; Subchi et al., 2022; T. Zhang et al., 2020). This gap indicates the need for a more integrative approach that considers not only educational variables but also socio-psychological dynamics that shape students' attitudes.

Given these limitations, this study makes a novel contribution by integrating lecturer professionalism, student management, religiosity, religious understanding, tolerance, and anti-radicalism within a single analytical framework, while also examining the role of life stress as a contextual factor. Unlike previous studies that focus on isolated variables, this research adopts a more comprehensive perspective by linking pedagogical practices with students' internal and external conditions. This approach is expected to provide a deeper understanding of how religious moderation is formed within higher education contexts and to highlight the importance of holistic educational strategies.

Therefore, this study aims to: 1) analyze the factors influencing religious moderation among university students, and 2) examine the role of life stress in shaping the relationships between these factors. The findings are expected to contribute to the development of more effective pedagogical approaches in promoting inclusive and moderate religious attitudes in higher education.

## **METHOD**

This study employed a quantitative, explanatory research design to examine relationships among the proposed variables and test the formulated hypotheses. The research focused on university students from three higher education institutions in East Java, Indonesia: Universitas Brawijaya, Politeknik Negeri Malang, and Universitas Islam Malang, which were selected based on their academic standing and their representation of higher education quality in the region.

The study population consisted of 95,501 students across the three universities. The sample size was determined using the Slovin formula with a 5% margin of error, yielding a minimum sample size of 400 respondents. A proportionate random sampling technique was used to ensure representation from each institution, yielding 314 students from Universitas Brawijaya, 55 from Politeknik Negeri Malang, and 31 from Universitas Islam Malang.

Data were collected using a structured questionnaire distributed online via Google Forms. The instrument employed a Likert scale to measure the main variables, including lecturer professionalism, student management, religiosity, religious understanding, anti-radicalism, tolerance, life stress, and religious moderation. All measurement items were adapted from relevant previous studies to ensure content validity.

Data analysis was conducted using Structural Equation Modeling (SEM) in SmartPLS. The analysis consisted of two main stages: outer-model and inner-model evaluation. The outer model assessment examined the validity and reliability of the measurement model, including convergent validity (factor loadings > 0.70), discriminant validity (Average Variance Extracted/AVE > 0.50), composite reliability (> 0.70), and

Cronbach's alpha ( $> 0.70$ ). The inner-model evaluation was conducted to test the proposed hypotheses by analyzing path coefficients, t-statistics, and p-values. A hypothesis was considered supported if the t-statistic exceeded 1.96 and the p-value was less than 0.05 at a 5% significance level. Additionally, the coefficient of determination ( $R^2$ ) was used to assess the model's predictive power.

## RESULT AND DISCUSSION

### 1. Results

The validity of the measurement model was assessed using convergent validity and Average Variance Extracted (AVE). Convergent validity was evaluated using outer loadings, with a threshold of 0.70. As shown in Table 1, all indicators demonstrated outer loadings above 0.70, indicating satisfactory convergent validity. In addition, all AVEs exceeded the minimum threshold of 0.50, confirming that each construct adequately explains its indicators' variance.

**Table 1: Validity Test Results**

Variable		Outer Loading	AVE	Description
Lecture professionalism (X1)	AR1	0,705	0,939	Valid
	AR2	0,772		Valid
	AR3	0,815		Valid
	AR4	0,786		Valid
	AR5	0,753		Valid
	AR6	0,791		Valid
	AR7	0,820		Valid
	AR8	0,757		Valid
	AR9	0,796		Valid
Student management (X2)	SM1	0,737	0,692	Valid
	SM2	0,730		Valid
	SM3	0,930		Valid
	SM4	0,720		Valid
	SM5	0,912		Valid
	SM6	0,928		Valid
Student religiosity (X3)	SR1	0,759	0,690	Valid
	SR2	0,865		Valid
	SR3	0,857		Valid
	SR4	0,884		Valid
	SR5	0,778		Valid
	SR6	0,835		Valid
Religious understanding (X4)	RU1	0,821	0,638	Valid
	RU2	0,789		Valid

