Analysis of The Effect of Faith on Subjective Well-Being (Pilot Study on Muslim Adult In Indonesia)

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Abstract
Women on adult phase have deverse development tasks must be exceeded. Including carrying out their roles as mothers and partners, work, work careers and socialities. Various issues about double burden on adult women effects low subjective well-being. The goal of this study was to provide an explanation correlation of increasing faith (in an Islamic perspective) to increase subjective well-being in adult women. This study uses a correlation research method, with cluster random sampling technique. The results showed the correlation coefficient between faith and subjective well-being amounted to 0.524 with a significance level of correlation p = 0.000 (p <0.05). The results of the regression analysis show that the hypothesis was accepted, its mean that there is a positive relationship between faith and subjective well-being. The results of this study can give explanation of psychological dynamics about correlation of increasing faith in the high level of happiness at the stage of adult development.

Keywords: Happiness, Subjective well-being, Faith, Adult Development, Muslim

INTRODUCTION
Science and religious belief are generally viewed as incompatible antitheses. This idea was sparked by the popularity of writers such as (Dawkins, 2006) and (Hitchens, 2008) who have refuted religious beliefs using scientific reasoning. Various secularization theses argue that religion is increasingly losing its cultural significance due to advances in science (Harrison et al., 2017). Various secularization contradictions also began to emerge with scientific supports. Research from (Cortés et al., 2015) on the harmonious relationship between faith and science explains that there is a harmonious and complementary coexistence between faith and science. This is shown by the many outstanding theories and works of various religious intellectual figures who made significant contributions to the fields of theology, philosophy, natural sciences, medicine and bioethics. This research provides fresh air for academics who do not agree with the secularization of religion and science.

Literature review explains that faith is more personal, subjective, and deeper than organized religion and relates to God. The subjectivity of faith is often regarded as something that is secret and only becomes God's authority in assessing and knowing the level of one's faith. With the development of behavioral science studies, various methodologies related to the measurement of psychological dimensions continue to be developed. The clearer definition of faith makes the concept of faith more empiric and explained in psychological indicators.

Diener and Seligman (in Eid, et al, 2008) explain that someone who has high subjective well-being (SWB), they have positive feelings when they believe in something.
in this case believe in God. According to Diener, Suh, and Oishi (1997) a person is said to have a high SWB if he experiences life satisfaction, often feels joy, and rarely feels unpleasant emotions such as sadness or anger. On the other hand, a person is said to have a low SWB if they are dissatisfied with their life and experience little pleasure and affection, often feeling negative emotions such as anger and anxiety.

SWB is something that continues to be studied even in the developmental stage because it is considered as one part of the developmental task. Namely on the task of adult female development. One of the main developmental tasks at the adult stage is the financial aspect, this aspect is considered the responsibility of each individual at the adult development stage (Sorgente & Lanz, 2019). However, in assessing the developmental stages of adult women, it is also necessary to more widely open up various other aspects including SWB and spirituality (Highland et al., 2021). Various studies have shown that spirituality and SWB will provide a different paradigm for the financial concept of adult individuals. It becomes interesting to study more deeply as an initial guideline for conceptualizing the stages of development of adult women, especially the stage of Muslim adult women in Indonesia.

This study will focus on assessing a person's level of faith in the meaning of life which has implications for increasing happiness or SWB. The researcher summarizes the opinion of Glock, Stark and Ancok (2001) which explains that faith is the main component or essence of several other components of one's religiosity. Faith can show a quality of human life. Faith will not be separated from religion and good deeds. Faith is expressed in the form of calm and courage, loyalty and an attitude of service. Faith produces a sense of trust and joy, which allows a person to adapt in the midst of the universe and find meaning in life. Faith can protect against fear and can remove the highest anxiety from one's life. A person’s religious experience can connect to something wider than himself, so that people who have faith in their religion will view the world positively (Diener and Biswas, 2008). Based on this opinion, it can be concluded that when a person has high faith, he will interpret his life positively and will avoid various negative feelings such as anxiety.

METHOD

This study uses a quantitative method to see the effect between the independent variable and the dependent variable. The independent variable in this study is faith with the dependent variable being subjective well-being. The population in this study were women who were at the stage of adult development and were active in religious organizations at NU Pekalongan Regency. The sampling technique used in this study was cluster random sampling with a total of 103 respondents. The data collection instruments used in this study were the subjective well-being scale and the faith scale. The subjective well-being scale has 34 items and the faith scale has 40 items. Analysis of measuring instruments using different item index, scale validity, and measuring instrument reliability. The minimum limit to
determine whether an item is declared valid or invalid is 0.30. Regression analysis was used in this study to analyze parametric data.

