

## Students' Self-Efficacy in Islamic Character Development: A Phenomenological Study of *PAI* Learning in the *Merdeka* Curriculum at Senior High Schools

Abu Warasy Batula<sup>1</sup>, Mhd. Aksaril Huda Ritonga<sup>2</sup>,  
Helmy Abdullah Helmy<sup>3</sup>, Udin Supriadi<sup>4</sup>, Zakaria<sup>5</sup>

<sup>1,2,3,4</sup>Indonesia University of Education, Indonesia; <sup>5</sup>Al-Azhar University, Egypt  
abuwarasy20@upi.edu; mhd.aksarilhuda14@upi.edu

### Abstract

This study investigates the implementation of character education through Islamic Religious Education (*Pendidikan Agama Islam*, or PAI) in Indonesian schools, focusing on the development of students' self-efficacy in internalizing moral values as prescribed by the *Merdeka Curriculum*, particularly in phases E and F. Employing an Interpretive Phenomenological Approach (IPA), the research involved 18 purposively selected students from three different school types in Bandung. Data collection was conducted through in-depth interviews, participatory observation, and focus group discussions. Analysis revealed four central themes: students' internal struggles in cultivating moral self-control; the influence of social environments on collective efficacy; the emergence of moral agency within digital spaces; and the role of spiritual maturity in fostering authentic leadership. The findings demonstrate a developmental trajectory in students' self-efficacy from initial efforts to resist negative behaviors (Phase E) to the embodiment of innovative, integrity-based leadership (Phase F). This study contributes to the theoretical expansion of self-efficacy by proposing the concept of "spiritual self-efficacy" and contextualizing Bandura's four sources of efficacy within Islamic moral education. The results underscore that effective character education must move beyond mere transmission of moral knowledge to systematically fostering students' confidence in consistently and authentically enacting moral behavior. These insights offer significant implications for advancing a more holistic and character-centered PAI curriculum and pedagogical strategy.

**Keywords:** Self-Efficacy; Moral Education; Character Development; Islamic Religious Education; Interpretive Phenomenology

## INTRODUCTION

Character education has become a global priority in 21st-century education, with growing recognition that moral knowledge alone is insufficient for the development of ethical behavior (Berkowitz & Hoppe, 2009; Brunson & Walker, 2022; Hendrowibowo & Kristanto, 2024; Hsiao, 2021). In Indonesia, the Merdeka Curriculum emphasizes character development through Islamic Religious Education (PAI), which requires students to internalize moral values in a progressive learning phase (Amalia et al., 2024; Jasiah et al., 2024; Jusubaidi et al., 2024; Maylawati et al., 2025; Permatasari et al., 2025). However, there is a significant gap between students' cognitive understanding of moral principles and the implementation of these principles in their daily lives.

This phenomenon is in line with Bandura, (1978) statement that human behavior is not only influenced by knowledge but also by self-efficacy, which is an individual's belief in their ability to perform the behaviors necessary to achieve certain performance outcomes (Biasi et al., 2014; Escobar et al., 2022; Schunk & DiBenedetto, 2021; Vaughan-Johnston & Jacobson, 2020). Although extensive research has examined academic self-efficacy, limited attention has been given to moral or spiritual self-efficacy, particularly in the context of Islamic education.

The significance of this study lies in its potential to bridge the theoretical gap between moral psychology and educational practice. First, this study extends self-efficacy theory into the domain of spiritual and moral development, contributing to the emerging field of positive psychology in education. Second, this study addresses a critical need in the Indonesian education system where character building has been mandated but empirical understanding of the underlying psychological mechanisms remains limited.

The context of Islamic education in Indonesia provides a unique setting for exploring how Western psychological concepts can be adapted within a framework of local spiritual and cultural values. The Merdeka Curriculum, with its structured moral elements, provides an ideal opportunity to examine how self-efficacy develops in the context of systematic character education.

Bandura, (1978) theory of self-efficacy explains that a person's belief in their abilities greatly influences their motivation, behavior, and achievements (Basileo et al., 2024; Han et al., 2025; Stavropoulou et al., 2025; Zheng et al., 2021). Self-efficacy influences choices, effort, perseverance when facing difficulties, and emotional reactions in challenging situations (Krpan et al., 2021; Warner & Schwarzer, 2021). In education, many studies show a positive relationship between self-efficacy and academic achievement, motivation, and learning strategies (Honicke et al., 2023). Bandura identifies four sources of self-efficacy, namely direct experience, vicarious experience, verbal encouragement, and physical or emotional conditions (Huang et al., 2020). However, the application of this theory focuses more on academic aspects, while moral and spiritual aspects are still rarely explored.

Recent research has begun to highlight self-efficacy in the moral context. Bandura, (1978) introduced the concept of moral agency, which is the ability of individuals to control moral behavior through self-regulation. Moral self-efficacy has been shown to influence positive social behavior (Liu et al., 2022), the ability to resist negative peer pressure (Wu et al., 2023), and character development in general. In religious education, the concept of religious self-efficacy has also been introduced as a factor that influences spiritual practices and moral behavior, although research on the development of religious self-efficacy through formal education is still limited, especially outside the Western context.

Character education in Islam emphasizes the importance of akhlaq as the basis for human development, which includes spiritual, moral, and social aspects (Hasibuan et al., 2025). The Islamic Religious Education (PAI) curriculum in Indonesia develops character gradually, starting from basic moral understanding to ethical thinking and leadership skills. Traditional Islamic learning methods emphasize role modeling, direct experience, and community support, which are in line with Bandura's sources of self-efficacy (Gillani & Khan, 2025; Huda, 2021; Mulyadi et al., 2025). This shows the opportunity to effectively combine Western psychological theory with Islamic educational philosophy.

Although interest in character education and moral psychology is increasing, there is still little research discussing the psychological mechanisms behind moral development in the context of Islamic education. Some of the main shortcomings in current research include a limited understanding of students' real experiences in building moral self-efficacy, a lack of integration of self-efficacy theory with Islamic moral education as a whole, a paucity of empirical studies on the development of moral self-efficacy during adolescence, and the

absence of a framework appropriate to the culture of Muslim-majority societies for character education. This study attempts to fill this gap by examining how adolescents in Indonesia develop self-efficacy in applying moral character through a structured Islamic education curriculum.

This phenomenological study focuses on one main question: how do high school students experience and develop self-efficacy in applying moral character through Islamic Religious Education in the Indonesian Merdeka Curriculum? In addition, there are several supporting questions, namely: how do students' experiences in building self-confidence to avoid negative moral traits at various stages of learning; how they develop self-efficacy for positive moral behavior in facing current challenges such as digital ethics, peer pressure, and leadership; what factors help or hinder the development of moral self-efficacy in Islamic education; how students' self-efficacy beliefs develop from grade 10, 11 (Phase E) to grade 12 (Phase F); and what coping strategies students use when facing difficulties in applying moral values. These questions aim to provide an in-depth and detailed understanding of the process of moral self-efficacy development while contributing to educational theory and practice.

