Daliman, D. (2021). Ethical conduct-do and general well-being among university students, moderated by religious internalization: An Islamic perspective. *Indigenous: Jurnal Ilmiah Psikologi*, 6(2), 37-54 doi: http://dx.doi.org/10.23917/indigenous.v6i2.14886

**Ethical Conduct-Do and General Well-Being among University Students, Moderated by Religious Internalization: An Islamic perspective**

**Daliman Daliman**
Fakultas Psikologi, Universitas Muhammadiyah Surakarta

dal260@ums.ac.id

Abstract. Although topics related to well-being are being studied, those focused on Islamic values, principles, and beliefs in this region are still sparse. The purpose of this study is to identify the correlation between (1) Islamic ethical conduct-do and the general Islamic well-being, (2) Islamic religious internalization and Islamic general well-being, and (3) Islamic ethical conduct-do and Islamic general well-being moderated by Islamic religious internalization. Data collection was carried out in October 2019 and involved the 1st-semester students of the 2019-2020 academic year in the Faculty of Psychology, Universitas Muhammadiyah Surakarta. The subjects were selected using parallel sampling by choosing students from parallel classes; as many as 74 students were selected. With the technique of Partial Least Squares (SEM-PLS) with a moderating variable tool, the statistical Structural Equation Modeling was used to examine all the hypotheses with the recursive model. The results indicated the following: (1) Islamic ethical conduct-do has a significant positive relationship with university students’ Islamic general well-being, with $r 0.288$, $p<0.01$; (2) Islamic religious internalization has a significant positive association with university students’ Islamic general well-being, with $r 0.424$, $p<0.01$; and (3) Islamic ethical conduct-do was significantly correlated with university students’ Islamic general well-being, with Islamic religious internalization as a moderator variable, with $r-253$, $p<0.01$. The implication of this research is to accommodate the values of Islam related to ethical conduct-do and religious internalization on the mentioned University’s curriculum.

**Keywords:** Islamic ethical conduct-do; Islamic general well-being; Islamic religious internalization; Islamic well-being; Islamic religiousness

**INTRODUCTION**

With the emergence of positive psychology in Indonesia in the last decades, variables such as subjective welfare, resilience, and their influence and ability to appeal to human life have been studies extensively (Fakhrunnisak & Qudsyi, 2015; Hadjam & Nasiruddin, 2003; Indryawati, 2014; Ningsih, 2013; Wibisono, 2017). One of the variables in the positive psychology study is well-being. Some parameters of well-being, according to scholars, are happiness, satisfaction with life, subjective well-being, and flourishing (Cohen & Johnson, 2017). Translating the term “well-being” to Indonesian, this study limited its application to “happiness” or “subjective well-being”. Furthermore, this study also referred to general well-being. Some researchers stated that well-being is a psychological concept, which includes dimensions of life satisfaction and people's positive
and negative affections (feelings) about the life they lead (Bradshaw, Keung, Rees, & Goswami, 2009; Diener & Diener, 2008; Headay & Wooden, 2004; Nemati & Maralani, 2016). A similar understanding was proposed by (Diponegoro & Ru’iya, 2013), who reported that subjective well-being is the result of a person’s cognitive evaluation that contains dimensions of life satisfaction and positive and negative affection (feelings) about their life experiences.

Various scholars, such as Wibisono (2017), have investigated the well-being of Muslim citizens in Indonesia; By using the Muslim population as subjects, it is observed that psychological well-being is related to forgiveness and gratitude. Moreover, Fakhrunnisak and Qudsyi (2015); Hadjam and Nasiruddin (2003); Indryawati (2014); Ningsih (2013); and Ramadhani et al. (2016) with Muslims and non-Muslims participants, found that psychological well-being is not significantly related to teacher certification status. It was also found that divorce status of the elderly, economic difficulties, job satisfaction and religiosity together have a significant effect on psychological well-being.

Farwah (2013), using 90 Muslim citizens in Surabaya as subjects, found that religiosity and income affect an individual’s well-being, but social factors do not. The results of a similar study were obtained by Zakariya (2019), who found that there exists a connection between Islamic religiosity and Islamic well-being, called “al-Falah.” Alwee (2005) found that religiosity has a strong significant correlation with income for Muslims living in poor communities. Alwee (2005) stressed that the positive practice of Islam can help one persevere through challenging times and aid in overcoming the sources of stress religiously, thereby tapping into their potential as benefits. Another term for Islamic well-being is “al-farh” which is translated as “happy people” or “happy” (Sholihah, 2016). Based on the results of the various studies mentioned above, it can be argued that, given the various characteristics of Muslim research subjects, religiosity affects their psychological well-being. The various characteristics of the study population can be seen in terms of education, socio-economic, occupation, nationality and gender.

Indonesia is home to the world’s largest Muslim population. Based on Globalreligiousfutures data (2019), in 2010, Indonesia’s population of Muslims reached 209.12 million people or around 87% of the total population. In 2020, Indonesia’s Muslim population is estimated to reach 229.62 million, by various religious institutions which constitute a major portion of educational institutions in Indonesia, include Muhammadiyah (Subhan, 2012), in addition to various other Islamic institutions. Muhammadiyah undertakes many charitable initiatives, one of which is in the field of education, including higher education. Universitas Muhammadiyah Surakarta is a part of the many Muhammadiyah colleges with the Faculty of Psychology being a part of one of the faculties.

Research on psychological well-being in students of the Faculty of Psychology at the Universitas Muhammadiyah Surakarta was conducted by Irwanti (2014), with 100 students as subjects. Irwanti’s product moment analysis obtained a correlation coefficient (r) of 0.240 with p = 0.016 (p<0.01), which means that there is a significant positive relationship between prayer devotion and psychological well-being among the UMS Surakarta students. Additionally, Oetari’s research (2018), with as many as 100 students of the Faculty of Psychology, UMS, from the 2016 academic year found a significant positive correlation between forgiveness and psychological well-being (r) = 0.575 with p = 0.000 (where p<0.01).

