



Cross-Sectional Study on Self-Efficacy and Spirituality in Relation to Subjective Well-Being Within Youth Living in Urban Slums

Fitriyani^{1*}, Isbandi Rukminto Adi²

^{1,2}Department of Social Welfare Science, Faculty of Social and Political Sciences,
Universitas Indonesia

Corresponding Author: ¹fit.yasir@gmail.com, ²adi1126@yahoo.com

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Abstract

Subjective well-being offers a meaningful lens to understand how individuals perceive their lives, particularly among youth in urban slums who face multiple structural barriers. This study examines the relationship of self-efficacy and spirituality with subjective well-being among 385 young people aged 23–30 in slum settlements in Cipayung District, Depok. The research employed a quantitative approach using descriptive statistics, Kendall's tau-b correlation, and odds ratio analysis. Results show that 80.0 percent of respondents were classified as having low subjective well-being. Both self-efficacy ($p = 0.000$) and spirituality ($p = 0.002$) were significantly associated with higher subjective well-being. The odds ratio for high self-efficacy was 5.44 (95% CI: 3.00–9.88), and for high spirituality was 2.10 (95% CI: 1.26–3.50). These findings highlight the importance of strengthening internal psychological capacities, such as belief in one's abilities and spiritual orientation, to improve youth well-being in marginalized urban communities.

Keywords: Subjective Well-Being, Self-Efficacy, Spirituality, Youth, Urban Slums

1. Introduction

Social welfare forms a fundamental component of national development strategies, aiming to promote a dignified and purposeful life for all citizens. In Indonesia, this vision is formalized through Law No. 11 of 2009 on Social Welfare, which emphasizes the fulfilment of material, spiritual, and social needs as essential components of well-being.¹

Despite its broad scope, welfare is often evaluated using objective indicators such as income, education, employment, and health status. These commonly used indicators, however, often fail

¹ Republic of Indonesia. *Law Number 11 of 2009 on Social Welfare*. Jakarta: State Secretariat, 2009.

to capture how individuals actually experience their lives. Objective achievements do not always translate into a sense of happiness, fulfilment, or psychological security.

Subjective indicators provide deeper insights into well-being by reflecting how individuals evaluate their own lives. Among these, subjective well-being refers to one's cognitive judgments regarding life satisfaction and their affective states, such as positive and negative affection² and captures personal dimensions of quality of life that numbers alone cannot express. It provides insight into how people perceive meaning, connection, and satisfaction in their daily lives, which can serve as a crucial guide for more responsive policy-making.

Empirical studies have demonstrated that people who experience greater levels of subjective well-being are more likely to achieve longevity, enjoy better physical health, demonstrate higher job performance, and participate more actively in community life.³⁴ Greater well-being is also associated with increased self-confidence, resilience, and productivity. In short, subjective well-being is not just a reflection of a good life but it is a factor that actively shapes it.

Recognizing this, Indonesia has adopted the Happiness Index as part of its national development evaluation. This index measures subjective well-being through three dimensions such as life satisfaction, affective experience, and sense of meaning.⁵ According to the 2021 national survey, Indonesia's happiness index reached 71.49 out of 100, slightly up from 70.69 in 2017.⁶ The results also revealed that happiness scores tend to rise with higher education and income levels. Moreover, residents of urban areas reported greater subjective well-being than those in rural regions, likely due to more consistent access to public services and opportunities.⁷

While national trends indicate gradual improvements in subjective well-being, such averages often mask disparities faced by specific population groups. One of the most affected are youth living in urban slum settlements characterized by overcrowding, inadequate housing, and poor access to basic services. Despite their urban location, many of these young individuals continue to face limited opportunities in education, employment, and civic participation. National data show that 7.94% of households live in slum housing, highlighting the scale of structural deprivation that persists in urban settings.⁸

Youth represent a vital demographic for national development. Indonesia defines youth as individuals aged 16 to 30 years, a broader range than the United Nations' definition, to reflect extended transitions into adulthood.^{9 10} With over 64 million people in this age group, they account for a significant portion of the population.¹¹ This study focuses specifically on youth aged 23 to 30 years, those who are entering or stabilizing in the workforce and increasingly responsible for their

² Diener, Ed. *The Science of Well-Being: The Collected Works of Ed Diener*. Social Indicators Research Series 37. Dordrecht: Springer, 2009. <https://doi.org/10.1007/978-90-481-2350-6>.

³ Maddux, James E., ed. *Subjective Well-Being and Life Satisfaction*. New York: Routledge, 2018. <https://doi.org/10.4324/9781351231879>.

⁴ Biswas-Diener, Robert, Ed Diener, and Maya Tamir. "The Psychology of Subjective Well-Being." *Daedalus* 133, no. 2 (2004): 18–25. <https://doi.org/10.1162/001152604323049352.ouci.dntb.gov.ua+3>

⁵ Statistics Indonesia (Badan Pusat Statistik). *Happiness Index 2021*. Jakarta: BPS, 2021.

⁶ Ibid., 19.