## **METHODS**

This study employs an Interpretative Phenomenological Analysis (IPA) approach within a qualitative framework because it effectively explores how individuals make sense of their life experiences while acknowledging the researcher's interpretative role. This approach aligns with the study's goal of understanding students' subjective experiences in developing self-efficacy in moral education.

Additionally, the study adopts a phenomenological stance that emphasizes students' direct experiences in moral learning. It goes beyond observing external behaviors to explore internal processes, emotions, and how students create meaning while building moral confidence.

The research was conducted in Bandung, West Java, Indonesia, chosen for its diverse educational landscape and representation of an urban Indonesian context. Three types of high schools were selected: a public high school representing general education with diverse religious backgrounds; a private Islamic high school focusing on integrating Islamic values throughout the curriculum; and a state Islamic senior high school combining the national

curriculum with deeper Islamic studies. This multi-site approach allows the study to examine how different school environments influence students' self-efficacy development, while focusing on their experiences with the uniform Islamic Religious Education (PAI) curriculum.

The site selection was based on several reasons: the diversity of school types offers varied perspectives; Bandung's status as an educational city provides good representation; the distinct characteristics of each school help deepen understanding of institutional influences on students; and the Merdeka Curriculum has been implemented for at least two years, providing a mature context for the study.

Purposive sampling with maximum variation was used to gather diverse views while maintaining focus on the research topic. The main participants were 18 active students from grades 10 to 12 who fully followed the PAI curriculum, consented to participate, could reflect on their experiences, and had at least one year of exposure to the curriculum. Students with serious psychological issues, frequent absences, or limited curriculum experience due to recent school transfers were excluded. In addition to students, the study involved 6 PAI teachers, 3 principals, and 6 homeroom teachers as supporting participants.

Data collection methods included in-depth interviews, participant observation, and document analysis using the IPA approach. Analysis began with repeated readings of the Ministry of Education's PAI textbooks for grades 10, 11, and 12 to deeply understand the moral content, making descriptive, linguistic, and conceptual notes, including attention to metaphors and emotional expressions. Initial notes were then transformed into emerging themes focused on participants' meanings and experiences, always referring back to the original transcripts.

Related themes were grouped through abstraction to form main themes and visualized in thematic maps. Analysis proceeded by completing individual case studies before comparing cases to identify patterns of similarities and differences, culminating in a main theme table. The final stage involved interpreting the results by linking them to self-efficacy theory and considering cultural and social contexts, producing statements that reflect participants' experiences. To ensure quality, independent coding by multiple team members, member validation, consultation with phenomenology experts, and thorough documentation of the analysis process were conducted.

Ethical considerations were strictly observed. Ethical approval was obtained from researchers and participating schools, with informed consent involving written information, verbal explanations, voluntary participation confirmation, and parental consent for minors. Confidentiality was maintained through pseudonyms, encrypted data storage, restricted access, and clear data destruction schedules.

## RESULTS

### Contents of Moral Education Material in the Ministry of Education and Culture's Independent Curriculum

Table1. Contents of Moral Education in Islamic education Independent Curriculum

Class	Semester	Content
X	Odd	Living a Meaningful Life by Avoiding Wastefulness, Showing Off (Riya'), Seeking Praise (Sum'ah), Arrogance (Takabbur), and Envy (Hasad) 1.Avoiding Wasteful Lifestyle 2.Avoiding Riya' (Showing Off) and Sum'ah (Seeking Praise) 3.Avoiding Arrogance (Takabbur) 4.Avoiding Envy (Hasad)
X	Even	Avoiding Despicable Morals (Akhlak Madzmumah) and Practicing Noble Morals (Akhlak Mahmudah) for a Comfortable and Blessed Life 1.Avoiding Temperamental Attitudes (Ghadhab) 2.Practicing Self-Control 3.Practicing the Courage to Uphold the Truth
XI	Odd	Avoiding Student Fights, Alcohol, and Drugs 1.Student Brawls 2.Alcohol (Miras) 3.Drugs
XI	Even	Ethics in Using Social Media 1.The Importance of Ethics in Using Social Media 2.Understanding Ethics in Social Media 3.Scriptural Basis (Naqli) 4.Ethics in Using Social Media 5.Applying Character in Social Media Ethics 6.Wisdom of Ethics in Social Media
XII	Odd	Hypocrite and Hard-Heartedness Will Never Lead to Progress 1.Hypocrite (Munafik) 2.Hard-Heartedness 3.Obstinacy
XII	Even	Innovative Attitude and Ethics in Organization 1.Work Ethic and Diligence 2.Innovation and Organizational Ethics

This Table 1 Contents of Moral Education in Islamic education Independent Curriculum, shows a detailed curriculum table outlining the contents of moral education material used in Indonesia's Ministry of Education and Culture's educational system. The table is organized by class levels (IX through XIII), semesters (Odd and Even), and specific content topics for each period. The curriculum covers a comprehensive range of moral and ethical subjects, including lessons on avoiding wasteful lifestyles, seeking praise appropriately, preventing despicable morals, practicing self-control, understanding ethics in social media usage, applying character in social media, addressing hypocrisy and hard-heartedness, and fostering innovation while maintaining ethical standards in organizations. Each class level appears to build upon previous concepts, progressing from basic moral principles in lower grades to more complex ethical considerations involving modern challenges like social media ethics and organizational behavior in higher grades, suggesting a structured approach to moral character development throughout the Indonesian educational system.

Research findings show that Islamic Religious Education material on moral values in the Merdeka Curriculum for phases E, and F is structured progressively and systematically. In phase E (grade 10, 11), learning focuses on shaping individual moral character through self-control and avoidance of spiritual diseases such as *riya'* (showing off), *hasad* (envy), and *takabbur* (arrogance). In phase E, the material develops into the social realm by emphasizing the prevention of deviant behavior among adolescents, such as fighting, alcohol abuse, drugs, and social media ethics. Meanwhile, phase F (grade 12) is directed at instilling a leadership ethos, organizational ethics, and innovation that support students' readiness to enter the world of work and community life.

This curriculum structure demonstrates a spiral and contextual approach, in which each phase is tailored to the psychological and social development stages of the students. The integration of classical Islamic values with modern issues, such as the use of social media, reflects the relevance of religious teachings to the challenges of the 21st century. Thus, the moral elements in the PAI curriculum serve not only as a preventive moral instrument, but also as a means of transformative character building that prepares a generation of Muslims who are principled, critical, and adaptive.