RESULTS

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>1343.812</td>
<td>1</td>
<td>1343.812</td>
<td>15.500</td>
<td>0.000</td>
</tr>
<tr>
<td>Residual</td>
<td>3554.606</td>
<td>41</td>
<td>86.698</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>4898.419</td>
<td>42</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 1. Regression Analysis

The results of data analysis showed that the significance level in the F test was sig = 0.000 <0.05. This shows that the hypothesis of this study is accepted and significant. This means that faith has a significant effect on subjective well-being. The higher the value of faith, the higher the subjective well-being of a person.

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std.Error</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>37.967</td>
</tr>
<tr>
<td></td>
<td>faith</td>
<td>0.499</td>
</tr>
</tbody>
</table>

Table 2. Constant Value

The constant value of the independent variable x faith can predict the variation that occurs in the dependent variable (subjective well-being) through the regression equation. The regression equation for the two variables is Y= 3.7967 + 0.499X, which means that each addition of one faith value also increases the subjective well-being value of 0.499.

The coefficient of determination of 0.274 means that faith provides an effective contribution of 27.4% to subjective well-being. This effective contribution proves that faith is one of the factors that influence SWB. The results of the percentage of effective donations also explain that there are many other factors that influence SWB, including financial conditions, demographics (age, gender, education level), personality, temperament, cross-cultural, adaptation to the physical environment, and life goals.
DISCUSSION

A. Understanding the Level of Subjective Well-being

The development of scientific studies of psychology provides many interesting new understandings. One of them is the positive psychology view which considers that basically every human being has the ability to create a good quality of life, regardless of the different physical and psychological conditions of humans. Quoting what is explained by a positive psychology expert from Harvard Tal ben Shahar (2007), that everyone everywhere is basically looking for happiness. Neither religion nor any philosophical study is indifferent to the question of happiness. Plato developed research on the good life, Aristotle also explained about eudaemonia which means rational happiness or the good life to view both as efforts to achieve full individual potential. Living an eudaemonic life is more than just experiencing “fun things”, it also includes progressing with good things (flourishing) as the goal of all activities (Snyder and Lopez, 2007). Flourishing has become a hot topic in positive psychology. We can analogize this flare when someone does various daily activities happily, as if time has stopped, so that every day he always feels blessed and meaningful.

One individual with another individual has a different level of subjective well-being. Some experts say that each individual has a normal level of their respective well-being. Although the level of Subjective well-being can go up and down according to the events and life experiences of each, but at certain times it returns to its normal level again. Suppose. When a person has a high level of Subjective well-being, when he experiences unpleasant events in his life, his level of Subjective well-being will fall to a low level or even very low. But after the passage of time Subjective well-being level he will return to the original level. Based on this, the researcher conducted an assessment of the subjective well-being level of each research subject, to find out where the subjective well-being level of each subject was.

<table>
<thead>
<tr>
<th>Interval Formula</th>
<th>Score Range</th>
<th>Score Categorization</th>
</tr>
</thead>
<tbody>
<tr>
<td>$X \leq \mu - 1,5 SD$</td>
<td>$X \leq 59,5$</td>
<td>Very low</td>
</tr>
<tr>
<td>$\mu - 1,5 SD &lt; X \leq \mu - 0,5 SD$</td>
<td>$59,5 &lt; X \leq 76,5$</td>
<td>Low</td>
</tr>
<tr>
<td>$\mu - 0,5 SD &lt; X \leq \mu + 0,5 SD$</td>
<td>$76,5 &lt; X \leq 93,5$</td>
<td>Medium</td>
</tr>
<tr>
<td>$\mu + 0,5 SD &lt; X \leq \mu + 1,5 SD$</td>
<td>$93,5 &lt; X \leq 110,5$</td>
<td>High</td>
</tr>
<tr>
<td>$\mu + 1,5 SD &lt; X$</td>
<td>$110,5 &lt; X$</td>
<td>Very high</td>
</tr>
</tbody>
</table>

Table 3. Categorization of subjective well-being scores on research subjects
This categorization value is used to classify the level of subjective well-being of research subjects into very low, low, medium, high and very high groups. Subjective well-being scores of subjects will be entered based on their respective categorizations, so that the following results are obtained:

<table>
<thead>
<tr>
<th>Category</th>
<th>N</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very low</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Low</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Medium</td>
<td>7</td>
<td>16.28%</td>
</tr>
<tr>
<td>High</td>
<td>25</td>
<td>58.14%</td>
</tr>
<tr>
<td>Very high</td>
<td>11</td>
<td>25.58%</td>
</tr>
</tbody>
</table>

Table 4. Distribution of Subjective Well-Being Research Subjects

Based on the table 4 above, it can be seen that the subjective well-being variable with an empirical mean of 102.88 is in the high category with a range of values between 93.5 to 110.5. This shows that at the time of the research, most of the subjective well-being subjects were in the high category.