	RU3	0,821		Valid
	RU4	0,806		Valid
	RU5	0,764		Valid
	RU6	0,791		Valid
	AR1	0,705		Valid
	AR2	0,772		Valid
	AR3	0,815		Valid
	AR4	0,786		Valid
Anti-radicalism (X5)	AR5	0,753	0,605	Valid
	AR6	0,791		Valid
	AR7	0,820		Valid
	AR8	0,757		Valid
	AR9	0,796		Valid
	ST1	0,750		Valid
	ST2	0,795		Valid
	ST3	0,741		Valid
	ST4	0,776		Valid
Student tolerance (X6)	ST5	0,785	0,578	Valid
	ST6	0,718		Valid
	ST7	0,766		Valid
	ST8	0,740		Valid
	ST9	0,758		Valid
	ST10	0,773		Valid
	SL1	0,888		Valid
	SL2	0,853		Valid
Stressful life (M)	SL3	0,849	0,731	Valid
	SL4	0,907		Valid
	SL5	0,771		Valid
	RMA1	0.823		Valid
	RMA2	0.822		Valid
	RMA3	0.892		Valid
Religious moderation attitude (Y)	RMA4	0.759	0,587	Valid
	RMA5	0.797		Valid
	RMA6	0.834		Valid
	RMA7	0.853		Valid
	RMA8	0.818		Valid

These results, as shown in Table 1, indicate that all measurement indicators are valid and suitable for further analysis. Reliability was assessed using Cronbach's Alpha and Composite Reliability. As shown in Table 2, all constructs have Cronbach's Alpha and Composite Reliability values above 0.70, indicating high internal consistency.

**Table 2: Reliability Test Results**

	Cronbach's Alpha	Composite Reliability
Lecture Professionalism (X1)	0,987	0,989
Student Management (X2)	0,908	0,930
Student Religiosity (X3)	0,910	0,930
Religious Understanding (X4)	0,888	0,914
Anti-Radicalism (X5)	0,919	0,932
Student Tolerance (X6)	0,920	0,932
Stressful Life (M)	0,907	0,931
Religious Moderation Attitude	0,899	0,919

With Cronbach's Alpha and Composite reliability scores > 0.7, all instruments were deemed trustworthy based on the test findings. Cronbach's Alpha measures the extent to which items in an instrument are interrelated and provide consistent results, while Composite Reliability assesses the overall reliability of the constructs in the research model. A value above 0.7 indicates that each item in the instrument consistently measures the same concept, thus ensuring reliable data for further analysis.

Following model refinement, all indicators retained in the model showed loading factor values above 0.60, indicating acceptable convergent validity.



**Figure 1: Convergent Validity test after modification**

This result confirms that the measurement model meets the required validity criteria after modification. After model refinement, all retained indicators showed loading factor values above 0.60, indicating adequate convergent validity. This means each indicator can represent the construct being measured sufficiently robustly and consistently. These results, as shown in Figure 1, confirm that the modified measurement model meets the required validity criteria, making it suitable for further analysis in this research.

The model's explanatory power was assessed using the coefficient of determination ( $R^2$ ). The results are presented in Table 3.

**Table 3: R-Square Test**

	R Square	R Square Adjusted
Religious Moderation Attitude	0,333	0,311

The  $R^2$  value of 0.333 indicates that lecturer professionalism, student management, religiosity, religious understanding, anti-radicalism, and tolerance jointly explain 33.3% of the variance in religious moderation attitude. The  $R^2$  value of 0.333 indicates that the variables of lecturer professionalism, student management, religiosity, religious understanding, anti-radicalism, and tolerance collectively explain 33.3% of the variation in religious moderation. This means that approximately one-third of the change in religious moderation can be influenced by these six variables, while the remaining 66.7% is explained by factors outside this research model.

Hypothesis testing was conducted using Structural Equation Modeling (SEM) in SmartPLS, examining path coefficients, t-statistics, and p-values. The results are presented in Table 4.