The results of interviews with Islamic education teachers and school principals show that character education is understood to require more than just a focus on the transfer of

moral knowledge. These teachers emphasize that the effectiveness of character education is highly dependent on systematic attention to the development of students' self-confidence. According to them, without adequate self-confidence, students tend to have difficulty practicing the moral values they have learned. Therefore, character education must integrate the strengthening of affective and psychomotor aspects so that students not only understand moral concepts cognitively but are also able to apply them consistently and authentically in their daily lives. These findings reveal a practical view from the field that character building cannot be separated from efforts to empower students psychologically, particularly in relation to self-confidence as the main capital in realizing moral behavior.

## Superordinate Themes

### Theme 1: Struggle Against the Self: Internal Battle for Moral Conviction

The results of the study show that participants experienced a dynamic process in dealing with internal struggles between the moral knowledge they had acquired and its actual implementation in their daily behavior. This process reflects the Islamic concept of *jihad an-nafs*, which is the struggle against the ego or self-impulses that conflict with moral values. Through the participants' narratives, it appears that the effort to internalize moral values is not an instant process, but rather involves stages of self-control, involvement in spiritual practices, and the ability to reflect on failures as part of moral learning.



Figure 1. Struggle Against the Self: Internal Battle for Moral Conviction

From the figure 1. Struggle Against the Self: Internal Battle for Moral Conviction , The diagram features a central circle with four sub-themes radiating outward, each numbered 1-4 and connected by curved arrows suggesting a cyclical process. The four main concepts are: (1) "Struggle Against The Self: Internal Battle for Moral Conviction," (2) "Mastery Through Repeated Practice," (3) "The Role of Spiritual Practices in Self-Efficacy," and (4) "Moral Failure as a Learning Experience." Each sub-theme appears to have additional labels like "THEME 1," "SUB THEME 1," etc. positioned around the central hub. The overall design uses a soft blue background with white text boxes and colorful connecting elements, suggesting this is likely an educational or conceptual framework diagram exploring the cyclical nature of moral and spiritual growth through struggle, practice, spiritual engagement, and learning from failure.

This finding confirms that repeated practice plays an important role in moral reinforcement. This is in line with social learning theory, which emphasizes the importance of repetition and reinforcement in shaping behavior. In other words, the internalization of moral values among adolescents is determined not only by cognitive understanding, but also by active involvement in consistent real world practices

#### **Sub-theme 1.1: Mastery Through Repeated Practice**

Participants revealed that consistency in moral practice is key to building self-confidence. In the early stages, they still often experience failure in controlling themselves, especially in relation to emotions and social interactions. For example, AD (10th grade) recounted how he repeatedly failed to control his anger when his friends teased him. However, through strategies he learned from religious education, such as counting to ten or performing wudu, he was gradually able to build self-control. This process shows that moral mastery does not come suddenly, but through repeated experiences that ultimately form the self-confidence that emotional control is possible.

#### **Sub-theme 1.2: The Role of Spiritual Practices in Self-Efficacy**

In addition to daily behavioral practices, participants emphasized the importance of spiritual activities in building moral self-efficacy. SR (Grade 11) said that consistency in performing prayers gave her a more stable heart, making it easier to refrain from deviant behavior. When these spiritual practices were neglected, she felt a decline in self-control and a greater tendency to commit moral errors.

This shows that spiritual practices not only serve as ritual obligations, but also as psychological instruments that strengthen moral resilience. Spiritual practices provide an emotional and mental foundation that supports individuals' belief in their ability to face temptations or environmental pressures. From an Islamic perspective, this is in line with the function of worship as *tazkiyatun nafs* (purification of the soul), which has an internal strengthening effect on the practitioner.

### **Sub-theme 1.3: Moral Failure as a Learning Experience**

Another dimension that emerged in the findings was how participants interpreted moral failure. DM (Grade 12) admitted that he previously considered moral mistakes as an indicator that he was a bad Muslim. However, after receiving an explanation from his teacher, he began to reframe moral failure as an opportunity to learn and grow. He gave an example of how this failure became a point of reflection for improving his behavior in the future.

These findings indicate a shift in perspective from a mindset that tends to judge oneself to a mindset of self-development. The awareness that even the Companions of the Prophet made mistakes provides religious legitimacy that failure is not the end, but part of the moral journey. From an educational psychology perspective, this is in line with the concept of a growth mindset, which views failure as a means of development, not proof of incompetence.

Overall, this major theme shows that the struggle against *nafs* among adolescents is not a linear process, but one that is full of dynamics involving repeated practice, spiritual strengthening, and the ability to reflect on failure. These results indicate that religious education does not only function at the cognitive level (knowledge of values), but must also emphasize affective and psychomotor aspects, so that students are able to build moral convictions through real experiences. Thus, the concept of *jihad an-nafs*, which is often understood abstractly, in this context is presented in the form of concrete daily practices that are relevant to the lives of students.

### **Theme 2: Character Community: Social Construction of Moral Efficacy**

Research findings show that students' belief in moral self-efficacy is not only shaped by individual efforts, but also significantly influenced by social relationships and the community context in which they live. In this case, the community whether in the form of peer groups, the role of teachers, or family support functions as a moral ecosystem that

provides space, encouragement, and challenges for the internalization of values. In other words, the formation of moral efficacy is collective, not merely individual.

These findings show that moral efficacy arises not only from personal beliefs, but also from collective consciousness. When group norms support moral practices, individuals feel stronger and more motivated to comply with them. Conversely, if peers affirm deviant behavior, individuals are more likely to lose control. This perspective is consistent with the theory of collective efficacy (Bandura, 1977), which emphasizes that shared belief in the group's capabilities can strengthen individuals' confidence in facing moral challenges.

