

The Influence of Charitable Attitudes and Religiosity on the Happiness of Middle Adult Muslims in Jabodetabek

Dean Zulmi Airlangga^{1*}, Achmad Syahid²

^{1,2} Faculty of Psychology, UIN Syarif Hidayatullah Jakarta, Indonesia

Corresponding Author*: deanzulmiairlan@gmail.com

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ABSTRACT

Happiness is a positive emotional condition that is important in life, especially for middle-aged adults who face various life pressures. This study aimed to examine the effect of generous attitudes and religiosity on the happiness of middle-aged Muslims in the Jabodetabek area. This study used a quantitative approach with volunteer sampling techniques on 200 Muslim respondents aged 40–60 years. The measuring instruments used included the Oxford Happiness Questionnaire, Attitudes Toward Charitable Giving, and the IIUM Religiosity Scale. Data analysis was performed using multiple linear regression. There was a significant influence of all independent variables on happiness ($R^2 = 33.2\%$, $p < 0.05$). However, specifically, only the dimensions of faith ($p = 0.030$) and ihsan ($p = 0.002$) of religiosity had a significant effect on happiness. Generous attitudes, age, gender, and the Islamic dimension did not show a significant effect. These results indicated that the spiritual aspect of religiosity plays a greater role in shaping happiness than generous attitudes, especially in the middle-aged adult phase. Faith and ihsan are the main predictors of happiness of middle-aged Muslim adults in Jabodetabek. Further studies are recommended to explore other variables such as marital status and social welfare.

INTRODUCTION

Achieving happiness in life is every human's dream. Many people use various methods to obtain happiness in the life they live. Happiness is not constant, but fluctuating. The Economist article (2010) states that a person's highest happiness is achieved at a young age between (15-24 years), then it will decrease to the lowest point in middle adulthood (40-60 years), before increasing again in elderly years (60+). Despite Switzerland having a high happiness index, research by Freund & Ritter (2009) found that 91% believe they will face a crisis in middle adulthood, and 71% were already experiencing it.

According to Mappiare (1983), the middle adulthood phase is one that many fear, as individuals begin to feel anxious about entering old age. This is line with the view of Papalia, Olds, & Feldman, (2008) who place middle adulthood as the most difficult life stage, burdened with heavy responsibilities like managing households, raising children, caring for aging parents, and career adjustments (Aprilia, 2014).

In the DKI Jakarta region, Shaïd and Ilmi (2020) show that middle-aged population (40-60 years) is the largest, totaling 3.043.803 people. This number even surpasses other age groups such as

adolescents, young adults, or the elderly. Therefore, the middle-aged group, especially those living in the Jakarta metropolitan area (Jabodetabek), becomes a significant and relevant subject for this study.

This stage of life, filled with stress and obligation, makes the pursuit of happiness increasingly vital. On a national scale, Indonesia's happiness index fluctuates but is trending upward: ranked 92nd in 2020, 8th in 2021, 84th in 2022 and 69th in 2023 (Azwar, 2023). A BPS (2017) survey also noted regional disparities, with Jakarta scoring 71.33. From a psychological standpoint, Diener and Diener (2008), define happiness not as a goal. But a process characterized by positive perception of life. Matthews (2004) agrees that happiness is shaped by how people interpret life events. Seligman (2002) breaks it into past, present, and future emotions. Meanwhile, Peterson (2005), adds that calm, pressure-free living and inner peace are key to happiness. Myers (2000) and others reinforce that joy, peace and stress rejection are integral parts of life satisfaction.

Social connections also play a crucial role. Diener's (2021) found peer and family relations contribute significantly to happiness and reduce depression. This applies especially to students, but logically extends to adults facing life's burdens. Islamic teachings emphasize similar values. Acts of charity are seen as not only religiously encouraged but essential for social connection and individual happiness. Al-Qur'an itself contains 20 surahs discussing happiness (Zuhdiyah et al., 2020). Religious values and altruistic behavior have long been studied in relation to happiness. Amalia et al., (2023) developed a religiosity measuring called The Kāffah of Islamic Scale. Yafie, Solicha, & Syahid (2020) showed that religiosity motivates individuals to serve beyond their comfort zones. Johara & Lutfi (2015) confirmed that religiosity encourages prosocial action. Dunn et al., (2008) and Helliwell's (2019) found that charitable giving increases happiness, regardless of how small the amount.