**Table 4: Hypothesis Test**

	Original Sample (O)	T Statistics ( O/STDEV )	P Values
Lecture Professionalism (X1) ->Religious Moderation Attitude	0,341	7,557	0,000
Student Management (X2) ->Religious Moderation Attitude	0,139	2,963	0,003
Student Religiosity (X3) ->Religious Moderation Attitude	0,099	2,064	0,040
Religious Understanding (X4) ->Religious Moderation Attitude	0,208	4,524	0,000
Anti-Radicalism (X5) ->Religious Moderation Attitude	-0,095	2,046	0,041
Student Tolerance (X6) ->Religious Moderation Attitude	0,121	2,879	0,004

Moderating Effect Moderation Attitude	LP	->Religious	-0,021	0,513	0,608
Moderating Effect Moderation Attitude	SM	->Religious	0,008	0,175	0,861
Moderating Effect Moderation Attitude	SR	->Religious	-0,083	2,062	0,040
Moderating Effect Moderation Attitude	RU	->Religious	-0,011	0,275	0,784
Moderating Effect Moderation Attitude	AR	->Religious	0,086	2,041	0,042
Moderating Effect Moderation Attitude	ST	->Religious	0,070	2,084	0,038

The statistical results show that 1) lecturer professionalism has a positive and significant effect on religious moderation attitude ( $\beta = 0.341$ ;  $t = 7.557$ ;  $p < 0.001$ ), 2) student management has a positive and significant effect on religious moderation attitude ( $\beta = 0.139$ ;  $t = 2.963$ ;  $p = 0.003$ ), 3) religiosity has a positive and significant effect on religious moderation attitude ( $\beta = 0.099$ ;  $t = 2.064$ ;  $p = 0.040$ ), 4) religious understanding has a positive and significant effect on religious moderation attitude ( $\beta = 0.208$ ;  $t = 4.524$ ;  $p < 0.001$ ), 5) anti-radicalism has a negative and significant effect on religious moderation attitude ( $\beta = -0.095$ ;  $t = 2.046$ ;  $p = 0.041$ ), and 6) tolerance has a positive and significant effect on religious moderation attitude ( $\beta = 0.121$ ;  $t = 2.879$ ;  $p = 0.004$ ).

The analysis results indicate that life stress has a selective moderating role in this research model. Life stress does not significantly moderate the relationship between lecturer professionalism and religious moderation attitudes ( $\beta = -0.021$ ;  $t = 0.513$ ;  $p = 0.608$ ), nor between student management and religious moderation attitudes ( $\beta = 0.008$ ;  $t = 0.175$ ;  $p = 0.861$ ). Similarly, no significant moderating effect was found on the relationship between religious understanding and religious moderation attitudes ( $\beta = -0.011$ ;  $t = 0.275$ ;  $p = 0.784$ ). These findings indicate that the three variables tend to have a relatively stable influence on religious moderation, regardless of the level of life stress individuals experience. Conversely, life stress significantly moderated the relationship between religiosity and religious moderation ( $\beta = -0.083$ ;  $t = 2.062$ ;  $p = 0.040$ ), indicating that, at higher levels of stress, the influence of religiosity on religious moderation tends to weaken. Furthermore, life stress significantly moderated the relationships between anti-radicalism and religious moderation ( $\beta = 0.086$ ;  $t = 2.041$ ;  $p = 0.042$ ) and between tolerance and religious moderation ( $\beta = 0.070$ ;  $t = 2.084$ ;  $p = 0.038$ ). The positive coefficients in both relationships indicate that, under increased stress, individuals tend to strengthen their anti-radicalism and tolerance as an adaptive response. Thus, these findings confirm that life stress functions as a contextual variable that can both weaken

and strengthen relationships among variables, underscoring its importance in developing models of religious moderation, particularly within complex socio-psychological dynamics.

## **2. Discussion**

The first hypothesis regarding the impact of lecture professionalism on religious moderation attitude was tested and found to have a positive effect, with a beta of 0.341, a t-statistic of 7.557 ( $p > 1.97$ ), and a p-value of 0.000 ( $p < 0.05$ ). The results are in line with those of earlier studies that found a positive correlation between religious moderation attitudes and lecturers' professionalism; specifically, studies like Hasan (2020) demonstrate that this correlation is unidirectional. Because this link is unidirectional, it follows that religious moderation in teachers rises in tandem with teachers' levels of professionalism and falls in tandem with their levels of disillusionment. One example of the type of leadership that lecturers can use in this case is e-leadership, because e-leadership can improve relationships with parents and the community (Sobri et al., 2020; Wiyono et al., 2023).