The highs and lows of happiness in positive psychology are not just simple emotions. But happiness here is more about how a person interprets positively what is happening in his life so as to create wisdom, peace and deeper peace of mind or what we can call subjective well-being. According to Shahar (2007) Happiness in the view of positive psychology refers to a good life which is the discovery of meaning and experiences that give rise to positive emotions. As previously explained, the good life is the main goal that every individual is looking for. Many also say that a good life is closely related to the quality of life, namely when a person can maximize his potential for the good of himself and his environment. When a person has a good quality of life, then everything in his life, including events that may not be expected, will be a source of strength to maximize the potential he has, where this potential is not only used for his personal interests but for the good of the surrounding environment.

The level of subjective well-being is focused on a person's personal assessment consisting of the side of affection and life satisfaction which they analyze themselves (Diener, in Snyder and Lopez, 2007). To make it easier to understand subjective well-being, that is when a person can give meaning to whatever events he experiences in his life (life satisfaction / LS). These events can include the past, present, and future. A positive assessment of things that have happened in the past or present will also lead to positive thoughts on one's future. Seligman (2003 & 2004) describes in detail the three orientations of positive emotions as follows:

1. Positive emotions in the past such as contentment, peace and pride. Lack of appreciation of good events in the past and overemphasis on bad events are two things that can reduce peace and relief. On the other hand, feelings of
contentment and gratitude for past gifts and the relief to forgive and not bemoan bad events in the past will move towards relief, pride and satisfaction.

2. Positive emotions in the present such as outward pleasures (e.g., the deliciousness of food, warmth) and higher pleasures such as pleasure, joy, and comfort. Outward pleasures come from the senses such as the taste of food and sexual sensations, while higher pleasures are caused by events that are more complicated and require more intelligence, so that they can cause feelings such as joy, cheerfulness, and excitement. In addition to outward pleasures, another class of positive emotions aimed at the present is gratification. One example of this gratification is when doing a hobby. Gratification is fully absorbing and involving oneself, so that positive emotions can be felt after completing the activity.

3. Positive emotions in the future, such as optimism, hope, trust, and faith. Positive emotions in the future depend on how the individual views the future. Emotions about the future can be enhanced by learning to recognize and resist pessimistic thoughts that sometimes come your way.

B. Subjective Well-being in Adult Development

Financial well-being is a major aspect at the stage of adult development. Jocelyne Clench, AAS and Arne Holte (2017) conducted a study in Europe on the impact of the economic crisis in various European countries, on one's life satisfaction. Life satisfaction is one of the predictors of subjective well-being. The results are interesting, that after experiencing an economic crisis a person's life satisfaction decreases but mostly only for a short time. They can restore their life appraisal and life satisfaction to their original level. On the other hand, some adult subjects found that after the economic crisis their life satisfaction decreased for a long time. This case occurs in subjects who have a high level of education and high economic status, so they have difficulty adapting to the situation of the economic crisis.

The results of research from Jocelyne Clench, AAS and Arne Holte (2017) can be compared with the results of this study. In this study, all research subjects have jobs with financial compensation that is far below the average. However, the results of the categorization of subjective well-being actually show that most of the subjects have a high level of subjective well-being. If we compare it with research from Jocelyne Clench, AAS and Arne Holte, we get the answer that, in some individuals, economic conditions do not have a large and lasting impact on their life satisfaction. They will still interpret their lives positively as long as they still have jobs, can still be useful for the social environment and can serve for social interests. This is one of the main predictions of high subjective well-being in research subjects.