The instruments of well-being administered in the previous studies used Diener’s (1994) concept of psychological well-being which is not specifically related to Islamic values, principles, and beliefs. We aims to examine the effect of Islamic ethical conduct-do on students’ Islamic well-being with religious internalization as a moderator variable since Raiya (2008) proved that religious
internalization has an effect on Islamic well-being. Additionally, Raiya categorized Islamic ethical conduct into the following two dimensions: ethical conduct-do and ethical conduct-don’t. Thus, this study will focus only on Islamic ethical conduct-do.

This study proposed the following research questions: (1) Does Islamic ethical conduct-do have an effect on students’ Islamic general well-being?; (2) Does Islamic religious internalization have an effect on students’ Islamic general well-being?; (3) Does Islamic internalization play an important role in affecting the association of Islamic ethical conduct-do and students’ Islamic general well-being?. In other words, determine whether the level of internalization of Islamic values influences the relationship between Islamic ethical conduct-do and the Islamic general well-being.

Literature Review

This section explains the research’s variables and their relationships based on theory and previous research which, covers: islamic ethical conduct-do and general well-being; Islamic religious internalization and Islamic general well-being; Islamic ethical conduct-do and Islamic general well-being, with Islamic religious internalization as moderator; theoretical model; and hypotheses.

Islamic ethical conduct-do and general well-being

In Islam, as presented in the Qur’an, terms regarding well-being assume various forms such as sa’adah, khasanah, thuba, mata’, surur, falah, fauz, and farh (Sholihah, 2016). Sholihah (2016) focused on the use of the words “falah”, “fauz”, and “farh”, because the three terms are relevant and representative pronunciations to be used as sources in talking about the topic of happiness.

In particular, this researcher used the term “farh”, because it is closer in meaning to psychological well-being. From the study of Sholihah (2016), it is known that the term “farh” is commonly interpreted as “happy person” or “happy”. Feelings of joy or excitement usually arise from achieving something that is desired which leads to a visible display of brightness and excitement on the face and in conversations. The term “farh”, which originally meant “happy”, continues to develop: for example, an act that is approved called “al-farh” because what is blessed is also an act that is liked. The Prophet’s hadith about repentance narrated by Ath-Thabrani, defined “farh” as “being pleased”. Al-Qur’an uses this word to describe two forms of pleasure, namely the world and the hereafter (Shihab, 2007)

This understanding is in line with the understanding of Islamic well-being as stated by Raiya (2008). Raiya (2008) states that general well-being in Islam is perceived by how Islam influences human life. According to him, general well-being in Islam is the assumption or perception of a Muslim that Islam can positively influence various aspects of human life, including the sense of meaning in life, personal identity, sense of communication, personal comfort, peace of mind, physical health, self-esteem, feeling close to God, and the ability to overcome difficult situations in life. Sardar and Nafik (2016) further stressed that wealth is not the only indicator of well-being because assets are only tools used to worship Allah SWT. Thus, according to Islam, well-being includes welfare in terms of the material and the non-material.

Based on the description above, the researcher concludes that the general well-being of Islam is the result of a Muslim’s overall cognitive evaluation of the life experienced, which includes holistic and balanced well-being in the world and the hereafter, ranging from economic, sociocultural, morality-based, political and spiritual, which can be considered to bring happiness to the world and the hereafter.

Previous studies found that the parameters that affect general well-being in Islam are religiosity and income (Achour, Grine, Mohd Nor, & MohdYusoff, 2015; Alwee, 2005; Chowdhury,
2018; Farwah, 2013; Koenig & Al Shohaib, 2019), forgiveness (Oetari, 2018), and devotion (Irwanti, 2014). In general, a person’s psychological well-being is influenced by demographics and communication with God. The socialization of parents’ religion has an impact on the relationship between adolescent religious beliefs and practices and psychological well-being, and can improve their psychological well-being (Barnes, Martin, Hope, Copeland, & Lawrence Scott, 2018). Lee and Zhang (2018) studied black people who struggle with health difficulties and found they are more likely to seek solace from religion than white people. Barnes et al. (2018) added that having a strong relationship with God can serve as a coping mechanism and promote healthier psychological well-being for African American girls.

Based on the description above, it is concluded that one of the important factors influencing well-being is religiosity. According to Raiya (2008) Islamic ethical conduct is a part of religiosity. Additionally, Raiya categorized Islamic ethical conduct into the following two dimensions: ethical conduct-do and ethical conduct-don’t. Thus, this study will focus only on Islamic ethical conduct-do.

The ethical conduct-do dimension is related to following the command to do good, which is done in accordance with the commands of Allah SWT, such as respecting parents and helping families, neighbors, and orphans. In Islam, the command to carry out amar ma’ruf is the most crucial obligation in Muslim society, which is both a right and an obligation. Taimiyah (1989) explains that amar ma’ruf is a guide sent by Allah in His books, conveyed by his Apostles, and is part of Islamic rules. Hasbullah (2008) states that amar is a demand for action from a higher party to a lower party. Ma’ruf is all the goodness that is known by the human soul and makes his heart rest.

Raiya’s research (2008) with as many as 340 Muslim respondents from around the world, through an online survey, found that the religiosity of Islam is correlated with Islamic well-being. The religiosity of Islam includes the following six factors: Islamic beliefs; Islamic ethical principles and universality; Islamic religious struggle; Islamic religious duty, obligation and exclusivism; Islamic positive religious coping and identification; and Punishing Allah Reappraisal.

Some of the results of research on psychological well-being in Islam, associated with Islamic religiosity in Malaysia, are in line with the results of Raiya (2008) even though the instruments used were different. Research by Koenig and Al Shohaib (2019) found that reading and reciting the Qur’an, praying frequently, holding strict Islamic beliefs, careful adherence to the teachings of the Qur’an, and strong and close relation with family and communities can help neutralize feelings of stress and distress and increase well-being and happiness. In short, it is found that Muslims who adhere to Islamic teachings have better mental health than those who do not, at least during this lifetime. Similarly, the research by Achour et al. (2015), with a sample of 300 female academic staff working at research universities in Kuala Lumpur, Malaysia, aged between 30 and 60 years, found that there is a negative relationship between work–family demands and well-being. It is also found that there is a positive and significant relationship between religiosity and women’s well-being, where religiosity increases employee well-being. Thus, religiosity has a moderate effect on work–family demands and the well-being of Muslim women.