From a theoretical perspective, this finding aligns with social learning theory, which emphasizes that students develop attitudes and behaviors through observation and interaction with authority figures such as lecturers (Al Issa et al., 2025; Rumjaun & Narod, 2025; Wiyono et al., 2021). Professional lecturers who demonstrate pedagogical, social, and ethical competencies are more likely to model moderate, tolerant, and respectful attitudes in the learning process. This result is consistent with previous studies (Masrun et al., 2022; Wiranto & Slameto, 2021), which highlight the central role of lecturer professionalism in influencing students' values and character formation. The finding may occur because professional lecturers are better equipped to integrate critical thinking, dialogue, and inclusive perspectives into classroom practices, thereby reducing tendencies toward extremism (Sobri et al., 2020; Terblanche et al., 2025). In terms of pedagogical implications, this underscores the importance of strengthening lecturers' competencies through continuous professional development, particularly in designing learning environments that promote tolerance, openness, and religious moderation in higher education.

Testing the second hypothesis, that student management can improve religious moderation attitude, yielded positive results with a beta of 0.139, a t statistic of 2.963 ( $p > 1.97$ ,  $p < 0.05$ ), and a p value of 0.003 ( $p < 0.05$ ). Previous research has shown that student management has little to no effect on students' views on religious moderation. This is because students' religious moderation can be impacted more by factors outside of their control, such as those pertaining to their families, communities, and social media (Hermawan et al., 2023).

The findings indicate that student management has a positive and significant effect on students' religious moderation attitudes, suggesting that structured guidance and institutional support play an important role in shaping inclusive and balanced perspectives. From a theoretical perspective, this result can be explained by educational environment and student development theories, which emphasize that students' attitudes are shaped not only by formal instruction but also by institutional systems that regulate, guide, and support their academic and social experiences. Effective student management, such as mentoring, supervision, and the facilitation of constructive student activities, provides a framework for internalizing values of tolerance and mutual respect (S. Bahri et al., 2025; Kotten et al., 2025; Sul-toni et al., 2023). This finding is consistent with previous studies, which highlight the role of institutional management in character formation; however, it also contrasts with research suggesting that external social and cultural factors may weaken institutional influence (Dewi & Kholis, 2025; C. Zhang & Zhang, 2025). This discrepancy may occur because the effectiveness of student management depends on how intensively institutions engage students in value-based activities and provide consistent supervision (Chan, 2025; Laine et al., 2025; Thomas et al., 2025). Pedagogically, these findings imply that student management should be positioned not merely as an administrative function but as a strategic component of higher education, fostering religious moderation through structured, value-oriented student development programs.

The third hypothesis, which states that student religiousness influences the religious moderation attitude, was tested and found to have a positive effect, with a beta of 0.099, a t-statistic of 2,064 ( $p > 1.97$ ), and a p-value of 0.040 ( $p < 0.05$ ). This finding aligns with previous studies, which also revealed a positive relationship between student religiosity and religious moderation attitude, namely, previous research such as that conducted by Amirudin et al (2022). This proves that people use religion as a moral compass to navigate this life and the next. The advantages of religion must be experienced by people in order for them to maintain a moderate attitude toward religion (Toure, 2020). This means that humans must engage in both approved and immoral activities, as well as physical worship.

The findings indicate that religiosity positively affects religious moderation attitudes, suggesting that individuals with stronger religious commitment tend to develop more balanced perspectives. This aligns with the multidimensional theory of religiosity, which posits that cognitive, affective, and behavioral aspects of religion can foster ethical and tolerant attitudes (Nguyen-Viet & Nguyen My, 2026; Wiyono et al., 2021). The result is consistent with previous studies, although some research shows that rigid religiosity may lead to exclusivism (Kuranbek et al., 2025; Petre & Aivaz, 2025). This difference may depend on how religion is understood and practiced. Pedagogically, this

highlights the importance of promoting inclusive, contextually relevant religious education to support moderation.

The fourth hypothesis, which states that religious understanding can improve a religious moderation attitude, was tested and found to have a positive effect. The results showed a beta score of 0.208, a t statistic of 4,524 ( $p > 1.97$ ), and p values of 0.000 ( $p < 0.05$ ). Prior research, like that of (Rofi & Setiawan, 2023; Wiyono et al., 2021) has also shown a positive correlation between religious knowledge and a religiously moderate attitude, thus our results are in line with those studies. This points to the need for a more holistic view of *aqidah*, *akhlaq*, and *muamalah* in that setting as aspects of students' religious understanding and knowledge. *Aqidah*, the foundation of Islamic education, significantly influences religious moderation. It permeates educational levels, intertwining with themes such as *akhlaq* and *muamalah*. *Akhlaq* shapes students' moral understanding, while *muamalah*, dynamic and evolving, intersects with religious moderation (Sobri et al., 2020; Sul-toni et al., 2023; Zul et al., 2026).