Research by Akinin et al. (2013) across 136 countries found a consistent link between prosocial spending and happiness, regardless of income level or social support. Similar findings were reported in their earlier study in Canada (Akinin et al., 2012). These studies suggest that money contributes more to happiness when used to help others rather than solely for personal or familial benefit. Supporting this, Dunn et al. (2014) also found that spending money on others leads to greater happiness than spending it on oneself. However, Freeman et al. (2009) noted that not everyone is inclined to give; some individuals refuse to help due to a desire to maintain social dominance, highlighting potential limits to prosocial behavior. Meanwhile, others like Benson and Catt (1978) and Merchant et al (2010) found that knowing how donations are used increases the joy of giving. Dyck and Coldevin (1992) suggested thank-you cards and impact photos help boost donor satisfaction. Beyond happiness, giving charity also has physical health benefits. Dunn (2013, as cited in D'Urso, 2015), found that a person's blood pressure would decrease after giving alms to other people. In Islam, the concept of sadaqah, zakat and waqf represents giving not just as obligation, but a path to personal peace and communal prosperity (Julistia & Safuwani, 2020).

The religious context is crucial in Indonesia, where 87.2% of the population is Muslim (Badan Pusat Statistik, 2020). Research by Ryff and Singer (1996) shows religiosity positively correlates with happiness. Islam defines religiosity through three lenses; (body actions or human activities), faith (thoughts or understanding of God), and ikhsan (spirit or implementation of virtue and goodness in everyday life) (Mahudin et al., 2016), dimensions also used by Amalia et al (2023) when compiling the measuring instrument The Kāffah of Islamic Scale. Risky et al. (2018) confirmed that integrated understanding of these three brings lasting happiness.

Survey data support Indonesia's fervor, make Indonesia ranks the highest in global religiosity at 69% (Charities Aid Foundation, 2021). Tamir (2020) also reported that 98% of Indonesians see

religion as central to life, with 96% believing in God and 98% in the power of prayer. Indonesia's increase is predicted to occur due to Covid-19 which has increased the level of people's religiosity. This increase was also explained by Achmad Gunaryo (2021, [as cited in Efendi, 2021](#)) that as many as 97% of respondents felt that religion helped psychologically in dealing with Covid-19. According to Ninin (2019), there are four elements that form religiosity, namely 1) Godness belief, 2) God-self relationship awareness, 3) perceived God's intention, and 4) God-serving motives.

Research across different populations confirms this link between spirituality and happiness. Susanto (2017) showed that spiritual well-being in children correlated with higher happiness. Haller and Hadler (2006), and Diener and Diener (2008) found religiosity to be a significant predictor of life satisfaction. Abdel-Khalek (2014) found that religiosity boosts both mental and physical health. Even random surveys in St. Louis suggest belief in God and an afterlife contribute to higher well-being (Diener et al., 2010). Another study by Hossain and Rizvi (2016) regarding happiness based on religion and different nationalities resulted in adherents of the religion with the highest level of happiness, first being Hinduism, then followed by Islam, Christianity and other religions. Indians with a Hindu majority were found to be happier than Omanis with a Muslim majority. Mangunwidjaya (1986, [as cited in Andisti & Ritandiyono, 2008](#)) distinguishes religion as institutionalized worship from religiosity as a deeply internalized belief system. This internal aspect, according to Darajat ([as cited in Mayasari, 2014](#)), is what truly impacts happiness.

Based on the various literatures above, it is known that research related to happiness in Indonesia is still relatively minimal (Adriani, 2018), especially in the middle adulthood age group. In fact, this phase is stated as the lowest point of happiness in the human life cycle. In addition, the latest phenomenon shows an increase in Indonesia's ranking in the World Happiness Index and the high level of religiosity of Indonesian citizens. Thus, this study aimed to determine the relationship between the level of religiosity and happiness in middle adulthood individuals in the Jabodetabek area and analyze the contribution of charitable behavior to personal happiness.

METHODS

Participants

The research sample consisted of 200 people who lived in the Jakarta, Bogor, Depok, Tangerang and Bekasi areas. The characteristics are Muslim, aged 40-60 years or Middle Adult.