⁷ Ibid., 103.

⁸ Statistics Indonesia (BPS), *Housing and Environmental Health Indicators 2023*, Jakarta: BPS, 2023, 278.

⁹ United Nations General Assembly, *Report of the Secretary-General on International Youth Year: Participation, Development, Peace*, Document No. A/36/215, 1981, 15. https://digitallibrary.un.org/record/21539/files/A_36_215-EN.pdf

¹⁰ Republic of Indonesia, *Law Number 40 of 2009 on Youth*, Jakarta: State Gazette of the Republic of Indonesia Year 2009 Number 148. <https://peraturan.bpk.go.id/Details/38784/uu-no-40-tahun-2009>

¹¹ Statistics Indonesia (BPS), *Regional Statistics of Depok City 2024*, Depok: BPS Depok City, 2024, 11. <https://depokkota.bps.go.id/id/publication/2024/12/13/bec00d8e3344188baee54b2b/statistik-daerah-kota-depok-2024.html>

own livelihoods. At this life stage, subjective well-being becomes particularly relevant, as individuals begin to directly experience pressures related to employment, independence, and social roles.

Subjective well-being is shaped by multiple factors, including deeper psychological dimensions. Maddux (2018) notes that well-being involves the interaction of social, personal, and psychological processes.¹² One significant internal factor is self-efficacy, defined as the confidence a person holds in their capacity to cope with life's difficulties and demands. A growing body of research indicates that those with stronger self-efficacy are more likely to experience higher levels of life satisfaction.¹³ For youth living in urban slums, where daily stressors are more intense and resources more limited, this internal confidence becomes particularly important.

Another key internal factor is spirituality, which contributes to subjective well-being by helping individuals frame their experiences within a broader sense of meaning and emotional grounding.¹⁴ A spiritual outlook is associated with positive emotions such as gratitude and compassion, and with a deeper sense of purpose.¹⁵ For young people facing socioeconomic hardship, spirituality can offer emotional strength and perspective, supporting psychological resilience and enhancing overall life satisfaction.¹⁶

Depok City, located near Jakarta, reflects the tension between rapid urban growth and localized deprivation. Between 2015 and 2022, the extent of slum areas in the city more than tripled. Slum areas expanded from 133 to 476 hectares.¹⁷ Cipayung District accounts for the largest share, with 89.82 hectares. This represents approximately 19% of the city's total slum area.¹⁸

The district also records the highest population density in Depok, with more than 16,000 people living per square kilo meter. In addition, it is home to over 22,000 youth aged 23 to 30 years.¹⁹ Socioeconomic indicators in the area reveal serious challenges. More than one-third of residents are unemployed, and the majority have only completed high school or its equivalent.¹³ These conditions show that structural barriers remain prevalent, even in urban areas. Therefore, it becomes essential to assess well-being not only through education or employment status but also through internal psychological factors and lived experiences.

On this basis, this research investigates how self-efficacy and spirituality are associated with variations in subjective well-being among youth aged 23 to 30 living in the urban slums of Cipayung District, Depok. Both variables represent internal capacities that may help individuals interpret and navigate life challenges in adverse environments. Through a cross-sectional approach, this research contributes to the growing literature on well-being in marginalized urban communities and offers empirical insights to support development programs that foster youth resilience and enhance quality of life.

¹² James E. Maddux, ed., *Subjective Well-Being and Life Satisfaction* (New York: Routledge, 2018), 4–5

¹³ Maddux, *Subjective Well-Being and Life Satisfaction*, 13.

¹⁴ J. A. Wilt, N. Stauner, and J. J. Exline, "Religion, Spirituality, and Well-Being," in *Subjective Well-Being and Life Satisfaction*, ed. James E. Maddux (New York: Routledge, 2018), 337–354.

¹⁵ Nansook Park, "The Role of Subjective Well-Being in Positive Youth Development," *Annals of the American Academy of Political and Social Science* 591, no. 1 (2004): 29, <https://doi.org/10.1177/0002716203260078>

¹⁶ Wilt, Stauner, and Exline, "Religion, Spirituality, and Well-Being, 343

¹⁷ Government of Depok City, *Mayor's Decree No. 653/627/Kpts/Disrumkim/Huk/2022*, 2022.

¹⁸ Statistics Indonesia (BPS) Depok City, *Cipayung District in Figures 2024*, 2024.

¹⁹ Department of Population and Civil Registration (Disdukcapil) of Depok City, *Internal Data on Youth Population*, 2025.

2. Literature Review

Subjective well-being is generally refers to how individuals evaluate the overall condition of their lives, incorporating both cognitive appraisals of life satisfaction and affective experiences that include both positive and negative affection. It is shaped not only by external conditions but also by how people interpret events and derive meaning from them.²⁰ Psychological aspects like personality characteristics, coping mechanisms, and internal belief systems significantly shape one's sense of well-being.²¹ Individuals who feel capable and have a clear sense of purpose are often found to experience greater satisfaction with life.²² Among the key contributors, self-efficacy enables individuals to cope with stressors and stay goal-oriented, while spirituality promotes emotional regulation and instills a deeper sense of life purpose.²³ These internal dimensions interact with social and environmental factors, forming a comprehensive view of how people experience their well-being.