Diener's research on income and subjective well-being across cultures has compared the subjective well-being of the rich and poor across different cultures, the
results are not showing high differences between rich and poor communities. Phenomena across various cultures illustrate that the financial aspect affects subjective well-being, namely how to use wealth, not the amount and quantity of wealth owned. Subjective well-being is very closely related to the condition of good life, including how one's life priorities are. When a person's life priority is directed to be rich but he sacrifices personal relationships, or sacrifices other important values in his life, such as time together with family, his life satisfaction level will also be low. The phenomenon of financial satisfaction is not only about the orientation of wealth but how that wealth can be exploited and used. Wealthy communities that cannot use their wealth often lack time for personal relationships.

The most important thing in good life is the priority of his life. Financially people want various improvements in the quality of life, for example a big house, car, travel abroad or other financial matters, but when financial satisfaction makes him sacrifice time with family, social relationships, enjoy youth, this raises thoughts. It is new that the amount of income earned by a person cannot be the main predictor of life satisfaction. In financial satisfaction, the priority is the level of quality of satisfaction, not the amount or quantity owned.

C. Implementation of Faith in Subjective Well-being

Faith can be seen from two dimensions, namely the esoteric dimension and the non-esoteric dimension. Faith as an esoteric domain is secret, that is, a dimension that cannot be explained by words or symbols of behavior, it is unique, personal and full of mystery. It can only be measured by subjective experience and its subjectivity cannot be measured by objective things. Faith in the non-esoteric dimension has a predictable realm because it is in the objective realm, namely cognition, affection, and psychomotor. Faith as a non-esoteric area is an aspect that can be seen and evaluated in everyday life (Purwanto, 2007). To help understand this concept of faith, we can make an analogy like when we observe a trail in the desert. Camel tracks, car tracks, footprints, even though we don't see them directly but from their tracks we can know the types of these tracks. Although the concept of faith is often considered abstract because of its high objectivity, the existence of faith in a person can basically be known and understood by understanding the traces of his faith.

Faith is a belief and is an activity of knowing that is specific when oneself is involved in the process of believing and surrendering oneself in full commitment. Habits, risks, feelings, desires, desires, all subjectivity, self-identity, and personal values of a person are all involved (Fowler, 1995). We can understand that faith is the basis of reference in the actual thought process which is manifested in the form of righteous deeds, which is a form of creative activity based on the spirit of monotheism to create balance for nature and all its contents (Agutian, 2001). This emphasis on the manifestation of one's faith is very important, namely the behavioral manifestation of the level of faith. Similarly, the footprints in the desert to analogize
the behavioral manifestations of one's faith. With this concept, faith in one's self does not only end in belief alone, but becomes clearer as a belief that involves the process of thinking and feeling various spiritual feelings which will ultimately be reflected in behavior in the form of good deeds.

Faith and religion are two things that are reciprocally related. Each is dynamic, growing and renewed through interaction with one another (Smith, in Fowler, 1995). Smith further explained that faith is deep, rich and personal. Faith is an orientation of a person's personality towards himself, others, and the universe. Faith is the total answer, a way of looking at what one sees, a way of doing whatever one does. The important point in faith itself is the way of confessing and knowing. We attach ourselves to something we know or recognize and we live faithfully because our lives have been shaped by that commitment. Faith is something common, a universal feature of human life that is known the same everywhere although it varies greatly in form and content according to religious practices and beliefs. Faith is not a dimension of life that is separate from others, but faith is a total personal orientation that gives purpose and direction to all our goals and efforts, thoughts and actions.

The level of a person's faith will affect how committed he is to what he believes in. The commitment of this faith will bind a person to all his actions, attitudes and behavior (Kaelani, 2005), so that the behavior that appears is good behavior or good deeds. In Islam, the discussion of faith itself cannot be separated from ma'rifat or appreciation in the heart. To be clear, how strong and weak a person's faith in his psychic reconstruction is as follows:

a. Faith in Allah will bring up sincerity to go towards good deeds based on Allah's attributes. This ma'rifat to Allah provides education to do something that brings goodness and happiness to oneself, family, and others. Being ma'rifat to Allah by imitating Allah's attributes does not mean that one is required to achieve a level of perfection, but these qualities can be used in order to obtain a comfortable, peaceful, and prosperous life (Sabiq, 2001). Someone who has happiness in their heart has good social activities, has a variety of fun activities, as well as very good social relationships, besides that someone will have positive feelings when they believe in something, in this case to God, Diener and Seligman (in Eid, et al, 2008). So when a person is sincere to Allah, in his life there will be sincerity to do good, this is what cognitively will be interpreted as something positive, so that every evaluation and assessment that a person makes about his life will lead to life satisfaction and feel a more fulfilling life. means. From the affective point of view, when a person has faith in God, a feeling of independence will emerge from all kinds of power except the power of God. Believing in the power of God will also bring up feelings of courage and not easily despair, so that it can make
the soul calm. Cognitive thoughts and positive feelings are the main sources of happiness.