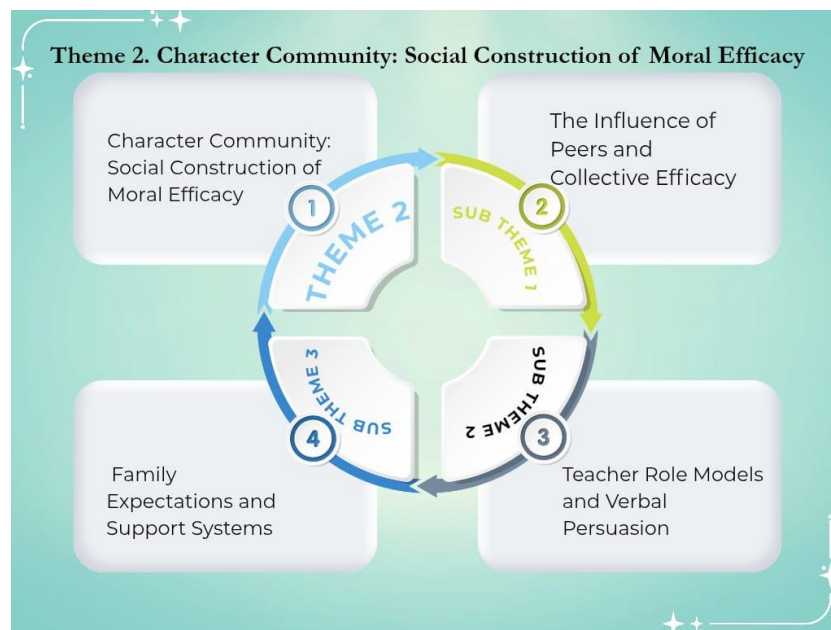


Figure 2. Character Community: Social Construction of Moral Efficacy

This Figure 2. Character Community: Social Construction of Moral Efficacy displays a circular diagram for "Theme 2" that explores the social dimensions of moral development through four interconnected components. The diagram uses the same structural format as the previous theme, with a central hub surrounded by four numbered concepts connected by directional arrows in a cyclical pattern. The four key elements are: (1) "Character Community: Social Construction of Moral Efficacy," (2) "The Influence of Peers and Collective Efficacy," (3) "Teacher Role Models and Verbal Persuasion," and (4) "Family Expectations and Support Systems." Each section is labeled with sub-theme indicators around the central circle. The design maintains the soft blue background with white text boxes and colorful connecting elements, emphasizing how moral efficacy is developed and

reinforced through various social influences including community bonds, peer relationships, educational mentorship, and family structures in a continuous, interconnected process.

### **Sub-theme 2.1: The Influence of Peers and Collective Efficacy**

Peer groups emerge as important actors in supporting or undermining students' moral self-confidence. FH (Grade 11) said that a friendship environment where friends remind each other to avoid gossip gives them greater strength to be consistent in their moral behavior. According to her, the existence of a peer community with a shared commitment creates a sense of togetherness, making moral control easier to practice.

### **Sub-theme 2.2: Teacher Role Models and Verbal Persuasion**

In addition to peer influence, the role of teachers has been proven to be very significant in strengthening students' moral efficacy. RY (10th grade) emphasized that his teacher's patient and consistent attitude provided positive motivation, making him believe that he could become a better person. Teacher role modeling is not only reflected in their actual behavior, but also in the way they use language to build students' confidence.

This confirms that teachers serve as social models who not only convey cognitive knowledge but also shape the affective dimension through verbal persuasion and role modeling. Teachers' exemplary behavior provides a concrete illustration of how moral values can be applied in everyday life, while verbal motivation reinforces students' belief that moral change is possible. These findings are consistent with the concept of social learning theory (Bandura, A., 1986), which emphasizes that individuals learn through observation of authority figures and internalization of persuasive messages.

### **Sub-theme 2.3: Family Expectations and Support Systems**

Another prominent dimension is the influence of family in shaping students' moral self-confidence. RA (Grade 12) revealed that her parents did not demand perfection, but encouraged her to continue striving to be a good person. This parenting style fosters a sense of security, so that she is not afraid of failure, but still has the drive to strive for moral behavior.

These findings indicate that families serve as crucial support systems. Realistic expectations, accompanied by unconditional acceptance, create an emotional climate conducive to the development of moral efficacy. Family support provides a sense of worth that encourages individuals to remain committed even in the face of moral failure. This is in

line with Bronfenbrenner's (1979) ecological theory of development, which emphasizes that the family as a microsystem plays a major role in shaping children's behavior and beliefs.

Overall, this theme shows that students' moral efficacy is formed within complex social networks. Peer groups provide collective support that facilitates the internalization of values, teachers serve as role models and sources of verbal motivation that strengthen self-confidence, while families provide an emotional foundation and realistic expectations that enable students to continue the process.

The combination of these three community elements shows that moral education cannot be viewed as an individual endeavor, but rather as the result of layered social interactions. Thus, the concept of character community represents a social construction of moral efficacy, in which students' belief in their moral abilities is not born in a vacuum, but grows within a network of mutually supportive relationships.

### Theme 3: Digital Ethics: Navigating Moral Identity in Virtual Space

The development of digital technology has created a new space for shaping and testing the morality of the younger generation. Research shows that students face unique challenges and opportunities in developing moral self-efficacy in a virtual environment. The digital space, which offers anonymity, freedom of expression, and broad access to information, has become an arena where moral values are internalized, negotiated, and practiced. In this context, digital ethics is understood as students' efforts to maintain moral integrity in online interactions, which includes consistency of behavior, the use of social media to reinforce moral agency, and information literacy as a form of ethical responsibility.

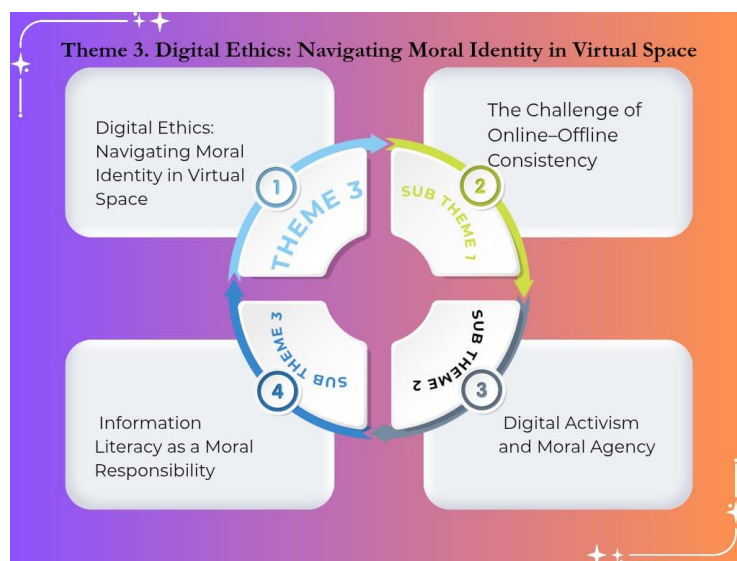


Figure 3. Theme 3: Digital Ethics: Navigating Moral Identity in Virtual Space

This Figure 3. Theme 3: Digital Ethics: Navigating Moral Identity in Virtual Space presents a circular diagram for "Theme 3" that focuses on moral development in the digital age, using the same structural format as the previous themes but with a vibrant purple-to-orange gradient background. The diagram explores four interconnected aspects of digital moral efficacy: (1) "Digital Ethics: Navigating Moral Identity in Virtual Space," (2) "The Challenge of Online-Offline Consistency," (3) "Digital Activism and Moral Agency," and (4) "Information Literacy as a Moral Responsibility." These four components are arranged around a central hub with connecting arrows indicating a cyclical relationship, and each section includes sub-theme labels. The colorful gradient background and consistent design elements emphasize how moral development and ethical decision-making have evolved to encompass digital environments, addressing contemporary challenges such as maintaining consistent moral identity across virtual and physical spaces, engaging in meaningful digital activism, and recognizing the ethical responsibilities that come with information consumption and sharing in the digital era.