Research in Pakistan by Saleem and Saleem (2017), with a sample of 120 medical students from the Federal Medical and Dental College and 120 non-medical students from the International Islamic University, Islamabad, found that religiosity is significantly a strong predictor of psychological well-being. Extrinsic and intrinsic religiosity predict psychological well-being among students. The results showed a significant difference in psychological well-being between medical and non-medical students. No significant differences were found in the religiosity of
medical and non-medical students. Gender differences in religiosity and psychological well-being are not significant. Results that are similar to the research conducted by Baker (2018) among Palestinians found that religiosity and spirituality have a significant contribution to psychological well-being. Diponegoro and Ru’iya (2013) research on 130 Madrasah Aliyah students, using the Muslim Religiosity Personality Inventory (MRPI) scale compiled by Krauss (2005), identified a relationship between forgiveness in adolescents with religiosity and subjective well-being.

Testing Islamic ethical conduct-do and Islamic well-being using regression analysis, Alwee (2005) confirmed that religiosity has a significant correlation with income for Muslims living in poor communities (20%), while the rest is influenced by other factors. Income is also a part of one’s welfare. Idler et al. (2003) studied an American sample and found nine dimensions of religion and spirituality that correlate with physical and mental health variables, which include public religious activities, personal religious activities, positive religious coping, negative religious coping, religious intensity, forgiveness, daily spiritual experiences, beliefs and values, and the ratio of giving to one’s income. Based on the description above, it can be stated that there is a possibility of a relationship between Islamic ethical conduct-do with Islamic general well-being.

**Islamic religious internalization and Islamic general well-being**

Internalization is appreciation, deepening, and in-depth mastery through guidance. It is a process of embedding attitudes into one’s self through guidance so that the ego master’s in-depth values and experiences can be reflected in their attitudes and behaviour in accordance with the expected standards. According to Ryan et al. (1993), internalization is a process through which an individual changes the externally set rules or values to internal values, which characterizes the interaction between them and their religion.

Buckley and Casson (1976) found that internalization affects well-being positively and negatively. Ryan et al. (1993) found a relationship between introjection internalization and mental health and identification with oneself. For example, there exists a positive relationship between introjection and anxiety and depression and a positive relationship between identification and identity integration.

Similarly, the research results of Martinez et al. (2020) found that nurturing the internalization of social values, while social values are a part of Islamic religious values Affandy (2020). Research by Francis et al. (2021) on 554 adolescents studying in grades 8 and 9 in South India found that there is a significant positive relationship between parenting styles and psychological well-being. Based on the results of the research by Martinez et al. (2020) which are associated with Islamic values and research by Francis et al. (2021), it can be posited that the internalization of Islamic religious values has an effect on the psychological well-being of students. This is also in accordance with the opinion Kral (1998), that internalized values will be incorporated in a person and form an implicit link to a person’s good memories, motivation, and identity, which leads to psychological well-being. As mentioned previously, Idler et al. (2003) obtained nine dimensions of religion and spirituality that correlate with physical and mental health variables, which include public religious activities, personal religious activities, positive religious coping, negative religious coping, religious intensity, forgiveness, daily spiritual experiences, beliefs and values, and the ratio of giving to income gained. The findings of Ryan et al. (1993) introjection and identification internalization mentioned previously also reveal the possibility of a relationship between the internalization of religious values and general well-being in Islam.
Islamic ethical conduct-do and Islamic general well-being, with Islamic religious internalization as moderator

As the results of previous studies indicate, Islamic ethical conduct-do and internalization of Islamic religious values influence Islamic well-being. It is possible that the internalization of religious values can be a moderating variable in the relationship between the internalization of Islamic religious values with Islamic well-being. It implies that it is possible that the higher the quality of the internalization of Islamic religious values, the stronger the relationship between obedience to carry out religious orders and general well-being in Islam, and vice versa.

Theoretical model

The research’s theoretical framework is designed as in Figure 1 which described that it is possible for Islamic ethical conduct-do to have a significant effect on students’ Islamic general well-being. Islamic internalization also has a similar effect. Therefore, it is assumed that Islamic internalization plays an important role in affecting the association of Islamic ethical conduct-do and students’ Islamic general well-being.

Hypotheses

Based on the research questions and the research’s theoretical framework, the following hypotheses are proposed: (1) Islamic ethical conduct-do have a positive effect on the students’ Islamic general well-being; (2) Islamic religious internalization has a positive effect on the students’ Islamic general well-being; (3) Islamic internalization plays an important role in affecting the association of Islamic ethical conduct-do and students’ Islamic general well-being.
METHOD

Research Design

The approach adopted in this study was a quantitative one with a survey research design. This research was ex-post-facto, the reason of this chosen study design is because religious events have occurred and are owned by students while attending lectures at UMS. This research examined students’ Islamic well-being, internalization, and ethical conduct-do that they held or experienced before they enrolling in the Faculty of Psychology, University of Muhammadiyah Surakarta. This study adopted the causality model of. This statistical Structural Equation Modelling, with the technique of Partial Least Squares (SEM-PLS) with a moderating variable tool was used to examine all the hypotheses with the recursive model.

Population, Sample, and Sampling Techniques

The population in this research was the 1st-semester students of the Faculty of Psychology of UMS; this particular cohort was selected since they have not undertaken or are still in the initial process of religious mentoring programs for two semesters and, hence, their Islamic values, principles, and beliefs could still be derived. The 1st-semester students of the Psychology Faculty consisted of six parallel classes, with an average of 42 students per class. Random class sampling technique by lottery obtained three classes, namely classes D, E, and F, with 124 students. After identifying the answers of subjects to the questions or statements submitted in the study scale, 74 students obtained the data completeness. Seventy-four students were selected consisting of 31% male students and 69% female students; 19% of subjects attended religious schools from kindergarten to senior high school, 23% attended public schools%, and 58% attended a mix of the two institutions.