b. Faith in angels can invite one's heart to imitate and imitate the behavior of angels who are all good and commendable. Ma'rifat to angels can also get perfect care, so that someone leaves bad things and takes noble actions. When a person can be ma'rifat to angels, then he feels that his every behavior will be guarded, so he continues to try to leave bad things. When his life is filled with noble actions, cognitively he can evaluate his entire life positively and there is also a feeling of relief from the past, because disappointments in life can be minimized because every action that appears will be controlled according to the guidelines of his faith.

c. Faith in the Qur'an shows a desire to seek truth, wisdom, open minds, and think critically in accordance with the directions that have been outlined by Allah (Sabiq, 2001). When a person desires to seek truth, wisdom, and open mind, then he will judge the events he has experienced for success in the future. In addition, someone will always try to develop themselves and make self-improvement. This desire to seek truth, wisdom, and open the mind will give rise to a feeling of being guided by Allah, so that it can also bring about peace of mind and overall life satisfaction.

d. Faith in the apostles is meant for every human being to follow in the footsteps of the apostles and decorate themselves by imitating the morals of the apostles. Apart from that, it is also patient in imitating the actions of the apostles. The example of the apostles is what Allah wants all humans to have (Sabiq, 2001). When someone imitates the qualities of the apostle, he will be honest, trustworthy, smart, and convey good teachings from God. According to Maulana (2005) imitating the example of the apostles can make someone willingly sacrifice for the benefit of fellow human beings as did the apostles. This can improve good social relationships, where good social relationships will also bring up emotional feelings such as empathy and concern, but it also raises self-respect and respect for others.

e. Faith in the last day will be the spirit to do good causes. The spirit of this soul will encourage a person to always be happy to do good and block the road to evil (Sabiq, 2001). By considering the last day, then a person will have a noble goal and high ideals. To make this happen, it is necessary to have the spirit of the soul to always be happy to do good, increase the memory of God, and take examples from events that have existed. This spirit can cognitively direct a person in determining life goals, so that he can see the good side of life events. In addition, it can direct someone to have high ideals. This positive perception of good things in the future can increase life satisfaction (Diener, Suh, Oishi, 1997), so that the heart becomes calm and not burdened by negative things in the past and future.
f. Faith in destiny will give surrender as a provision of strength and ability to someone to overcome all kinds of obstacles, torments, misery, and difficulties (Sabiq, 2001). When a person can be ma'rifat to destiny, then he will evaluate every event in his life positively, because he has surrender and the ability to overcome various kinds of things. Diener and Biswas (2008) explain that religious people are found to be comfortable with their beliefs, namely having positive beliefs that can remove the highest anxiety in one's life. Based on this, it can be concluded that when a person is ma'rifat to destiny, even though he faces various problems he still views his life positively.

In the best of circumstances, faith is expressed in the form of composure and courage, loyalty and an attitude of service. Faith produces a sense of trust and joy in the heart, which allows a person to adapt in the midst of the universe and find a positive meaning in life. With faith one can face disaster, confusion, happiness, and suffering, without feeling swayed by the anxiety of the heart. A person who has faith can face various situations with confidence and passion, and interact with others with love (Smith, in Fowler, 1995). "Those who believe and their hearts find peace in the remembrance of Allah. Remember it is only by remembering Allah that the heart becomes peaceful” (Al-Ra'du: 28). People who believe in Allah with true faith they can accept all destiny that comes to them. A person's religious experience can connect to something wider than himself, so that people who have faith in their religion will view the world positively (Diener and Biswas, 2008).

CONCLUSION

Based on the measurement results, Subjective well-being in research subjects is high, indicated by having a positive type of evaluation about their lives. Although the research subjects have a low level of economy with low incomes, it turns out that this does not make their subjective well-being low. Because they still have a high level of life satisfaction. Based on the regression test, it shows that faith has a positive effect on increasing the subject's subjective well-being, although its contribution is not so high. There are various other factors besides faith that also have an influence on the level of one's faith. One of the important factors in a person's quality of life is his ability to interpret all the events in his life, both positive and negative events. Social status in the environment, religious environmental conditions, personality, life goals, which also influence the level of a person's subjective well-being.

BIBLIOGRAPHY