### **Sub-theme 3.1: The Challenge of Online–Offline Consistency**

One of the main challenges students face is maintaining moral consistency between real life and interactions in virtual spaces. AH (Grade 11) revealed that rude behavior is easier to do online because she is not face-to-face with other people. However, her awareness that Allah still witnesses every conversation, including private messages on applications, makes her try to control herself. She even uses a reflective strategy by asking herself, "Would I say this if I were face-to-face?"

This finding confirms the gap between offline moral identity and online behavior. This challenge is in line with the phenomenon of online disinhibition effect, where individuals are more daring in expressing negative behavior in online interactions. However, AH experience also shows how the internalization of religious values functions as a mechanism of self-control, enabling her to negotiate her moral identity in the digital space. Thus, moral consistency in the digital age is not only a technical issue of media use, but also a reflection of spiritual awareness that serves as an ethical compass for students.

### **Sub-theme 3.2: Digital Activism and Moral Agency**

In addition to facing challenges, students also utilize digital spaces as a means of strengthening their moral identity. FZ (Grade 12) shared how he uses his social media accounts to share Islamic quotes. Positive interactions from friends, whether in the form of

comments or questions, give him a sense of meaning and contribution. This activity is not only beneficial to others, but also strengthens his own conviction in practicing moral values.

FZ's experience shows that social media can serve as an arena for digital activism at the personal level, where students assert their moral agency through the expression of positive content. This shows that morality is not only tested in the form of self-control over negative behavior, but also through active participation in spreading kindness. In this way, students build moral self-efficacy through the experience of making an impact, in line with Bandura's concept of mastery experience. From an Islamic perspective, this practice is also relevant to the concepts of *tabligh* and *amar ma'ruf*, which is to convey goodness to others, even in virtual spaces.

### **Sub-theme 3.3: Information Literacy as a Moral Responsibility**

Another important dimension that emerged was students' awareness of practicing information literacy ethically. NA (Grade 11) said that she was accustomed to checking the accuracy of news before sharing it, either by asking her parents or comparing it with other sources. The awareness that spreading false information is a sin became a strong moral motivation for her to develop the habit of evaluating information.

This finding confirms that digital literacy is not merely a technical skill, but also a moral responsibility. The process of evaluating information, which was initially perceived as troublesome, has over time become a habit that strengthens their confidence as responsible media users. This practice marks a shift in students' understanding that every digital action, even something as small as sharing a link, has moral implications. Thus, digital ethics also includes epistemic ethics, which is a commitment to managing knowledge honestly and beneficially.

Overall, this theme shows how students navigate their moral identity amid the complexity of the digital space. The main challenge is the inconsistency between online and offline behavior, which encourages them to rely on spiritual reflection to maintain self-control. On the other hand, social media provides opportunities for them to strengthen their moral agency by sharing positive content, while also building moral self-efficacy through experiences of success. Furthermore, information literacy is understood not only as a 21st-century skill, but also as a form of moral responsibility inherent in Muslim identity in the digital age.

Thus, digital ethics can be viewed as a manifestation of jihad an-nafs in a new context, namely the struggle to uphold morality in a virtual space that is fraught with temptations, opportunities, and risks. Students' moral identity is formed through a combination of religious reflection, active participation in spreading positive values, and ethical discipline in managing information. These findings emphasize the importance of religious education that is responsive to digital transformation, so that it can equip the younger generation with a solid and relevant moral framework in the technological era.

#### **Theme 4: Preparing for Life Leadership: Integrating Character and Competence**

The results of the study show that 12th grade students are beginning to experience a more mature moral identity evolution, namely a transition from a focus on self-development to a readiness to take on leadership roles in the future. This theme emphasizes the importance of integrating moral character and practical competencies, which together form the foundation of authentic, long-term leadership. The findings reveal three main dimensions: authenticity in leadership, innovation aligned with integrity, and future orientation with moral responsibility.

##### **Sub-theme 4.1: Authenticity in Leadership**

Participants emphasized that true leadership is not based solely on formal authority, but on real exemplary behavior. IA (Grade 12) stated that a leader should be respected for their character and consistency of actions, not because of their position or authority. For him, a leader's moral legitimacy stems from their ability to set an example that is in line with the values they champion.

These findings indicate that students have internalized the principles of authentic leadership, which is a leadership style that emphasizes honesty, consistency, and personal integrity. From an Islamic perspective, this principle is in line with the words of the Prophet Muhammad ﷺ, who emphasized that leaders are khadim al-ummah (servants of the people), not merely givers of instructions. Thus, the leadership orientation demonstrated by students confirms the connection between personal morality and social effectiveness.

##### **Sub-theme 4.2: Innovation with Integrity**

In facing the digital age, students show awareness that creativity and innovation are demands of the times. However, such innovation must not be separated from a moral framework and religious values. LI (Grade 12) expressed her desire to become a successful

entrepreneur who is creative while adhering to the principles of halal and social benefit. This statement illustrates the effort to balance the drive for development with a commitment to maintaining integrity.

These findings show that for students, innovation is not unlimited freedom, but rather a space to realize new ideas within a moral framework. This reflects a character-based leadership model, in which progressiveness is directed towards benefiting society, not just personal interests. In Islamic leadership literature, this principle is rooted in the concepts of *al-amanah* (trust) and *maslahah* (benefit), which require that all creativity be directed toward the common good. Thus, the integration of innovation and integrity strengthens students' confidence in taking on leadership roles in the future.

#### Sub-theme 4.3: Future Orientation and Moral Responsibility

Participants also shared their long-term vision regarding their leadership roles after graduating from school. BU (Grade 12) expressed his belief that challenges in college and work can be overcome as long as he has a strong moral foundation. For him, moral principles are the main compass that must not be betrayed, regardless of external circumstances and pressures.

BY's statement shows a forward-looking orientation combined with moral responsibility. This belief confirms that moral self-efficacy not only serves to deal with immediate problems, but also as capital for facing the complexities of adult life. From a developmental psychology perspective, this describes the transition to adult identity, where individuals begin to connect future aspirations with self-integrity. From an Islamic *tarbiyah* perspective, this orientation reflects the role of humans as *khalifah fi al-ardh* (leaders on earth) who have long-term moral responsibilities.

Overall, this theme emphasizes that 12th grade students are beginning to develop a comprehensive leadership paradigm, highlighting three key elements: authentic role modeling, innovation within a framework of integrity, and a future orientation rooted in moral responsibility. These three aspects demonstrate their readiness to transition into leadership roles at a broader level, whether in academia, the professional world, or society.