Self-efficacy itself is understood as person's confidence in their capacity to plan and carry out necessary actions to handle future challenges. This concept, introduced by Bandura, emphasizes how confidence in one's own competence influences thought patterns, emotional responses, and behaviours.²⁴ Individuals who possess a strong sense of self-efficacy are generally more optimistic when facing difficulties, often persisting through setbacks and proactively pursuing their goals. In contrast, low self-efficacy is often associated with feelings of helplessness, indecision, and vulnerability to stress.²⁵

As a foundational psychological asset, self-efficacy significantly contributes to the formation of subjective well-being.²⁶ Young individuals who trust in their capacity to overcome obstacles tend to frame adversities in a constructive way, leading to higher satisfaction with life. Numerous studies support this link. Evidence consistently demonstrates that elevated self-efficacy is associated with improved emotional states, stronger resilience, and a clearer sense of purpose.²⁷ Moreover, people with high self-efficacy often display enhanced creative abilities, which play a key role in emotional regulation. This creative capacity supports emotional regulation and meaning-making, particularly among young people living in resource-constrained environments.²⁸ In such contexts, the belief in one's ability and the skill to creatively manage adversity both contribute significantly to overall subjective well-being.

In addition to psychological confidence such as self-efficacy, another important internal dimension that contributes to subjective well-being is spirituality. While self-efficacy focuses on an individual's belief in personal capability, spirituality provides a broader emotional and existential

²⁰ Ed Diener, Richard E. Lucas, and Shigehiro Oishi, "Advances and Open Questions in the Science of Subjective Well-Being," *Collabra: Psychology* 4, no. 1 (2018): 15.

²¹ Ed Diener and K. Ryan, "Subjective Well-Being: A General Overview," *South African Journal of Psychology* 39, no. 4 (2009): 391–406.

²² James E. Maddux, ed., *Subjective Well-Being and Life Satisfaction* (New York: Routledge, 2018), 4–5.

²³ Ibid., 13.

²⁴ Albert Bandura, "On the Functional Properties of Perceived Self-Efficacy Revisited," *Journal of Management* 38, no. 1 (2011): 9–44.

²⁵ Alexander Flammer, "Self-Efficacy," in *International Encyclopedia of the Social & Behavioral Sciences*, 2nd ed. (Elsevier, 2015), 13812–13815.

²⁶ S. K. M. Tsang, E. K. P. Hui, and B. C. M. Law, "Self-Efficacy as a Positive Youth Development Construct," *The Scientific World Journal* 2012: 1–7.

²⁷ M. Salehi and H. Mahmoudi, "Self-Efficacy and Subjective Well-Being among Young Iranian Women," *Iranian Journal of Psychiatry and Clinical Psychology* 22, no. 3 (2016): 208–215.

²⁸ M. R. Tamannaefar and M. Motaghefidard, "Subjective Well-Being and Self-Efficacy: The Mediating Role of Creativity," *Procedia - Social and Behavioral Sciences* 114 (2014): 646–650.

foundation for navigating life experiences. Spirituality is understood as a person's internal quest to find purpose and establish a sense of connection with the sacred or the transcendent, often expressed through inner reflection, emotional depth, and a sense of belonging to a greater existence.²⁹ The term transcendence describes a psychological experience that goes beyond physical or emotional boundaries, invoking feelings of awe, gratitude, and connection with a higher reality.³⁰ While spirituality may intersect with religious practices, it is distinct in that it emphasizes personal interpretation and internal values rather than institutional doctrines.³¹

Spirituality has been recognized as a significant contributor to subjective well-being, particularly by promoting emotional regulation, resilience, and a deep sense of purpose.³² Individuals who demonstrate a strong sense of spirituality are frequently associated with increased life satisfaction and reduced psychological distress.³³ In a regression analysis involving 1,000 adults, a study by Villani et al. (2019) revealed that spirituality plays an important role in predicting subjective well-being ($R^2 = 0.35$; $\beta = 0.21$ – 0.29 ; $p < 0.01$), particularly through dimensions such as purpose in life, emotional richness, and transcendent awareness.³⁴ In a similar vein, Holder et al. (2015) reported that spirituality among adolescents was positively linked to life satisfaction ($r = 0.26$; $p < 0.001$), suggesting its psychological relevance throughout developmental stages.³⁵

The psychological benefits of spirituality also extend to vulnerable populations. King et al. (2023) emphasized that for young people facing adversity, spiritual frameworks help in meaning-making, reducing stress, and fostering connectedness.³⁶ A comprehensive review by Koburtay et al. (2022) further affirmed that spirituality contributes not only to subjective well-being but also operates as a mediating construct through emotional resilience and value-based meaning.³⁷ These findings underscore the relevance of spirituality in understanding well-being, particularly within contexts marked by social and structural constraints.