According to the research results of Achour et al. (2015), there is a significant positive relationship between religiosity and well-being in female academic staff. Based on this finding, there may be an influence of sex on well-being, so the sex difference becomes essential to distinguish between male and female students concerning well-being. The difference in the religion-based and non-religion-based schools, from kindergarten to high school, is closely related to the internalization of religion. As stated by Ryan et al. (1993), internalization is the process by which an individual converts externally set rules or values into internal values that characterize the interaction between them and their religion. Based on this, there may be an influence of the type of school in which additional religious material is given to the kind of school with limited religious material. The distinction between the two things above will be beneficial in discussing the results of the study.

Variables and Measurements

The endogenous variable in this research was Islamic general well-being, and the exogenous variable was Islamic ethical conduct-do. The internalization of Islam was placed as a moderating variable in the model. The research instrument used to identify Islamic ethics, Islamic well-being, and the internalization of Islamic religious values was the one used by Raiya (2008), with five items, nine items, and ten items being respectively use for each goal. Five items were used for the internalization identification dimension and five other items for the internalization projected dimension. A total number of 24 items were used. All items have 5 points ranging from 1 (strongly disagree) to 5 (strongly agree). The higher a person’s score, the more the number of Islamic ethical conduct-do, the deeper the internalization of Islam, and the higher of Islamic general well-being are.
Description of Research Data

The results of the descriptive statistics indicate that the mean Islamic ethical conduct of the students $4.211 \pm 0.736$, with a minimum of 2.00 and a maximum of 5.00 and a skewness value of -0.729. The mean result of Islamic general well-being variable is $4.376 \pm 0.510$ SD with a minimum of 3.00 and a maximum of 5.00 and the result of skewness shows -0.782, while the result of the mean variable of Islamic religious internalization is $4.395 \pm 0.526$ with a minimum of 3.00 and a maximum of 5.00 and the result of skewness shows -0.520. The mean of theintrospection of Islamic religious internalization is $4.514 \pm 0.436$ SD, with a minimum of 3.67 and a maximum of 5.00, and the result skewness shows -0.532. This means that the data mean of the four research variables shows a negative spread; thus, it can be said that the data on Islamic ethical conduct, Islamic general well-being, and Islamic religious internalization (identification & introjection subscale) are more than the average (see Table 1).

| Variable                  | Mean    | Standard Deviation | Minimum | Maximum | Skewness |
|---------------------------|---------|--------------------|---------|---------|----------|
| Ethical conduct-do        | 4.211   | 0.736              | 2.00    | 5.00    | -0.729   |
| General well-being        | 4.481   | 0.510              | 3.00    | 5.00    | -0.782   |
| Internalization-Identification | 4.376 | 0.526              | 3.00    | 5.00    | -0.520   |
| Internalization-Introjection | 4.514 | 0.436              | 3.67    | 5.00    | -0.532   |

Validity and Reliability

All relationships between variables in this study were recursive, with reflective constructs. The construct of the variable conduct-do and general well-being is in the first-order form, while the construct of variable internalization is in the form of second-order. Hence, the first step must be to analyse whether each item contained in the second-order type meets the validity requirements. Furthermore, if items that meet the validity requirements are obtained in the results if the measurement analysis, simplification is required, by adding the item scores of each indicator, so that one score is obtained as the first-order data (Ghozali & Latan, 2015). Following this, a, re-measurement analysis is carried out together with the items in other first orders.

The measurement results of the internalization scale in the form of a second-order obtained 2 items in the invalid introjection dimension, with an outer loading <0.7; namely, the item “I go to the masjid because one is supposed to go to the masjid” had an outer loading of 0.463 and the item “I fast in Ramadan because I would feel bad if I did not” had an outer loading of 0.683. The items in the identification dimension of all items show validity, with an outer loading >0.7. Items that are invalid are discarded, and the valid items are further re-analysed. The internalization scale includes 8 items obtained with a loading factor of >0.7 and $p < 0.05$, The lowest coefficient value of 0.760 was obtained for the item “I pray because I enjoy it” and “the highest value of 0.935 was obtained for the item “I read. the Holy Qur’an because I find it satisfying”. Based on the results of the outer loading of items at the second-order level, it can be concluded that the items at the second-order level have met the validity requirements and can be used to form indicators in accordance with the research construct, namely the identification dimension consisting of 5 items and 3 introjection dimension items. Furthermore, after it is known that the items at the second-order level have met the validity requirements, simplification is undertaken by adding these items into one score so that simpler information is obtained. This makes it easier to draw conclusions from the theory used in the study, even though no new information is obtained from the variables studied (Abdillah &
Yogyanto, 2015).

Based on this step, it will be found that each indicator in each research construct consists of only one item or one score. Further measurement analysis is carried out again along with the scores on other physical order items, namely on the ethical conduct-do scale of 5 items general well-being of 9 items, and internalization of 2 items so that the total number of items/indicators is 16 items. The measurement of the 16 first-order items shows that all items have a loading factor >0.7 with p <0.05; therefore, it was declared valid. It means that these items meet the convergent validity requirements. The loading factor results in the second measurement are as shown in Tables 2, 3, and 4.

Based on the results in Table 2, it can be seen that the variable ethical conduct-do item “Islam is the major reason why I am a humble person” has the highest loading factor, namely, 0.917, while the item “Islam is the major reason why I honour my parents” has the lowest loading factor of 0.875. Table 3 shows that the religious internalization and identification dimension’s item “I read the Holy Qur’an because I feel that Allah is talking to me when I do that” has the highest loading factor of 0.935. Meanwhile, the item “I pray because I enjoy it” has the lowest loading factor of 0.760. Based on the results of Table 4, the Islamic general well-being variable shows that the item “Islam affects my sense of peace of mind” has the highest loading factor, namely 0.905, while the item “Islam affects my physical health” has the lowest loading factor score, namely 0.751.