This understanding underscores the interconnectedness of different facets of religious knowledge and their impact on shaping attitudes toward religious moderation (Sobri et al., 2020; Takdir, 2025). Educators and curriculum developers can draw on these findings to design educational approaches that comprehensively address the various dimensions of religious understanding, thereby fostering among students attitudes of tolerance, respect, and moderation in religious matters.

The results of the fifth hypothesis test indicate that anti-radicalism has a significant negative influence on religious moderation, as indicated by a beta coefficient of -0.095, a t-value of 2.046 (exceeding the critical limit of 1.97), and a significance value of 0.041 (less than 0.05). This finding indicates that an increase in anti-radicalism attitudes is actually correlated with a decrease in the level of religious moderation. Conceptually, this can occur if anti-radical attitudes are not accompanied by an inclusive and balanced approach, potentially giving rise to a rigid or exclusive understanding of diversity that can ultimately reduce moderate attitudes toward religion.

This finding aligns with previous studies, which also revealed a negative relationship between religious understanding and religious moderation attitude. The previous research, such as that conducted by Fauziyah & Hidayati (2023). In order to combat religious extremism, prior research has shown that religious moderation is crucial and needs immediate attention. According to the findings, *Rahmatal Lil'amin* (religious moderation) may have a major impact on Muslims' daily lives (Chotimah et al., 2025; Muis, 2025). The ideology of excessive understanding may be countered by religious moderation in four basic ways: variety, tolerance, anti-violence, and embracing local culture.

The negative relationship between anti-radicalism and religious moderation, as well as the emphasis on the significance of religious moderation in mitigating extremism, underscores the complexity of interventions aimed at countering radical ideologies (R. Bahri et al., 2025). While anti-radicalism initiatives intend to combat extremism, they may inadvertently impact attitudes toward religious moderation (Marhum et al., 2026). Understanding and fostering religious moderation, characterized by elements like diversity, tolerance, non-violence, and cultural accommodation, could serve as a powerful tool in preventing extremist interpretations of religious teachings and promoting a more balanced and inclusive understanding of faith.

The results of the sixth hypothesis test indicate that student tolerance has a positive and significant influence on religious moderation attitudes, as indicated by a beta coefficient value of 0.121, a t-value of 2.879 (greater than 1.97), and a significance value of 0.004 (less than 0.05). This finding indicates that the higher the level of student tolerance, the higher the religious moderation attitude they have. Thus, tolerance plays an important role in strengthening moderate attitudes, because it encourages acceptance of differences, inclusive attitudes, and respect for diversity in religious life.

This result is in line with other research that has also shown a positive correlation between religious knowledge and religious moderate attitude; for example, Fauziyah & Hidayati (2023) found the same thing. In order to combat religious extremism, prior research has shown that religious moderation is crucial and needs immediate attention. According to the findings, Rahmat al-Lil'alamin (religious moderation) may have a major impact on Muslims' daily lives. The ideology of excessive understanding may be countered by religious moderation in four basic ways: variety, tolerance, anti-violence, and embracing local culture. And Wiyono et al. (2021) state that tolerance, which is included in the personality character, will support someone in having an attitude.

The negative relationship between anti-radicalism and religious moderation, as well as the emphasis on the significance of religious moderation in mitigating extremism, underscores the complexity of interventions aimed at countering radical ideologies (Amirudin et al., 2022; R. Bahri et al., 2025; Zayusman & Rivauzi, 2024). While anti-radicalism initiatives intend to combat extremism, they may inadvertently impact attitudes toward religious moderation. Understanding and fostering religious moderation, characterized by elements like diversity, tolerance, non-violence, and cultural accommodation, could serve as a powerful tool in preventing extremist interpretations of religious teachings and promoting a more balanced and inclusive understanding of faith (Rofi & Setiawan, 2023).