Thus, leadership from the students' perspective is not only about mastering technical skills or achieving individual success, but also about upholding moral principles and making positive contributions to society. These findings indicate that religious education integrated

with character building and competency development can be an important foundation in preparing the younger generation to face the global era while maintaining their moral identity.

### Cross-Case Analysis: Developmental Patterns

Cross-case analysis reveals clear developmental patterns of moral self-efficacy from Phase E to Phase F, reflecting students' moral learning and maturation during secondary school. In Phase E, which includes 10th grade students, the main focus is on developing basic self-control and avoiding negative behaviors. At this stage, students' self-efficacy is still highly dependent on external support such as teachers and parents, as well as positive reinforcement. Students' moral understanding tends to be binary, seeing things as right or wrong without much room for nuance or complexity.

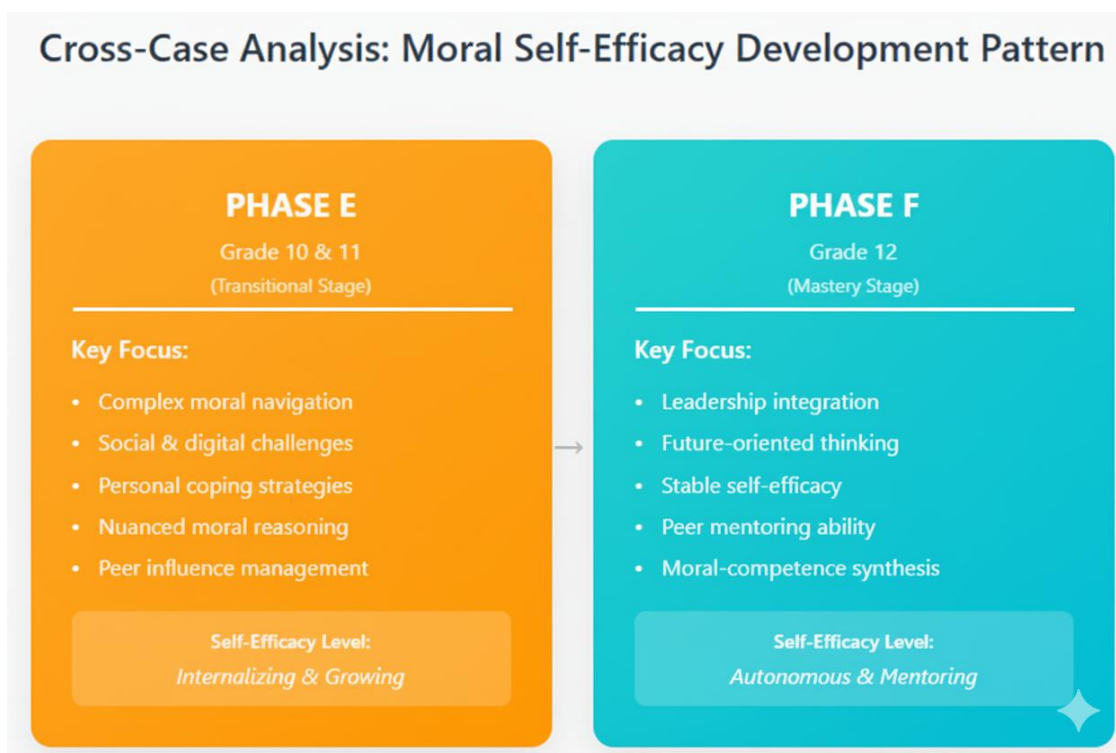


Figure 4. Cross-Case Analysis

This Figure 4. Cross-Case Analysis presents a two-phase framework for moral self-efficacy development in high school students, displayed as two connected colored rectangles with an arrow indicating progression. Phase E (shown in orange) covers Grades 10 & 11 during the "Transitional Stage" and focuses on developing complex moral navigation skills, handling social and digital challenges, building personal coping strategies, engaging in

nuanced moral reasoning, and managing peer influence, with students at an "Internalizing & Growing" self-efficacy level. Phase F (shown in teal) represents Grade 12 as the "Mastery Stage," emphasizing leadership integration, future-oriented thinking, stable self-efficacy, peer mentoring ability, and moral-competence synthesis, with students reaching an "Autonomous & Mentoring" self-efficacy level. The progression illustrates how students transition from developing internal moral frameworks in the earlier grades to becoming confident moral leaders capable of guiding others by their final year of high school.

Entering Phase E, which covers 11th grade students, moral complexity begins to increase along with the emergence of more diverse social and digital challenges. At this stage, self-efficacy begins to be internalized, where students develop personal coping strategies to deal with more complex moral dilemmas. They begin to demonstrate the ability to navigate moral situations that are no longer black and white, but rather full of considerations and dilemmas that require critical thinking and reflection.

In Phase F, which consists of 12th grade students, there is full integration between moral knowledge, self-confidence, and future leadership vision. Students' self-efficacy becomes more stable and no longer overly dependent on external validation. At this stage, students are not only able to manage themselves effectively, but also demonstrate mentoring skills and exert a positive influence on their peers, marking significant moral and social maturity.

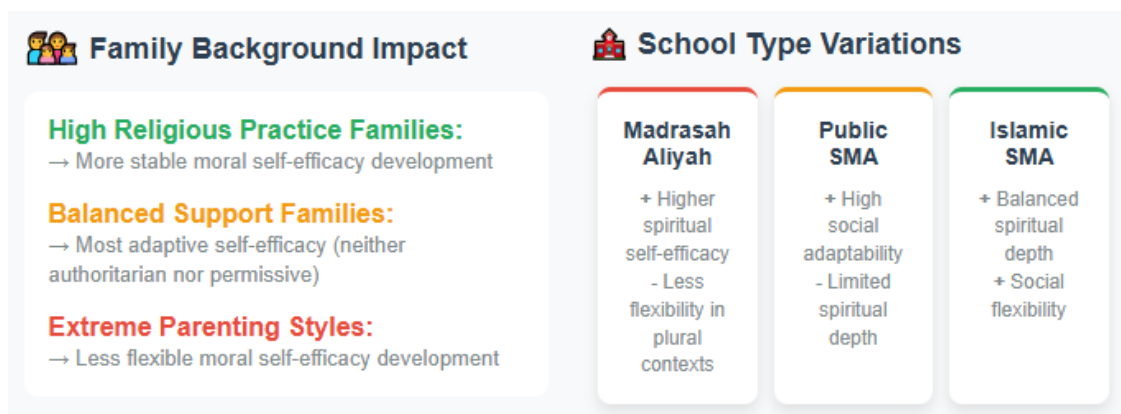


Figure 5 Family Background impact & School Type Variations

Figure 5 presents two key findings about contextual factors influencing moral self-efficacy development. The Family Background Impact section reveals that high religious practice families foster more stable moral self-efficacy development in students, while balanced support families (those that are neither authoritarian nor permissive) produce the

most adaptive self-efficacy outcomes, and extreme parenting styles result in less flexible moral self-efficacy development. The School Type Variations section compares three educational environments: Madrasah Aliyah schools show higher spiritual self-efficacy but demonstrate less flexibility in plural contexts, Public SMA schools exhibit high social adaptability but have limited spiritual depth, and Islamic SMA schools achieve a balanced approach with both spiritual depth and social flexibility. Together, these findings suggest that moderate, balanced approaches in both family and educational contexts tend to produce the most well-rounded moral self-efficacy development in students. RetryClaude can make mistakes. Please double-check responses.