Although numerous studies have investigated how self-efficacy and spirituality influence subjective well-being, the majority of them concentrate on the general population. Research on youth living in urban slum settlement, especially in Indonesia, remains limited. This study focuses on young people in the slum settlements of Cipayung District, Depok, and provides additional empirical evidence in a context that has not been widely explored in existing well-being research.

²⁹ Zinnbauer, B. J., & Pargament, K. I. (2005). "Religiousness and Spirituality." In *Handbook of the Psychology of Religion and Spirituality*, ed. R. F. Paloutzian & C. L. Park, 21–42. Guilford Press.

³⁰ Wilt, Stauner, and Exline, "Religion, Spirituality, and Well-Being," 338

³¹ Mancuso, E. K., & Lorona, R. T. (2023). "The Scientific Study of Life Satisfaction and Religion/Spirituality." In *Handbook of Positive Psychology, Religion, and Spirituality*, ed. Davis et al., 299–312. Springer.

³² King, P. E., Mangan, S., & Riveros, R. (2023). "Religion, Spirituality, and Youth Thriving." In *Handbook of Positive Psychology, Religion, and Spirituality*, ed. Davis et al., 263–275. Springer.

³³ Wilt, Stauner, and Exline, "Religion, Spirituality, and Well-Being," 340–343

³⁴ Villani, D., Sorgente, A., Iannello, P., & Antonietti, A. (2019). "The Role of Spirituality and Religiosity in Subjective Well-Being of Individuals with Different Religious Status." *Frontiers in Psychology*, 10:1525.

³⁵ Holder, M. D., Coleman, B., & Wallace, J. M. (2015). "Well-Being's Relation to Religiosity and Spirituality in Children and Adolescents in Zambia." *Psychology of Religion and Spirituality*, 7(3): 246–253.

³⁶ King, Mangan, and Riveros, "Religion, Spirituality, and Youth Thriving," 267.

³⁷ Koburtay, T., Tang, P. M., & Elahi, A. (2022). "Religion, Spirituality, and Well-Being: A Systematic Literature Review." *Journal of Business Research*, 144: 624–638.

3. Method

3.1 Study Design

This study was designed as a quantitative research using a cross-sectional framework to investigate how self-efficacy and spirituality are associated with subjective well-being among young individuals in urban slum areas. The study was carried out in Cipayung District, located in Depok City, which contains the highest concentration of slum settlements in the area. This location is marked by dense population and socioeconomic challenges.

3.2 Population and Sample

This study focused on youth aged 23 to 30 years residing in slum settlements within Cipayung District, Depok City. The selected age range reflects the productive phase of youth life, wherein individuals are typically engaged in the labour force and have completed their formal education. While Indonesian national law defines youth as those aged 16 to 30 years³⁸, this study applied a narrower operational definition to target respondents most likely to experience the transition to economic independence. The designation of slum areas referred to official urban planning regulations issued by the local government of Depok in 2022³⁹. These areas are distributed across four urban villages in Cipayung. A total of 385 participants were selected through cluster sampling, based on the geographic distribution of youth in these neighbourhoods. Eligibility criteria included being aged 23 to 30, residing in the designated slum area, and providing informed consent to participate in the research.

3.3 Measurement Instruments

Primary data collection was conducted using a structured questionnaire, which incorporated standardized measurement tools for each main variable.

Self-efficacy was assessed through an instrument designed by Schwarzer and Jerusalem, known as the Generalized Self-Efficacy Scale (GSES), which comprises 10 statements.⁴⁰ The scale captures the degree to which individuals perceive themselves as capable of dealing with difficulties, maintaining persistence, and adjusting when faced with unexpected demands.

Spirituality was measured using Piedmont's Spiritual Transcendence Scale (STS).⁴¹ The original scale consists of 24 items, but after construct validity testing, 2 items were excluded due to low factor loadings, resulting in a final 22-item version. The scale covers aspects such as prayerful reflection, universality, and connectedness

Subjective well-being was measured using two separate instruments. Life satisfaction was assessed with the Satisfaction with Life Scale (SWLS), which reflects individuals' overall cognitive evaluations of their life.⁴² Affective experiences, including both positive and negative emotions,

³⁸ Republic of Indonesia, Law Number 40 of 2009.

³⁹ Government of Depok City, Mayor's Decree, 2022.

⁴⁰ Schwarzer, Ralf, and Matthias Jerusalem. "Generalized Self-Efficacy Scale." In *Measures in Health Psychology: A User's Portfolio*, edited by J. Weinman, S. Wright, and M. Johnston, 35–37. Windsor: NFER-NELSON, 1995.

⁴¹ Piedmont, Ralph L. "Does spirituality represent the sixth factor of personality? Spiritual transcendence and the five-factor model." *Journal of Personality* 67, no. 6 (1999): 985–1013.