Table 2.
Loading factor results of islamic ethical conduct-do

| Item                                               | Outer loading |
|----------------------------------------------------|---------------|
| Islam is the major reason why I am a humble person. | 0.917         |
| Islam is the major reason why I honour my parents.  | 0.875         |
| Islam is the major reason why I help my relatives and neighbours. | 0.909         |
| Islam is the major reason why I assist the needy and orphans. | 0.886         |
| Islam is the major reason why I am a tolerant person. | 0.900         |

Table 3.
Loading factor results of Islamic religious internalization

| Item                                               | Outer loading |
|----------------------------------------------------|---------------|
| Dimension of Identification                        | 0.857         |
| I pray because I enjoy it.                         | 0.760         |
| I pray because I find it satisfying.               | 0.902         |
| I read the Holy Qur’an because I feel that Allah is talking to me when I do that. | 0.908         |
| I read the Holy Qur’an because I find it satisfying | 0.935         |
| Dimension of Introjection                          | 0.847         |
| I pray because if I do not, Allah will disapprove of me. | 0.815         |
| I read the Holy Qur’an because I would feel guilty if I did not. | 0.765         |
| I go to the masjid because others would disapprove of me if I did not. | 0.844         |
Table 4.
Loading factor results of Islamic general well-being

| Item                                                      | Outer loading |
|-----------------------------------------------------------|---------------|
| Islam affects my sense of meaning in life.                | 0.821         |
| Islam affects my sense of personal identity.              | 0.831         |
| Islam affects my sense of community.                      | 0.769         |
| Islam affects my sense of personal comfort.               | 0.885         |
| Islam affects my sense of peace of mind.                  | 0.905         |
| Islam affects my physical health.                         | 0.751         |
| Islam affects my sense of self-esteem.                    | 0.888         |
| Islam affects my feeling of closeness to Allah.           | 0.841         |
| Islam affects my ability to cope with difficult situations in life. | 0.818         |

The results of the discriminant validity measurement, with AVE in all constructs obtained >0.5, at p <0.05, as shown in Table 4. Based on the results of Table 5, it can be seen that the AVE scores from highest to lowest are for the Islamic ethical conduct-do (0.806), religious internalization (0.726), and Islamic general well-being (0.699) dimensions.

The construct reliability test was measured by the criteria of composite reliability and Cronbach’s alpha. The results of the calculation of p-values in the composite reliability and Cronbach’s alpha in all constructs obtained >0.7 showed values of p <0.05. It can be concluded that all constructs have good reliability, as shown in Table 5.

Based on the results of Table 5, it can be seen that the composite reliability scores from the highest to lowest are Islamic ethical conduct-do (0.954), Islamic general well-being (0.954), and religious internalization (0.841). The Cronbach’s alpha reliability was as follows: 0.946 for Islamic general well-being 0.940 for Islamic ethical conduct-do and 0.622 for religious internalization.

Table 5.
The score of AVE, composite reliability, and cronbach’s alpha

| AVE      | AVE | Composite | Cronbach’s alpha |
|----------|-----|-----------|------------------|
| Well-being | 0.699 | 0.954 | 0.946 |
| Internalization | 0.726 | 0.841 | 0.622 |
| Ethical Conduct-do | 0.806 | 0.954 | 0.940 |

Procedures
Data collection was carried out in October 2019 with 1st-semester students of the even 2019-2020 semester in the Faculty of Psychology, Universitas Muhammadiyah, Surakarta. The data collection was conducted by taking permission from the dean of the Faculty of Psychology, UMS. The researchers subsequently requested permission from several development lecturers in accordance with the time conditions to take advantage of some time before the end of the meetings in the three classes mentioned. The data collection was undertaken by two students who had been given training on how to carry out the collection of research data through the scales that were used in this current research. Participants took 10-15 minutes to complete the scales. After the data was collected, checking was carried out on each scale that met the requirements; then, the scale that met the requirements was tabulated as research data.
The operational model of research

Based on the conceptual research framework, which is built on the basis of the theories and concepts that have been developed in this study, the empirical research model can be described as shown in Figure 2. ECd 4, ECd 5, ECd 6, ECd 7, and ECd 8 from Internalization-Identification to Int1, Int2, Int3, Int4, and Int5 and Internalization-Introjection to Int6, Int7, Int8, Int9 dan Int10 and from General Well-Being to GWB1, GWB2, GWB3, GWB4, GWB5, GWB6, GWB7, GWB8, GWB9 are the outer model relationships with all measurement construct indicators being reflective. The relationships between internalization (INT) and identification (Iden) and introjection (Intro) are the outer model relationships with the construct variable to dimension. The relationships between ECd and GWB and between Int to GWB are the inner models (structural relationship).

Data analysis techniques

Data analysis was performed with the Structural Equation Modelling (SEM) technique through Partial Least Square (PLS) (Ghozali & Latan, 2015) and moderated with a significance level of 5%. The calculations were performed with the help of Smart PLS 3.1.7. The method is written descriptively in the form of paragraphs without accompanied by numbering or bullet.

RESULTS AND DISCUSSION

The Faculty of Psychology was officially established in 1983. In 2016 the Psychology S1 Study Program, Faculty of Psychology, University of Muhammadiyah Surakarta received the title of A accreditation with a validity period of up to 20 December 2021. Vision, to become a psychology graduate education center that is competent and has character according to the treatise of Islam and Indonesian culture. Mission, 1) produce psychology graduates who master and are skilled in applying the basics of psychology and have integrity as psychological scientists, 2) develop Islamic and Indigenous psychology research centers that become national and Asian references, 3) develop psychology service centers for the community. There are 324 students in the first semester of the 2019-2020 academic year, Faculty of Psychology, Universitas Muhammadiyah Surakarta. The number is divided into 6 parallel classes. First semester students at the beginning of new lectures get 2 credits of Islamic religion courses from 6 credits while attending undergraduate lectures. Based on this, religious issues for them are still very much influenced in previous schools.

The results were obtained by testing the hypotheses among the variables. The results of data
analysis are shown in Table 6.