Despite these general patterns, the analysis also found significant individual variations influenced by contextual factors such as school type and family background. Students from Madrasah Aliyah (MA) tend to have higher spiritual self-efficacy, but sometimes lack flexibility in dealing with social plurality. Conversely, public high school students show high social adaptability, but sometimes lack depth in spiritual understanding. Islamic high school students show a good balance between spiritual depth and social flexibility. From a family perspective, students from families with high religious practices tend to have more stable moral self-efficacy. Balanced family support, which is neither authoritarian nor permissive, results in the most adaptive and effective self-efficacy in facing moral challenges.

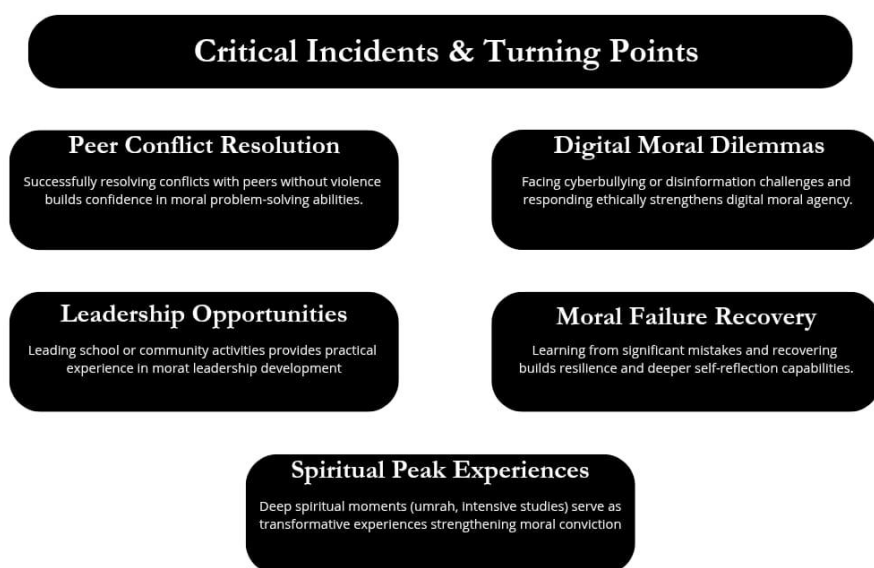


Figure 6. Critical incident & Turning Point

In addition, several critical incidents and turning points were found to have a significant influence on the development of students' moral self-efficacy. The experience of successfully resolving conflicts with peers without violence became an important moment in moral learning. Moral dilemmas that arise in the digital world, such as dealing with cyberbullying or disinformation, also become challenges that test and strengthen students' ethical response abilities. The opportunity to lead school or community activities provides practical experience in developing moral leadership. The process of recovering from major moral failures is also an important lesson that strengthens resilience and self-reflection. Finally, profound spiritual experiences, such as participating in the umrah or intensive studies, serve as culminating experiences that significantly strengthen students' moral beliefs and motivation.

Overall, this cross-case analysis shows that the development of students' moral self-efficacy is a dynamic process influenced by the interaction between formal learning, social experiences, family context, and critical experiences that gradually shape their moral character and abilities.

## **DISCUSSION**

### **Analysis of Results**

The findings reveal a nuanced developmental trajectory in moral self-efficacy among Indonesian Islamic high school students, characterized by distinct phase-based progression and contextual influences. The identification of Phase E (Grades 10-11) as a transitional period demonstrates that moral development during adolescence is neither linear nor uniform, but rather involves complex navigation between competing influences and emerging autonomy. Students in this phase exhibit heightened vulnerability to peer pressure while simultaneously developing more sophisticated moral reasoning capabilities, suggesting a critical window for intervention.

The emergence of Phase F (Grade 12) as a mastery stage indicates that students can achieve considerable moral autonomy and leadership capacity within the structured Islamic educational framework. However, the data reveal significant individual variation within phases, with family background and school type serving as primary moderating factors. Students from high religious practice families demonstrated more stable moral self-efficacy

trajectories, while those from balanced support families showed greater adaptability across contexts.

The three-theme framework (individual struggle, social construction, and digital ethics) reflects contemporary challenges facing Muslim adolescents. The prominence of digital ethics as a distinct theme underscores how traditional moral frameworks must adapt to address modern technological dilemmas. This finding challenges assumptions that religious education inherently prepares students for all moral contexts, revealing gaps in addressing online-offline behavioral consistency.

### **Literature Comparison**

These findings both align with and diverge from existing literature in several key areas. The phase-based developmental pattern supports Kohlberg's stage theory of moral development while providing culturally specific content that challenges his universal claims. Unlike Kohlberg's emphasis on justice-based reasoning, this study reveals that Islamic students prioritize relational harmony and spiritual accountability, suggesting that moral development frameworks require cultural adaptation rather than universal application.

The study's spiritual self-efficacy concept extends Bandura's self-efficacy theory beyond its secular origins, addressing critiques that Western psychological frameworks inadequately capture religious experiences. While Bandura's four sources of self-efficacy (mastery, vicarious learning, verbal persuasion, physiological states) remain relevant, this study demonstrates their manifestation through distinctly Islamic practices such as *jihad an-nafs* and *tazkiyyah*. This cultural adaptation validates arguments by indigenous psychology advocates while maintaining theoretical coherence with established psychological principles.

Regarding peer influence, the findings contradict research suggesting that religious adolescents are less susceptible to peer pressure. Instead, this study reveals that Islamic students face unique challenges in balancing religious identity with social acceptance, particularly in digital contexts. This complexity aligns more closely with contemporary adolescent development literature that emphasizes multiple identity negotiations rather than simple religious versus secular dichotomies.

The family influence patterns partially support authoritative parenting research, confirming that balanced approaches yield optimal outcomes. However, the finding that high religious practice families foster stability while potentially limiting flexibility introduces

nuanced considerations absent from mainstream parenting literature. This suggests that religious families may face trade-offs between moral consistency and adaptive flexibility.