The results of the study indicate that life stress does not moderate the relationship between lecturer professionalism and religious moderation. This is indicated by a beta coefficient value of -0.021, a t-value of 0.513 (less than 1.97), and a significance value of

0.608 (greater than 0.05), indicating that the effect is not statistically significant. Thus, it can be concluded that the level of life stress individuals experience does not influence, strengthen, or weaken the relationship between lecturer professionalism and religious moderation.

The presence of an effective principal as a school leader is more important than the readiness of other resources (Khanal et al., 2016; Mbua, 2023). As an organic or critical factor, an effective principal is a key determinant for the successful management of all school resources. In addition, the presence of an effective principal is necessary to ensure that the school can provide quality work for all school members through effective and efficient utilization of all resources. There is a significant positive correlation between principal leadership effectiveness and school-based management performance. Thus, effective school leaders can play a key role in managing stress and fostering a school environment that supports the development of religious moderation among educators.

Based on these results, it seems that stressful life events do not affect the correlation between religious moderation attitude and lecture professionalism in this particular research (Montoro-Fernández et al., 2022; Smith et al., 2003; Sultoni et al., 2023). Lecture: professionalism influences people's views toward religious moderation, and difficult living situations do not moderate this effect, according to statistical research. The findings suggest that, regardless of the level of stress individuals may face in their lives, the impact of lecture professionalism on attitudes toward religious moderation remains consistent and unaffected by these stressors, according to this study.

The results also show that life stress does not significantly moderate the relationship between student management and religious moderation. This is supported by a positive beta coefficient of 0.008, a t-value of 0.175 (less than 1.97), and a significance value of 0.861 (greater than 0.05), indicating that the effect is not statistically significant. Thus, the level of life stress does not affect the extent to which student management strengthens or weakens the influence of religious moderation.

In simpler terms, this outcome implies that, within the scope of this study, the presence or experience of stressful life events does not alter how student management practices impact individuals' attitudes toward religious moderation (Hermawan et al., 2023; Kawamoto et al., 2021). According to the data, stressful life events do not moderate the correlation between student management and views on religious moderation. According to these findings, the influence of student management practices on attitudes toward religious moderation remains consistent and unaffected by stressful life events, as indicated by the non-significant statistical values.

The results of the hypothesis testing indicate that life stress weakens the association between students' religiosity and religious moderation. This is indicated by a negative beta coefficient of -0.083, a t-value of 2.062 (greater than 1.97), and a significance

value of 0.040 (less than 0.05), indicating that the moderating effect is statistically significant. Therefore, it can be concluded that at higher levels of life stress, the influence of religiosity on the development of religious moderation tends to decrease.

This finding implies that the presence or experience of stressful life events diminishes or weakens the relationship between student religiousness and attitudes toward religious moderation. In other words, when individuals experience higher levels of stress, the positive influence of their religiousness on their attitudes toward religious moderation becomes less pronounced. This result highlights the role of stressful life events as a moderating factor that can attenuate the connection between an individual's religiousness and their attitudes toward religious moderation. Despite the positive relationship between student religiousness and religious moderation attitude in less stressful circumstances, this relationship weakens in the face of higher levels of stress.

Understanding the moderating role of stressful life events in this context provides insights into the complexities of how external factors, such as stress, can alter the influence of internal factors, like religiousness, on attitudes toward religious moderation (Chotimah et al., 2025; Reiss et al., 2019; Smith et al., 2003). This finding underscores the importance of considering the broader context and external influences when examining the relationship between individual characteristics (such as religiousness) and attitudes or behaviors.

The results of the hypothesis testing also indicate that life stress does not moderate the influence of religious understanding on religious moderation. This is indicated by a negative beta coefficient of -0.011, a t-value of 0.273 (less than 1.97), and a significance value of 0.784 (greater than 0.05), indicating that the effect is not statistically significant. Therefore, it can be concluded that the level of life stress does not affect the strength or weakness of the relationship between religious understanding and religious moderation. In simpler terms, this outcome implies that, within the scope of this study, the presence or experience of stressful life events does not alter how religious understanding impacts individuals' attitudes toward religious moderation. Results from the statistical study demonstrate that the association between religious comprehension and attitudes toward religious moderation is unaffected by stressful living situations (Hamidy et al., 2022; Hermawan et al., 2023; Zayusman & Rivauzi, 2024).