Table 6.
Hypotheses Testing

| Variable        | Well-being |
|-----------------|------------|
| Ethical Conduct-do | 0.288**    |
| Internalization | 0.424**    |
| Interaction effect | -0.253**   |

*) Significance at p<0.01

Based on the hypotheses tests’ results (Table 6), the following can stated: (1) Islamic conduct-do have a significant positive relationship with the students’ Islamic general well-being, with r = 0.288, p<0.01; (2) Islamic religious internalization has a significant positive correlation with Islamic general well-being in students, with r = 0.424, p<0.01; (3) Islamic ethical conduct-do have a significant positive effect on the Islamic general well-being of students, with moderation internalizing the value of Islamic religion, with an r of -0.253, p<0.01.

The role of the variability of the Islamic ethical conduct-do variable on the Islamic general well-being of the students in the Faculty of Psychology, Universitas Muhammadiyah Surakarta was 57.2%, and 42.8% other factors were not examined in this study. The fit model of the results of the study is shown in Figure 3, with an NFI of 0.775. It is categorized as fit.

![Figure 3. The research result model](image)

*Note. ECd = Ethical Conduct-Do; GWB = General Well-Being*

Based on the results of the research hypothesis test 1, it was found that Islamic ethical conduct-do have a significant positive correlation with the students’ Islamic general well-being at p<0.05. It means that more number of Islamic ethical conduct-do, such as: respecting parents and helping families, neighbours, and orphans, is followed by a higher value of Islamic well-being and higher fulfilment of one’s physical and spiritual needs, which maximizes one’s function as a servant of Allah in obtaining the world and hereafter happiness. Thus, in respecting parents and helping families, neighbours, and orphans, which are the commands of Allah SWT, students will feel happiness. They can feel the happiness in both this world and hereafter because, in essence, worldly life is a means to reach eternal life. It is in accordance with the word of Allah SWT in QS 65: 2-3, which means, “Whoever believes in Allah, surely Allah will give him a way out and provide fortune from the direction he does not count”.

Those are some of Allah’s commands for humans to try to become people who have faith
in God. It is promised that if humans are devoted, they will receive various blessings from heaven and earth (QS 7:96). Thus, it is extremely noble and enjoyable to be a pious person. This research is in accordance with the results of Chapra (2001) who stated that faith is the most important thing in increasing well-being because it has a significant impact on the nature, quantity, and quality of material and psychological needs. Faith creates a balance between material and spiritual encouragement in humans, provides individuals peace of mind, and increases solidarity with family and society. Moreover, Farwah’s research (2013) showed that religiosity and income affect Islamic well-being. Saleem and Saleem (2017) and Zargani et al. (2018) also stressed that religiosity has a significant effect on the Muslim’s well-being. Achour et al. (2015) pointed out that beliefs, worship, and prayer have a positive association with well-being. Zakariya (2019) showed that there is a relationship between the Islamic religiosity and the concept of Islamic well-being, “al-Falah”. Ellison (1993) stated that after controlling for age, income, and marital status of respondents, well-being related to the experience of prayer and participation in religious aspects. Achour et al. (2019) studied 300 Muslim nurses and found that prayer can help the subjects to enhance their well-being. Moreover, the finding of Diener and Diener (2008) showed that poverty is a social disease and people who experience poverty have a lower sensitivity to happiness. Alwee’s (2005) using regression analysis confirms that religiosity has a very significant correlation (Sig. <0.01) with the income of Muslims living in poor communities, contributing up to 20%, while the rest is influenced by other factors. In terms of income, it is part of one’s well-being. Idler et al. (2003) obtained nine dimensions of religion and spirituality that correlate with physical and mental health variables and have been discussed in the previous sections.

Based on the results of the main research hypothesis test 2, it was found that the internalization of Islam has a significant positive association with students’ Islamic well-being at p<0.05, with mediators of internalization of the Islamic value. It means that the more the Islamic religious internalization, the higher the relationship between Islamic conduct-do and students’ Islamic general well-being. Buckley and Casson (1976) found that internalization affects well-being positively and negatively. Suhartini (2016) carried out internalizing Islamic religious in the form of religious activities; for example, compulsory prayers five times in congregation, Sunnah prayer, Qiyam al-lail and Dhuha, Monday and Thursday's Sunnah fasting, and reading the Yasin after Fajr, while the process of internalizing Islamic values takes the form of value transformation and value transaction.

Ryan et al. (1993) observed a relationship between the internalization of introjections and mental health and identifications with oneself. For example, there is a positive relationship between introjection, anxiety, and depression, and a positive relationship between identification and identity integration. Ryan et al. (1993) found that adolescents in the book got higher scores for both on introjection behaviour and identification than for self-control. Furthermore, Mazidi and Ostovar (2006) presented that religious internalization has a strong negative association with somatic symptoms. The results of this study also support the research results of Martinez et al. (2020). Francis et al. (2021) found that parenting affects on the internalization of social values and there is a significant positive relationship between parenting style and psychological well-being. Furthermore, this is in accordance with the Kral’s (1998) claim that internalized values will be incorporated in a person and form an implicit link to their good memories, motivation, and identity, which leads to psychological well-being.

The results of the research to examine the primary third hypothesis indicates that the internalization of the value of Islamic religion can be a moderating variable of the correlation between the Islamic ethical conduct-do and the students’ Islamic general well-being. It means that the
higher internalization of Islamic religious values will be followed by a stronger relationship between students’ Islamic ethical conduct-do and well-being. Conversely, the lower the internalization of the value of Islamic religion, the lower the relationship between obedience in carrying out the commands of Allah SWT with the Islamic well-being of the students in the Psychology faculty.

The results of the study found that the internalization of the value of Islamic religion can be a moderating variable of the correlation between the Islamic ethical conduct-do and the students’ Islamic general well-being, both in male and female students, although the number of research subjects female students are only half of the number of male students. This is because in carrying out Islamic ethical conduct-do as well as the internalization of the value of Islamic religion as part of religious behavior, in essence there is no distinction between men and women, even though it is associated with the general Islamic welfare. Islam teaches that what distinguishes a person’s religious level is the quality of his faith and piety, not gender.