## **Implications of Findings**

### **Educational Practice**

The developmental phase model suggests that Islamic schools should implement differentiated moral education strategies rather than age-homogeneous approaches. For Phase E students, curricula should emphasize decision-making skills and peer resistance strategies, while Phase F curricula should focus on moral leadership and community engagement. The prominence of digital ethics necessitates explicit integration of online moral reasoning into traditional Islamic education frameworks.

The effectiveness of peer mentoring systems indicates that schools should formalize cross-grade interactions and accountability partnerships. However, the variation in outcomes across school types suggests that implementation strategies must be context-specific. Madrasah Aliyah schools may need to emphasize pluralistic engagement skills, while Public SMA schools require stronger spiritual development components.

### **Curriculum Development**

The three-theme framework provides a structure for curriculum organization that addresses both traditional Islamic values and contemporary challenges. However, the integration of digital ethics requires careful theological consideration to avoid superficial technology additions to traditional curricula. The findings suggest that effective moral education must address the tension between online and offline behavioral consistency rather than treating digital behavior as separate from spiritual development.

The importance of reflective practices (muhasabah, moral journals) implies that curricula should allocate substantial time for metacognitive activities rather than focusing solely on content transmission. This challenges traditional Islamic education approaches that emphasize memorization and teacher-centered instruction.

### **Teacher Preparation**

The critical role of teacher modeling and verbal persuasion suggests that educator preparation programs must address teachers' own moral self-efficacy development. Teachers cannot effectively facilitate students' moral growth without personal integration of Islamic

values and contemporary challenges. This finding implies that teacher education should include spiritual development components alongside pedagogical training.

### **Policy Considerations**

The variation across school types indicates that educational policies should recognize and accommodate different institutional strengths rather than imposing uniform standards. The findings suggest that diversity in Islamic educational approaches may be beneficial provided that all schools address the three identified themes effectively.

### **Research Limitations**

#### **Methodological Constraints**

The single-site design significantly limits generalizability across Indonesia's diverse cultural and socioeconomic contexts. West Java's relatively urbanized and educationally developed context may not represent experiences in eastern Indonesian regions or rural areas. The cross-sectional design prevents claims about developmental causation, limiting conclusions to correlational patterns rather than developmental mechanisms.

The researcher's Muslim identity, while facilitating access and cultural understanding, may have influenced participant responses through social desirability bias. Students might have provided religiously acceptable responses rather than authentic personal experiences. Additionally, the translation process from Indonesian to English may have obscured nuanced cultural concepts that lack direct equivalents.

#### **Sampling Limitations**

The focus on urban, middle-class students attending formal schools excludes significant populations including rural adolescents, those from lower socioeconomic backgrounds, and out-of-school youth who may represent different developmental patterns. The exclusion of students from non-Islamic schools limits understanding of how religious education specifically contributes to moral development compared to secular approaches.

The nine-month data collection period, while substantial, may have captured temporary fluctuations rather than stable developmental patterns. Moral development likely requires longer observation periods to distinguish developmental changes from situational variations.

### **Theoretical Constraints**

The study's grounding in Islamic theological frameworks, while culturally appropriate, may limit theoretical contributions to broader psychological literature. The spiritual self-efficacy concept, while innovative, requires validation across different religious traditions to establish broader applicability.

The emphasis on self-report measures, despite triangulation through multiple sources, cannot capture unconscious or socially undesirable aspects of moral development. Observable behavioral measures would strengthen claims about actual moral functioning rather than perceived capabilities.

### **Future Research Directions**

Longitudinal studies tracking students from early adolescence through young adulthood would provide stronger evidence for developmental claims. Cross-cultural comparisons including Christian, Buddhist, and secular educational contexts would illuminate the specific contributions of Islamic approaches versus general religious education effects.

Mixed-methods studies incorporating experimental interventions could test the effectiveness of specific pedagogical strategies identified in this research. Development of validated instruments measuring spiritual self-efficacy across different religious traditions would enable broader empirical investigation of this construct.

The digital ethics theme warrants specific investigation through studies examining online behavior patterns alongside offline moral reasoning, potentially using digital ethnographic methods to capture authentic online interactions rather than self-reported behaviors.

## **CONCLUSION**

This phenomenological study reveals that moral self-efficacy development among Indonesian Islamic high school students follows a distinct phase-based progression, evolving from basic self-control in Phase E (Grades 10-11) to autonomous moral leadership in Phase F (Grade 12), characterized by four interconnected themes: internal struggle against the self (*jihad an-nafs*), social construction of moral efficacy through community support, navigation of digital ethical challenges, and preparation for authentic leadership roles. The research demonstrates that students' moral development is not merely cognitive but involves complex

psychological processes where repeated practice, spiritual engagement, peer influence, family support, and critical incidents collectively shape their confidence in applying Islamic moral principles across diverse contexts including digital environments. Family background and school type significantly moderate this development, with balanced support systems and religiously integrated educational approaches producing the most adaptive outcomes, while the emergence of digital ethics as a distinct developmental challenge highlights the need for contemporary Islamic education to address online-offline behavioral consistency.

This study contributes significantly to educational psychology by introducing the concept of "spiritual self-efficacy" as a culturally-specific extension of Bandura's self-efficacy theory, demonstrating how Western psychological frameworks can be meaningfully adapted within Islamic educational contexts while maintaining theoretical rigor. The research advances moral psychology by providing empirical evidence for phase-based moral development that challenges universal stage theories, revealing culturally-specific patterns that prioritize relational harmony and spiritual accountability over justice-based reasoning. Furthermore, the study addresses a critical gap in Islamic education research by offering a comprehensive framework that integrates individual, social, and contextual factors in moral development, providing practical insights for curriculum design that combines traditional Islamic values with contemporary challenges such as digital ethics and leadership preparation.

Future research should adopt longitudinal designs to track moral self-efficacy development from adolescence through young adulthood, enabling stronger causal claims about developmental mechanisms, while cross-cultural comparative studies across different religious and secular educational contexts would illuminate the specific contributions of Islamic approaches versus general religious or moral education effects. Mixed-methods experimental interventions testing specific pedagogical strategies identified in this research, combined with the development of validated spiritual self-efficacy measurement instruments applicable across diverse religious traditions, would strengthen the empirical foundation for this emerging construct. Additionally, focused investigations into digital ethics using innovative methodologies such as digital ethnography could provide deeper insights into authentic online moral behavior patterns, while studies examining the long-term effectiveness of character community approaches and critical incident impacts on moral development trajectories would further enhance understanding of the complex social and experiential factors that shape adolescent moral identity formation.

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