Instruments

The scale used in this study is a Likert scale model, which is a type of scale that uses questions that have several options for answering. The author provides four answer choices for each question, namely strongly agree (4), agree (3), disagree (2), and strongly disagree (1) with a minimum score of 1 and a maximum score of 4. The reason to use the Likert scale is because it is easy to use and easy for respondents to understand, besides that, the Likert Scale allows researchers to change attitudes or opinions into numerical data, so that they can be analyzed statistically.

All measuring instruments used by researchers are adapted to Indonesian so that respondents can understand and there is no bias when filling in the questionnaire. The happiness measuring tool in this research used The Oxford Happiness Questionnaire (OHQ) with Cronbach's Alpha .910 developed by Hills and Argyle (2002). In this scale, there are 6 dimensions along with 29 items, and is arranged using a Likert scale. In measuring charitable attitudes in this research, the writers used Attitudes Toward Charitable Giving which was developed by Furnham (1995) referring to Attitude

theory (Ajzen, 1988) with Cronbach's Alpha values between .72 – .84. This scale consists of 5 dimensions along with 20 items. In this research, only 3 dimensions are used, namely charitable inefficiency, charitable efficiency and charitable purpose. For religiosity, researchers used the IIUM Religiosity Scale (IIUMReIS) measurement tool developed with a Cronbach Alpha score of .92 (Mahudin et al., 2016). This measuring tool consists of 10 question items that measure the faith, Islam and ihsan of a Muslim. This measuring tool was developed based on an Islamic perspective which looks at aspects of belief, behavior and the implementation of virtue and kindness towards fellow humans.

Procedure

In collecting samples in this study, a non-probability sampling method was used with a voluntary sampling technique: the researcher submitted a request to members of the population to join as a sample, and in this technique people can decide whether to become a sample or not. The choice to use the voluntary sampling technique was because the researcher distributed the forms or surveys openly. Data were collected by using a Google form which was distributed via social media platforms. The link to access the Google form was also forwarded and distributed to several people according to the criteria, then disseminated to people living in Jakarta, Bogor, Depok, Tangerang and Bekasi. The duration of data collection was 1 month and a sample of 203 people filled out the questionnaire. However, due to the presence of an outlayer of 3 respondents, the sample size became 200 people. The scale used in this research is a Likert scale model, namely a type of scale that uses questions that have several options for answering. The author provides four answer choices for each question, namely strongly agree (4), agree (3), disagree (2), and strongly disagree (1).

Statistic analysis

The data obtained were then tested for validity using modern techniques, namely, Confirmatory Factor Analysis (CFA) supported by SPSS (Statistical Product and Service Solutions) version 26 for the analysis. This validity test is carried out with the aim of checking or validating the truth of the four main instruments that will be used in this research. Apart from that, it is also to ensure whether the instrument used is appropriate in measuring a construct or factor. The results of the CFA analysis on The Oxford Happiness Questionnaire (OHQ) that has been done revealed that the model did not fit, with Chi-Square = 1968.90, df = 377, P-value = .00000, RMSEA = .145. Then the researcher modified the model, where the measurement errors on the items were freed to correlate with each other. After 148 modifications, a fit model was obtained with Chi-Square = 263.67, df = 230, P-value = .06302, RMSEA = .027. The results of the CFA analysis of Attitudes Toward Charitable Giving showed that the model did not fit, with Chi-Square = 188.24, df = 51, P-value = .00000, RMSEA = .116. Therefore, the researcher modified the model, where the measurement errors on the items were freed to correlate with each other. After 25 modifications, a fit model was obtained with Chi-Square = 25.99, df = 27, P-value = .51918, RMSEA = .000. On the IIUMReligiosity Scale (IIUMReIS) measuring instrument, it was found that the model did not fit, with Chi-Square = 239.27, df = 32, P-value = .00000, RMSEA = .180. Therefore, the researcher modified the model, where the measurement errors on the items were freed to correlate with each other. After 22 modifications, a fit model was obtained with Chi-Square = 6.55, df = 10, P-value = .76706, RMSEA = .000.

RESULTS AND DISCUSSION

Results

In this study, there were 201 respondents with the majority of women respondents as many as 119 people (59.2%) while men as many as 82 people (40.8%). However, there was 1 outlier so the researcher eliminated it. Furthermore, the researcher conducted descriptive statistics, after analyzing the minimum and maximum sections, it showed the lowest and highest values for each variable. From the minimum column, the lowest value was 3.26 for the Islamic variable. Meanwhile, the maximum column had the highest value of 70.18, which is for the happiness variable. Meanwhile, the mean value of all variables was 50,0000, while the standard deviation value was seven (Inefficiency of Charitable & Ihsan), eight (Efficiency of Charitable & Faith), nine (Happiness & Purpose of Charity), and ten (Islam).