The results of the study found that the internalization of the value of Islamic religion can be a moderating variable of the correlation between the Islamic ethical conduct-do and the students’ Islamic general well-being. This is understandable considering that most of the research subjects came from religious schools, from kindergarten to high school, reaching 19% (ABA, MI, M.Ts and Aliyah) plus mixed schools between religious schools and public schools (public schools plus Islamic religious curriculum), which reached 58%, so the number of research subjects in this mixed school reached 77%. This means that most of the research subjects have internalized Islam in the practice of daily life, at least it is done at school, monitored by the teacher, which is also expected to be internalized at home.

It can be stated that, in theory, to improve the general Islamic well-being of the students, it is necessary to increase the students’ Islamic ethical conduct-do. It can be done through five times compulsory prayer in congregation, Sunnah prayer, Qiyãm al-lail and Dhuha, Sunnah fasting on Monday and Thursday, and reading Yasin after Fajr (Suhartini, 2016).

Additionally, future research needs to explore many aspects of meaning, experience and contextual factors that can be obtained through qualitative means, such as interpretive research like hermeneutics and phenomenology and cultural analysis such as ethnography.

**CONCLUSION**

Based on the development of theory and the conclusions of the research findings, it can be stated that Islamic ethical conduct-do have a significant positive relationship with students’ Islamic well-being; internalization of Islamic religious internalization has a significant positive relationship with students’ Islamic general well-being; and the internalization of Islamic values can act as moderator variable on the effects of Islamic ethical conduct-do and students’ Islamic well-being.

This study has several limitations, including the lack of breadth of the subject and the characteristics of the study. It will be more meaningful if the research subjects are expanded into a variety of different faculties, considering the background of the choice of study program or the faculty, which can also influence the ethics of carrying out religious orders. Moreover, the number of research subjects could also be increased to examine upper semester students who have received guidance in religious instruction at UMS through Islamic mentoring, Al-Islam 1, 2, and 3 subjects, as well as through various extra-campus activities on the holding of religiosity, the study of the Qur’an, the spirituality of Islam, and so on.

The results of this study have implications in the learning of Islamic religion at the Universitas
Muhammadiyah Surakarta, namely to improve the well-being of Islamic students of the Faculty of Psychology UMS. It is necessary to improve ethics by eradicating religious orders and also to increase the appreciation of Islamic religious values, (Suhartini, 2016) by, for example, prayer fardlu in the congregation, sunnah prayers Qiyām al-lail and Dhuha, fasting sunnah Monday Thursday, and reading the letter of Yasin ba’da Fajr.

Acknowledgement
We thank the Center for Islamic and Indigenous Psychology and Faculty of Psychology, Universitas Muhammadiyah Surakarta, for providing permissions for us to conduct this research and the relevant resources. This research was also awarded a grant from Universitas Muhammadiyah Surakarta.

REFERENCES

Abdillah, W., & Yogiyanto. (2015). Partial least square (pls), alternative structural equation modelling (sem) dan penelitian bisnis. Yogyakarta: Andi Offset.

Achour, M., Ihaamie B. A. G., Isahak, M. Bin, Nor, M. R. M., & Yusoff, M. Y. Z. M. (2019). Job stress and nurses well-being: Prayer and age as moderators. Community Mental Health Journal, 55(7), 1226–1235. https://doi.org/10.1007/s10597-019-00410-y

Achour, M., Grine, F., Mohd Nor, M. R., & MohdYusoff, M. Y. Z. (2015). Measuring religiosity and its effects on personal well-being: A case study of Muslim female academicians in Malaysia. Journal of Religion and Health, 54(3), 984–997. https://doi.org/10.1007/s10943-014-9852-0

Affandy, S. (2020). Memadukan kesalehan individual dan kesalehan sosial. Detiknews. Retrieved from https://news.detik.com/berita/d-5055751/memadukan-kesalehan-individual-dan-kesalehan-sosial

Alwee, A. I. (2005). Ethical dimension of islam. The Reading Group. Retrieved from http://www.thereadinggroup.sg/articles.htm

Baker, K. A. (2018). Family therapy with Palestinian Arabs: Building on inherent habits of spirituality for psychological well-Being. In D. Trimble (Ed.), Engaging with spirituality in family therapy (pp. 15–31). Cham: Springer. https://doi.org/10.1007/978-3-319-77410-7_2

Barnes, S. T. B., Martin, P. P., Hope, E. C., Copeland, N. L., & Lawrence Scott, M. (2018). Religiosity and coping: Racial stigma and psychological well-being among African American girls. Journal of Religion and Health, 57(5), 1980–1995. https://doi.org/10.1007/s10943-018-0644-9

Bradshaw, J., Keung, A., Rees, G., & Goswami, H. (2009). Explaining variations in the subjective wellbeing of children—macro and micro approaches. Social Policy Association Conference. Retrieved from http://www.social-policy.org.uk

Buckley, P. J., & Casson, M. (1976). The future of the multinational enterprise. London: Palgrave Macmillan.
Chapra, M. U. (2001). *Masa depan ilmu ekonomi: Sebuah tinjauan Islam*. Jakarta: Gema Insani Press.

Chowdhury, R. M. M. I. (2018). Religiosity and voluntary simplicity: The mediating role of spiritual well-being. *Journal of Business Ethics, 152*(1), 149–174. https://doi.org/10.1007/s10551-016-3305-5

Cohen, A. B., & Johnson, K. A. (2017). The relation between religion and well-being. *Applied Research in Quality of Life, 12*(3), 533–547. https://doi.org/10.1007/s11482-016-9475-6

Diener, E. (1994). Assessing subjective well-being: Progress and opportunities. *Social Indicators Research, 31*(2), 103–157. https://doi.org/10.1007/BF01207052

Diener, E., & Diener, R. B. (2008). *Happiness: Unlocking the mysteries of psychological wealth*. Singapore: Blackwell Publishing. https://doi.org/10.1002/9781444305159