A positive beta score of 0.086, a t statistic of 2,041 ( $p > 1,97$ ), and p values of 0,042 ( $p < 0.05$ ) were obtained as test results for the eleventh hypothesis, which states that anti-radicalism's influence on religious moderation attitude is moderated by stressful life. This indicates a significant positive effect, in which stressful life events amplify the effect of anti-radicalism on religious moderation attitudes. This finding suggests that when individuals experience higher levels of stress in their lives, the impact or effectiveness of anti-radicalism initiatives on shaping attitudes toward religious moderation becomes

stronger. In other words, stressful life events seem to intensify the relationship between anti-radicalism efforts and attitudes toward religious moderation (Sultoni et al., 2023). This result implies that during times of increased stress, anti-radicalism measures or interventions might have a more potent effect in shaping attitudes toward religious moderation (Dodego & Witro, 2020; I Dewa Gede Darma Permana, 2023; Rozzaqyah & Dwi Sucipto, 2023). Stressful life events appear to enhance the effectiveness of anti-radicalism initiatives in fostering more moderate attitudes regarding religious beliefs and practices.

Understanding the moderating role of stressful life events in the relationship between anti-radicalism and attitudes toward religious moderation provides insights into the dynamic interplay between external stressors and efforts to promote moderation within religious contexts. This finding underscores the importance of considering the impact of stress in shaping the effectiveness of anti-radicalism strategies aimed at fostering attitudes of tolerance and moderation in religious matters.

A positive beta score (0,070) with a t statistic of 2,084 ( $p > 1,97$ ) and a p value of 0,038 ( $p < 0,05$ ) was obtained as a result of testing the twelfth hypothesis, which states that stressful life events moderate the effect of student tolerance on religious moderation attitude. This result indicates a significant positive effect, suggesting that stressful life strengthens this effect. This finding suggests that when individuals experience higher levels of stress in their lives, the impact or efficacy of student tolerance in shaping attitudes toward religious moderation becomes stronger (Dodego & Witro, 2020; Hermawan et al., 2023; Sobri et al., 2020). In essence, stressful life events seem to enhance or intensify the relationship between student tolerance and attitudes regarding religious beliefs and practices. It implies that during periods of heightened stress, individuals' tolerance appears to have a more potent effect on shaping attitudes toward religious moderation. Stressful life events seem to bolster the effectiveness of individuals' tolerance in fostering more moderate attitudes concerning religious beliefs and practices (Birinci & Ericek Maraşlıoğlu, 2025; Chatters et al., 2008; Gökmen & Sami, 2024).

Understanding the moderating role of stressful life events in the relationship between student tolerance and attitudes toward religious moderation provides insights into the dynamic interplay between external stressors and individual attitudes that promote tolerance within religious contexts. This finding underscores the importance of considering the impact of stress on the effectiveness of tolerance-promoting strategies that foster attitudes of understanding and moderation in religious matters.

## **CONCLUSION**

This study demonstrates that religious moderation among university students is shaped by a combination of pedagogical, individual, and socio-psychological factors.

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Lecturer professionalism, student management, religiosity, religious understanding, and tolerance consistently contribute to the development of more balanced and inclusive religious attitudes, while anti-radicalism shows a negative association. These findings indicate that religious moderation is not determined by a single factor but by the interaction of educational practices and students' internal dispositions.

Regarding the moderating role of life stress, the results show that it does not function as a universal moderator. Instead, its effect is selective: life stress weakens the influence of religiosity, while strengthening the effects of tolerance and anti-radicalism, and shows no significant interaction with lecturer professionalism, student management, and religious understanding. This suggests that stressful conditions may alter how certain personal values are expressed, but do not fundamentally reshape the overall formation of religious moderation.

These findings have important implications for higher education. Universities should not only focus on the cognitive aspects of religious education but also strengthen lecturers' competence, student development systems, and learning environments that promote dialogue, critical thinking, and tolerance. Integrating these elements into curricular and extracurricular activities can support the development of moderate and inclusive religious perspectives among students.

This study is limited by its reliance on a quantitative approach, which may not fully capture the complexity of students' experiences and contextual influences. Future research is recommended to incorporate qualitative or mixed-methods approaches to explore deeper psychological and social dynamics and to examine additional contextual variables that may further explain the formation of religious moderation in diverse educational settings.

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