⁴² Diener, Ed, Robert A. Emmons, Randy J. Larsen, and Sharon Griffin. "The Satisfaction With Life Scale." *Journal of Personality Assessment* 49, no. 1 (1985): 71–75.

were measured through the Positive and Negative Affect Schedule (PANAS), consisting of 20 items assessing intensity and frequency of emotional states.⁴³

All instruments applied a five-point Likert response format. The total score was categorized, with the cutoff point between low and high levels set at 70%. Validity testing was conducted on 43 respondents outside the study population, confirming the construct validity of all instruments except for two items in the spirituality scale. Reliability tests using Cronbach's alpha indicated strong internal consistency across all subscales: subjective well-being ($\alpha = 0.879$), self-efficacy ($\alpha = 0.914$), and spirituality ($\alpha = 0.880$).

3.4 Data Collection Procedure

Data was collected in May 2025 using a survey method to reach a large number of respondents within a limited timeframe. Trained enumerators, including local youth and neighbourhood representatives, facilitated the distribution and completion of the questionnaire.

Respondents were given the option to complete the questionnaire either online via Google Forms or manually using printed forms. The online method offered convenience and streamlined data processing by reducing the need for manual data entry. However, to ensure inclusivity for participants with limited internet access, printed questionnaires were also distributed and collected directly. This dual-mode approach aimed to enhance response rates while maintaining data quality and efficiency.

3.5 Data Analysis

Data analysis was conducted using SPSS 29 Version. Descriptive analysis was applied to present respondent characteristics, with all variables transformed into ordinal categories. To test the relationships among key variables, Kendall's tau-b correlation was utilized. All statistical procedures were performed at a 95 percent confidence interval, with a significance threshold set at $p < 0.05$.

4. Result and Discussion

This section outlines the primary empirical results, starting with respondent demographic characteristics. It proceeds by describing the distribution of subjective well-being levels and investigates their statistical association with both self-efficacy and spirituality, using descriptive and bivariate techniques.

4.1 Respondents' Characteristics

Participants in this research consisted of youth aged 23 to 30 who lived in slum neighbourhoods within Cipayung District, located in Depok City. The demographic profiles of the 385 respondents revealed variation across several dimensions including age, education, employment, income, marital status, and ethnicity. Each of these dimensions contributes to shaping and influencing how subjective well-being is experienced in daily life.

⁴³ Watson, David, Lee A. Clark, and Auke Tellegen. "Development and validation of brief measures of positive and negative affect: the PANAS scales." *Journal of Personality and Social Psychology* 54, no. 6 (1988): 1063–1070.

In terms of age distribution, the majority of respondents were aged 23–24 years. However, other age groups were also substantially represented, such as those aged 25–26 years (21.8%), 27–28 years (19.2%), and 29–30 years (22.6%). This reflects the transitional life stage in which most respondents are either entering or adapting to adult responsibilities, particularly in managing stress and building resilience.

Female respondents accounted for 58.4% of the sample, while male respondents made up 41.6%. This may indicate that young women in these areas are more accessible during data collection or more willing to participate in social research. The gender disparity also highlights the importance of understanding young women's lived experiences in urban poverty contexts.

Educational attainment was largely concentrated at the senior high school level, with 69.9% of respondents being high school graduates. Only 19.3% had attained higher education, and a small minority (2.8%) had only completed primary school or did not complete basic education. This educational background reflects limited access to higher education and technical skills among youth in low-income settlements.

Regarding employment status, 67.8% of respondents were employed. Among them, the majority held full-time jobs in both formal and informal sectors, while 2.6% worked while still pursuing their studies. Formal sector jobs included private company employees (39.3%), contract workers (14%), and civil servants (1.9%). Informal occupations were also common, including street vendors, service workers, and freelance content creators. Notably, 41.7% of those employed also held side jobs, most commonly in sales (43.4%), online transport services (23%), and freelance digital work (20.3%).

Income levels among working respondents were predominantly below the regional minimum wage of Depok or Jakarta, which ranges from Rp5.1 to Rp5.3 million. Most earned between Rp2.5 and Rp4 million (27.6%), followed by Rp1.25 to Rp2.5 million (20.8%), and Rp4 to Rp6 million (20.5%). A small proportion earned above Rp6 million, suggesting economic disparity even within the same community.

In terms of marital status, 53.5% were unmarried and 45.2% were married, with a few individuals (1.3%) either divorced or widowed. This variation suggests differing life responsibilities that may influence subjective well-being. While many unmarried respondents were still establishing personal independence, married individuals were more likely to manage household and financial burdens.

Although the majority of respondents did not have dependents (59.5%), approximately 31.1% reported supporting one or two family members. Interestingly, many of those who had financial dependents were not yet married, suggesting that they had already taken on the role of family breadwinner. This situation may place them at higher risk of becoming part of the “sandwich generation” once they establish their own households in the future.

Lastly, in terms of religious affiliation, nearly all respondents (98.7%) identified as Muslim, consistent with the local demographic composition. In terms of ethnicity, the majority were Betawi (56.9%), followed by Javanese (27.3%) and Sundanese (11.2%), with smaller representations from other ethnic groups.