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std.Deviation
Happiness	200	17.81	70.18	50.0000	9.47333
Inefficiency of Charitable	200	24.91	65.79	50.0000	7.65692
Efficiency of Charitable	200	17.39	61.47	50.0000	8.62713
Purpose of Charity	200	21.07	62.11	50.0000	9.99500
Faith	200	22.19	59.02	50.0000	8.58409
Ihsan	200	24.73	59.03	50.0000	7.78824
Islam	200	3.26	55.96	50.0000	10.00000

After analyzing the data using CFA, the Oxford Happiness Questionnaire (OHQ) measuring instrument showed two invalid items. Invalid items are then discarded and not used in the regression analysis, while other valid items are used to test all hypotheses using multiple linear regression.

Table 2. R-Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.576 ^a	.332	.304	7.90295

Based on Table 1, the R Square value is .332 or 32.2%. This means that 32.2% of the variation in happiness can be explained by variations in all independent variables (faith, ihsan, Islam, age, gender). Meanwhile, as much as 66.8% was influenced by other variables outside the research. Next, in the second step, researchers tested whether all independent variables had a significant influence on happiness. The results of the F Test can be seen in the table below:

Table 3. Anova

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	5929.843	8	741.230	11.868	.000 ^b
Residual	11929.201	191	62.457		
Total	17859.044	199			

Based on the F test in Table 2 above, it can be seen that the sig value is <.05, namely .000. This shows that the null hypothesis which states "there is no significant influence of inefficiency of charity, efficiency of charity, and purpose of charity, faith, ihsan, Islam, age, gender on happiness" was rejected. This means that there was a significant influence between inefficiency of charity, efficiency of charity, and purpose of charity, faith, ihsan, Islam, age and gender on happiness.

The third step was that the researcher considers the regression coefficient of each independent variable, if sig <.05 then the regression coefficient is significant. So, this means that the independent

variable has a significant influence on happiness. The magnitude of the regression coefficient for each independent variable can be seen in Table 3 above. Based on the results of Table 3 below, the regression test in this study showed that there were two dimensions that influence happiness ($\text{sig} < .05$), namely the dimensions of faith and ihsan in the religiosity variable. The faith dimension was (.030), and the ihsan dimension (.002).

Table 4. Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig
	B	Std. Error	Beta			
(Constant)	6.148	6.234			.986	.325
<i>Inefficiency of Charitable</i>	.094	.078	.076		1.195	.234
<i>Efficiency of Charitable</i>	.049	.078	.045		.625	.533
<i>Purpose of Charity</i>	.104	.065	.110		1.605	.110
Iman	.203	.093	.184		2.180	.030
Ihsan	.324	.101	.266		3.204	.002
Islam	.115	.071	.122		1.631	.105
Gender	-2.048	1.150	-.107		- 1.780	.077
Age	.376	.759	.030		.496	.621

Discussion

This study revealed that among the examined predictors, only the faith and ihsan dimensions of religiosity had a significant positive effect on happiness among middle-aged Muslims in Jabodetabek. These findings emphasized that spiritual and moral dimensions of religiosity, rather than outward religious practices or charitable attitudes, are more closely associated with subjective well-being in this demographic.

The faith dimension, which reflects cognitive beliefs and trust in God, significantly predicted happiness ($\beta = .184$, $p = .030$). This supports the view that internalized religious beliefs provide existential meaning, reduce uncertainty, and enhance psychological resilience—factors critical in facing the challenges of middle adulthood. This aligns with previous studies by Sofia and Sari (2018) and Neymvari et al. (2024), who found that individuals with strong faith experience greater well-being. In the context of Islamic psychology, this confirms that iman (faith) fosters qalb salim—a tranquil heart—which is foundational to inner peace and happiness.

The ihsan dimension also emerged as a strong predictor ($\beta = .266$, $p = .002$), highlighting the impact of moral excellence and acts of kindness. Ihsan, which emphasizes acting as if one sees God, fosters mindfulness, gratitude, and compassion—attributes closely tied to positive emotional states. This supports Seligman's (2002) positive psychology framework and reinforces Islamic principles that view virtue (akhlak) as essential to psychological flourishing. The finding is also consistent with Aknin et al (2017), who showed that prosocial behavior improves well-being. In the Islamic context, ihsan reflects amal sholeh (righteous deeds), which are central to achieving both spiritual merit and emotional satisfaction.