Diponegoro, A. M., & Ru’iya, S. (2013). Peran Religiusitas Islami dan Kesejahteraan Subyektif terhadap Pemaafan Remaja Siswa Madrasah Aliyah Negeri III Yogyakarta. *Psikopedagogia: Jurnal Bimbingan dan Konseling, 2*(1), 1-16. Retrieved from http://journal.uad.ac.id/index.php/Psikopedagogia/article/view/2461

Ellison, C. G. (1993). Religious involvement and self-perception among Black Americans. *Social Forces, 71*(4), 1027–1055. https://doi.org/10.2307/2580129

Fakhrunnisak, & Qudsyi, H. (2015). Perbedaan subjective well-being antara guru bersertifikasi dan non sertifikasi. *Jurnal Rap, 6*(2), 126–135. Retrieved from http://ejournal.unp.ac.id/index.php/psikologi/article/view/6616

Farwah, A. (2013). Faktor sosial terhadap kesejahteraan Islami keluarga Muslim di Kota Surabaya. *Jurnal Ekonomi dan Bisnis, 23*(2), 154–163. Retrieved from https://e-journal.unair.ac.id/Jeba/article/view/4528

Francis, A., Pai, M. S., & Badagabettu, S. (2021). Psychological well-being and perceived parenting style among adolescents. *Comprehensive Child and Adolescent Nursing, 44*(2), 134–143. https://doi.org/10.1080/24694193.2020.1743796

Ghozali, I., & Latan, H. (2015). *Partial least squares konsep, teknik dan aplikasi program smartpls 3.0 penelitian empiris*. Semarang: Badan Penerbit Universitas Diponegoro.

Globalreligiousfutures. (2019). Berapa jumlah penduduk muslim Indonesia? Jumlah penduduk Indonesia menurut agama (2010-2050). *Databoks*. Retrieved from https://databoks.katadata.co.id/datapublish/2019/09/24/berapa-jumlah-penduduk-muslim-indonesia

Hadjam, M. N. R., & Nasiruddin, A. (2003). Peranan kesulitan ekonomi, kepuasan kerja dan religiusitas terhadap kesejahteraan psikologis. *Jurnal Psikologi, 30*(2), 72–80. Retrieved from https://jurnal.ugm.ac.id/jpsi/article/view/7026

Hasbullah. (2008). *Dasar-dasar ilmu pendidikan*. Jakarta: RajaGrafindo Persada.

Headay, B., & Wooden, M. (2004). The effects of wealth and income on subjective well-being and ill-being. *Economic Record, 80*(s1), 24–33. https://doi.org/10.1111/j.1475-4932.2004.00181.x
Idler, E. L., Musick, M. A., Ellison, C. G., George, L. K., Krause, N., Ory, M. G., … Williams, D. R. (2003). Measuring multiple dimensions of religion and spirituality for health research: Conceptual background and findings from the 1998 general social survey. *Research on Aging, 25*(4), 327–365. https://doi.org/10.1177/0164027503025004001

Indryawati, R. (2014). Kesejahteraan psikologis guru yang mendapatkan sertifikasi. *Jurnal Psikologi, 7*(2), 7–22. Retrieved from https://ejournal.gunadarma.ac.id/index.php/psiko/article/view/1125

Irwanti, M. (2014). *Hubungan antara kekhusyukan shalat dengan kesejahteraan psikologis pada mahasiswa ums Surakarta* (Bachelor’s thesis, Universitas Muhammadiyah Surakarta, Surakarta). Retrieved from http://eprints.ums.ac.id/31798/

Koenig, H. G., & Al Shohaib, S. S. (2019). Religiosity and mental health in Islam. In Moffic, H. S., Peteet, J. R., Hankir, A., & Awaad, R. (Eds.), *Islamophobia and Psychiatry* (pp. 55–65). Cham: Springer International Publishing. https://doi.org/10.1007/978-3-030-00512-2_5

Kral, M. J. (1998). Suicide and the internalization of culture: Three questions. *Transcultural Psychiatry, 35*(2), 221–233. https://doi.org/10.1177/136346159803500203

Krauss, S. (2005). *Development of the Muslim religiosity-personality inventory for measuring the religiosity of Malaysian Muslim youth* (PhD thesis, Universiti Putra Malaysia, Malaysia). Retrieved from https://en.calameo.com/books/0007810330680d2226557

Lee, E. S., & Zhang, Y. (2018). Religiosity as a protective factor of psychological well-being among older Black, White and Asian Christians in the United States. *Ageing International, 43*(3), 321–335. https://doi.org/10.1007/s12126-017-9319-1

Martinez, I., Garcia, F., Veiga, F., Garcia, O. F., Rodrigues, Y., & Serra, E. (2020). Parenting styles, internalization of values and self-esteem: A cross-cultural study in Spain, Portugal and Brazil. *International Journal of Environmental Research and Public Health, 17*(7), 1–18. https://doi.org/10.3390/ijerph17072370

Mazidi, M., & Ostovar, S. (2006). Effects of religion and type of religious internalization on the mental health of Iranian adolescents. *Perceptual and Motor Skills, 103*(1), 301–306. https://doi.org/10.2466/pms.103.1.301-306

Nemati, S., & Maralani, F. M. (2016). The relationship between life satisfaction and happiness: The mediating role of resiliency. *International Journal of Psychological Studies, 8*(3), 194–201. https://doi.org/10.5539/ijps.v8n3p194

Ningsih, D. A. (2013). Subjective well being ditinjau dari faktor demografi (status pernikahan, jenis kelamin, pendapatan). *Cognicia, 1*(2), 581–603. Retrieved from https://ejournal.umm.ac.id/index.php/cognicia/article/view/1662

Oetari, R. (2018). *Hubungan antara pemaafan dengan psychological well-being pada mahasiswa Fakultas Psikologi Universitas Muhammadiyah Surakarta* (Bachelor’s thesis, Universitas Muhammadiyah Surakarta, Surakarta). Retrieved from http://eprints.ums.ac.id/58225/

Raiya, H. A. (2008). *A Psychological measure of Islamic religiousness: Evidence for relevance, reliability and validity* (PhD thesis, Bowling Green State University, Ohio). Retrieved from http://etd.
Ethical conduct-do ...