Table 1. Respondents' Characteristics

Variable	Category	Frequency	Percentage
Age	23-24	140	36,36
	25-26	84	21,82
	27-28	74	19,22
	29-30	87	22,60
Gender	Female	225	58,44
	Male	160	41,56
Education	No formal or incomplete primary education	2	0,5
	Completed primary education	9	2,3
	Lower secondary education	31	8,1
	Upper secondary education	269	69,9
	Post-secondary diploma (D1-D3)	11	2,9
	Undergraduate degree (S1/D4)	62	16,1
	Graduate degree (S2)	1	0,3
Employment Status	Student	17	4,42
	Student and working	10	2,60
	Employed	261	67,79
	Unemployed	97	25,19
Marital Status	Single	206	53,51
	Married	174	45,19
	Divorced/Widowed	5	1,30
Religion	Islam	380	98,70
	Buddhism	3	0,78
	Catholicism	2	0,52

4.2 Levels of Subjective Well Being

Respondents' levels of subjective well-being were grouped into four categories: very low, low, high, and very high. The results show that majority of respondents (80%) were classified as having low subjective well-being. In comparison, 18% reported high levels, and only a very small proportion fell into the very high category.

These findings indicate that most young people living in the urban slums of Cipayung District have not yet achieved an optimal level of subjective well-being. The small proportion of individuals in the high and very high categories suggests limited access to conditions that support life satisfaction and emotional balance. This pattern reflects the complex challenges faced by youth in marginalized urban settings, including social pressure, economic hardship, and limited life opportunities.

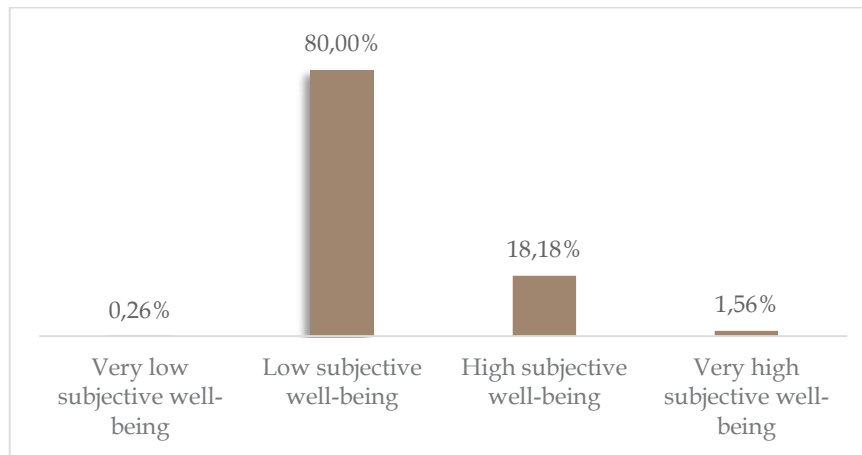


Figure 1. Levels of Subjective Well-Being among Respondents

4.3 Subjective Well-Being by Respondent Characteristics

As proposed by Diener and Ryan (2009), subjective well-being emerges from the dynamic interaction between internal aspects, including cognitive and personality factors, and external circumstances such as living standards and social surroundings. In other words, subjective well-being is not solely determined by life circumstances, but also by how individuals perceive and interpret those experiences.⁴⁴

To deepen this analysis, the current study explored the relationship between subjective well-being and various sociodemographic characteristics, including age, sex, level of education, type of employment, income, marital status, ethnicity, and number of dependents. Cross-tabulation results indicated that several of these variables displayed positive patterns in relation to well-being. Nonetheless, among the tested factors, income and ethnicity were the only ones to show statistically significant associations with subjective well-being.

The Kendall's tau-b test revealed a positive correlation between income level and subjective well-being ($\tau_b = 0.191$, $p = 0.001$), indicating that individuals with higher income were more likely to experience greater life satisfaction and report more frequent positive emotions. Ethnicity was also significantly associated ($\tau_b = 0.100$, $p = 0.041$). While the Betawi ethnic group represented the majority of participants, respondents from minority backgrounds such as Javanese and Sundanese reported slightly higher levels of subjective well-being.

These findings reflect how social positioning, economic opportunities, and cultural integration may influence how young people experience their daily lives in urban slum environments. While most sociodemographic variables did not show statistically significant associations, the observed cross-tabulation trends suggest that personal and contextual factors may still contribute to variations in subjective well-being.

4.4 Relationship Between Self-Efficacy and Subjective Well-Being

Self-efficacy reflects the extent to which individuals believe they can effectively handle difficulties and accomplish their intended outcomes. In this study, respondents' self-efficacy

⁴⁴ Diener, E., & Ryan, K. (2009). Subjective well-being: A general overview. *South African Journal of Psychology*, 39(4), 391–406. <https://doi.org/10.1177/008124630903900402>

scores were grouped into four: very low, low, high, and very high. The results show that a majority of respondents (51.2%) were in the low self-efficacy group, while 41% were classified as high and only 7.3% as very high. This indicates that most youth in Cipayung's urban slums possess limited confidence in their personal capacity.