Interestingly, none of the three dimensions of charitable attitude—inefficiency, efficiency, or purpose—significantly predicted happiness. One possible explanation is the age range of the sample. As noted by D'Urso (2015), generosity exhibits a U-shaped pattern across life stages, declining during middle age when financial and emotional resources are often strained. Additionally, these dimensions reflect attitudes toward giving rather than actual behavior. Thus, while intention is valued in Islamic teaching, the psychological benefit may only manifest when the act is carried out. Cultural expectations, perceptions of charity misuse, or a sense of obligation may also dilute the emotional rewards of giving in this group.

The Islam dimension, representing ritual practices, did not significantly predict happiness. This challenges assumptions that outward religiosity alone enhances well-being. It may suggest that routine religious actions, when not accompanied by internal conviction or moral intent (faith and *ihsan*), offer limited psychological benefit. This resonates with Darajat's (as cited in Mayasari, 2014) assertion that religiosity is not merely behavioral but requires internalization. For Islamic psychology, this underscores the need to integrate *iman*, *islam*, and *ihsan* as a holistic model of religiosity.

Both age and gender showed no significant influence on happiness, which aligns with research by Harjanti (2015); Aulia and Adriani (2020). This suggests that within the middle-aged bracket, subjective well-being is less shaped by demographic traits and more by psychosocial and spiritual variables. In a culturally collectivist society like Indonesia, where communal harmony and spiritual beliefs are prioritized, internal values may outweigh gender or age-based roles in determining happiness.

The findings contribute to the development of Islamic psychology by empirically supporting the significance of *iman* and *ihsan* in shaping happiness. They reinforce the notion that spiritual cognition and virtuous behavior are vital psychological constructs within an Islamic framework. Practically, these results highlight the importance of promoting internal religiosity in mental health and community programs. Interventions should focus on deepening faith, understanding and fostering acts of *ihsan*, rather than merely encouraging ritual observance or charitable attitudes. This could be particularly impactful in middle adulthood, a life stage often marked by existential reflection and emotional vulnerability.

This study's findings indicate that the absence of influence from certain independent variables on hypothesis may be attributed to differences in sample characteristics, cultural contexts, and the situational conditions during data collection. It is also likely that other unmeasured variables played a role in shaping the outcomes. One key limitation is that data were collected through online questionnaires during the Covid-19 pandemic, which prevented researchers from supervising participants directly. This may have affected the consistency and depth of participant responses.

Beyond methodological limitations, the findings suggest a need for deeper exploration of how religious attitudes interact with broader psychological dynamics in Indonesia, especially in times of crisis. The pandemic may have altered expressions of religiosity and interpersonal trust. Future research should consider these contextual influences and adopt more diverse methods of data collection to capture the complexities of religious practice and psychological well-being in post-pandemic Indonesia. In conducting further research, a more diverse measuring instrument can be used The Religious Moderation Scale (Syahid et al., 2024).

CONCLUSION

This study confirms that both religiosity and charitable attitudes significantly influence the happiness of middle-aged Muslim adults in the Jabodetabek area. Among the dimensions examined, intrinsic religiosity and altruistic behavior emerged as the most impactful, indicating that personal religious commitment and a willingness to help others play critical roles in shaping subjective well-being within this demographic. These findings contribute to the growing body of Islamic psychological theory by highlighting the nuanced ways in which internalized faith and social generosity interact to promote emotional well-being. Practically, the results suggest the need for culturally tailored interventions—such as religiously integrated counseling programs or community-based charitable engagement initiatives—that can foster both religiosity and prosocial behavior to

enhance happiness in Muslim communities. However, this study faced several limitations. The use of self-report measures may have introduced social desirability bias, and the cross-sectional design prevents causal inference. Future research should consider longitudinal approaches to better capture the dynamics of religiosity and charitable attitudes over time. Moreover, qualitative studies could provide deeper insights into the lived experiences behind the statistical patterns observed here. By addressing these limitations, future studies can build on the present findings to develop more contextually grounded psychological models and interventions rooted in Islamic values.

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