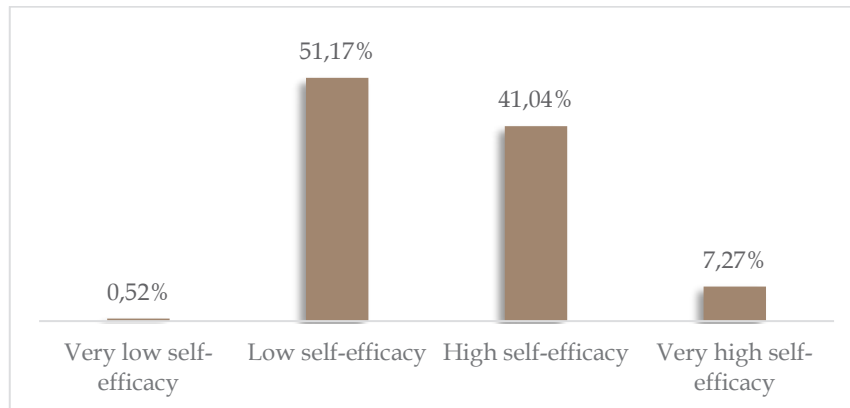


Figure 2. Distribution of Self-Efficacy Categories

Cross-tabulation between self-efficacy and subjective well-being revealed a clear upward trend, indicating that respondents with stronger self-efficacy were more likely to fall into the high or very high well-being categories. To examine this relationship more precisely, a Kendall's tau-b correlation test was conducted, producing a coefficient of 0.334 and a p-value of 0.000. This result confirms a statistically significant and positive correlation between the two variables. These findings are consistent with Flammer's (2015) perspective that individuals with stronger self-efficacy tend to lead more meaningful lives, exhibit emotional resilience, and manage adversity more effectively.

To assess the strength of this association, an odds ratio (OR) test was applied by categorizing both self-efficacy and subjective well-being into two levels: low and high. The results demonstrated that participants with high self-efficacy were 5.44 times more likely to report high levels of subjective well-being (OR = 5.44, 95% CI: 3.00–9.88). This supports the view that personal confidence in one's ability plays a vital psychological role in sustaining well-being, particularly within marginalized urban populations.

Table 2 Odds Ratio and Distribution of Subjective Well-Being by Self-Efficacy Levels

		<i>Self-efficacy (X)</i>		Total	Odds Ratio (95% CI)
		Low	High		
Subjective well-being (Y)	Low	183 92,0%	126 67,7%	309 80,3%	5,44 (3,00-9,88)
	High	16 8,0%	60 32,3%	76 19,7%	
	Total	199	186	385	
		100,0%	100,0%	100,0%	

Subgroup analysis revealed a consistent and statistically significant association between self-efficacy and subjective well-being across various demographic segments. Among female participants, individuals with high self-efficacy had 6.31 times greater odds of having high levels of subjective well-being (95% CI: 2.66–14.98). In comparison, male respondents with high self-efficacy showed 4.96 times greater odds of reporting high well-being (95% CI: 2.14–11.50). These findings highlight the potential role of self-efficacy as a key psychological asset for women, particularly in coping with the combined pressures of household responsibilities and financial insecurity commonly faced in low-income urban environments.

Age-based analysis also showed consistent significance across all age groups. The odds ratios ranged from 3.37 to 7.10 across all age groups. The strongest association was observed among respondents aged 27 to 28, where those with higher self-efficacy were over 7.1 times more likely to report high subjective well-being (95% CI: 2.06–24.43). This stage of early adulthood may reflect a critical turning point, where confidence in one's capacity to manage life transitions plays a central role in shaping life satisfaction and affective outcomes.

When examined by educational background, the relationship between self-efficacy and subjective well-being was statistically significant in almost all categories, with one notable exception. For participants with only elementary-level education or below, the correlation did not reach significance. However, among individuals with higher education qualifications, those who demonstrated strong self-efficacy were 8.24 times more likely to report high subjective well-being (OR = 8.24, 95% CI: 2.15–31.54). This outcome may reflect the role of advanced education in enhancing cognitive skills related to problem-solving and decision-making. In addition, individuals with higher education may develop a stronger sense of autonomy and control, both of which are essential contributors to well-being outcomes shaped by self-efficacy.

Overall, these results reinforce the critical function of self-efficacy in influencing the subjective well-being of youth in underserved urban areas. In settings where daily life is shaped by structural and economic limitations, the ability to persevere, adapt, and take initiative becomes a psychological strength. According to Bandura (1997), self-efficacy affects not only emotional and cognitive responses, but also the extent to which individuals are able to self-motivate and take action when facing difficulties. Youth having a high sense of self-efficacy are more inclined to overcome challenges, set meaningful goals, and sustain optimism even when external support is limited. These conclusions are consistent with Flammer's (2015) argument that those who believe in their own capacity are more likely to live intentional and fulfilling lives. This underscores the importance of fostering self-belief and agency in youth-focused development efforts, particularly for those navigating the demands of life in under-resourced environments.

4.5 Relationship Between Spirituality and Subjective Well-Being

Spirituality reflects an individual's sense of connectedness to something greater than themselves, often manifested through reflection, personal meaning, and a sense of transcendence (Wilt, 2015). Respondents' total scores were categorized into four levels: very low, low, high, and very high. The findings indicate that the majority of respondents (65.2%) fell into the low spirituality category, while 28.8% were classified as high and only 5.7% as very high. This suggests that most youth in the study context had not yet developed a strong sense of spiritual depth or transcendent connection.

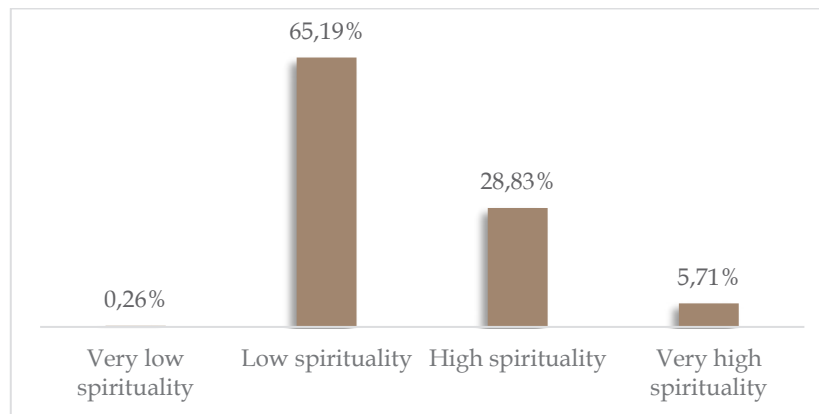


Figure 3. Categorized Spirituality Levels among Respondents

Cross-tabulation results showed a consistent trend in which respondents with higher spirituality scores were more likely to report elevated levels of subjective well-being. This relationship was further supported by Kendall's tau-b test, yielding a correlation coefficient of 0.167 and a p-value of 0.002. Although the strength of the relationship is relatively modest, the positive and statistically significant result suggests that increased spirituality tends to correspond with higher subjective well-being among respondents.

To strengthen this analysis, an odds ratio (OR) test was conducted by collapsing both spirituality and subjective well-being into two levels: low and high. The results showed that respondents with high spirituality were 2.10 times more likely to report high subjective well-being (OR = 2.10, 95% CI: 1.26-3.50). These findings underscore the potential of spirituality as a psychological resource, particularly in contexts marked by economic hardship and environmental stress.

Table 3. Odds Ratio of Subjective Well-Being by Levels of Spirituality

Low		<i>Spirituality</i>		Total	Odds Ratio (95% CI)
		High			
<i>Subjective well-being (Y)</i>	Low	213	96	309	2,10 (1,26-3,50)
		84,5%	72,2%	80,3%	
	High	39	37	76	19,7%
		15,5%	27,8%	19,7%	
	Total	252	133	385	
		100,0%	100,0%	100,0%	

Subgroup analysis revealed distinct patterns based on respondent characteristics. Among male respondents, those with higher spirituality were 2.74 times more likely to report high subjective well-being (95% CI: 1.26-5.96). This suggests that spiritual orientation may offer psychological benefits for young men, especially in navigating stress and uncertainty in urban poverty settings. By contrast, the association among female respondents did not reach statistical significance.

A similar pattern was observed in the subgroup analysis by educational level. The association between spirituality and subjective well-being reached statistical significance only among participants with tertiary education. In this group, individuals with higher spirituality scores were 4.29 times

more likely to report high subjective well-being (OR = 4.29, 95% CI: 1.42–13.01). This finding indicates that higher education may nurture greater self-reflection and existential awareness. These qualities allow spirituality to play a more meaningful role in shaping well-being.

Additionally, among working respondents, spirituality was significantly associated with higher well-being. Those with high spirituality were 2.18 times more likely to report high subjective well-being (95% CI: 1.19–4.01). In the context of daily work demands, spiritual grounding may serve as a stabilizing force, helping individuals manage responsibilities and maintain emotional balance.

Overall, these findings support Wilt's (2015) framework that emphasizes spirituality as a source of meaning, gratitude, and emotional resilience. In under-resourced urban environments, spiritual values expressed through reflective practices, interpersonal connection, or belief in a higher purpose. These experiences can help foster a stronger sense of personal wholeness and optimism.

5. Conclusion

This study emphasizes how personal psychological strengths, particularly self-efficacy and spirituality, can shape the well-being of youth living in urban slum settlements. The findings suggest that youth who trust in their own abilities and seek meaning through spiritual reflection are more likely to feel satisfied with their lives. Supporting these internal capacities could be a key element in youth development programs, especially for those navigating daily struggles in resource-limited environments. However, because this study was cross-sectional and focused on a single geographic area, its findings may not fully reflect the broader experiences of urban youth. Future research could explore longitudinal approaches or integrate more variables to enrich our understanding of subjective well-being among young people.

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