The role of personality orientation in predicting quarter life crisis in emerging adulthood: An anchor personality approach

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ARTICLE INFO

ABSTRACT

A quarter-life crisis during emerging adulthood is triggered by various worries in the future regarding careers, romantic, and social relationships. This study aims to test the role of anchor personality dimensions in predicting a quarter-life crisis in emerging adulthood. The participants of this study were 279 people in the 18-25 year age group. This study was conducted with the quantitative approach using a survey method through social media. The instruments used were the Quarter Life Crisis Scale and Anchor Personality Inventory. The results of the analysis using the multiple linear regression method showed that anchor virtues have a significant negative relationship in predicting quarter-life crises. However, anchor materials and others show a significant positive relationship in predicting the quarter-life crisis. The implications of this research empirically show the importance of emerging adulthood to be oriented towards virtues to prevent quarter-life crisis and achieve optimal psychological functioning.

Introduction

Quarter-life crisis is a fairly popular term used to describe the period of developmental crisis in early adulthood. According to the Central Bureau of Statistics (2022), Indonesia's population, which is categorized into the early adult age group (20-29 years), reaches 44.9 million people. At that age, it is assumed that the adult population is prepared to become productive and superior individuals to face the demographic bonus in 2045 so that they can contribute to the country's development. However, according to data based on a survey conducted by Gumtree.com, as many as 86% of the 1,1000 young people experienced a quarter-life crisis because they felt pressure about their career, finances, and commitment to marry before turning 30 (Hill, 2011). Another survey conducted by LinkedIn (2017) found that as many as 75% of the 6,014 young people said they experienced a quarter-life crisis triggered by confusion about what to achieve in the future, not making money, and pressure to get married and have children. This quarter-life crisis has also become popular because the majority of the millennial generation has experienced stress triggered by various things, including pressure to get married, start a family, and finance (Miles, 2022).

The term quarter-life crisis was first introduced by Robbins & Wilner (2001) as an identity crisis experienced by individuals who are in transition from childhood to adulthood

(Pinggolio, 2015). This refers to a person's condition in response to extraordinary instability followed by many choices and changes continuously, giving rise to feelings of helplessness and anxiety. Looking back at the history of development, the occurrence of a quarter-life crisis includes feelings of worry and anxiety about the uncertainties of future life around work, love, and social life (Arnett, 2015; Nash & Murray, 2010). At first, the term quarter life crisis began to appear in the younger generation in America when entering the 20th century (Atwood & Scholtz, 2008; Robbins & Wilner, 2001). The emergence of this period is believed to be the result of several factors, such as social, economic, and historical factors, that occurred after the Second World War (Atwood & Scholtz, 2008).

The phenomenon of adolescence is relatively modern, shaped by factors such as industrialization and the expansion of the education system. This is evident as young individuals are now compelled to attend school and undergo skills training for an extended period compared to earlier times. During this phase, there is a transition from childhood to adulthood, marked by the presence of norms, beliefs, ambivalence, and confusion. These factors represent a distinctive period of change (Atwood & Scholtz, 2008). Initially, before this differentiation of developmental stages occurred, children began to enter the labour force at a young age, and there were no stages that represented a waiting period, so the waiting period was seen as a separate life stage, namely adolescence. Atwood & Scholtz (2008) revealed that at this time, an individual does not want to be considered a child, but on the other hand, they also feel unable to explore life like adults. The norms in childhood also cannot be applied to them, but the norms in adulthood also cannot be applied as a whole (Atwood & Scholtz, 2008). It is also believed that in the absence of behavioral norms to guide individuals towards the expected behavior, adolescence becomes a very confusing period and is synonymous with stressful developmental stages.

The problems that arise during the quarter-life crisis are related to dreams and hopes, academic and career challenges, as well as religion and spirituality (Nash & Murray, 2010). The post-university transition is more than just a challenge in finding a job; it includes changes in identity, relationships, lifestyle and finances (Robinson, 2019). Robbins (2004) mentions several general characteristics that are likely to occur in individuals who are experiencing a quarter-life crisis, including the following: (1) ignorance and indecision regarding life goals; (2) dissatisfaction with what has been achieved; (3) fear of failure; (4) are reluctant to leave childhood and realize that adolescence is over; (5) fear of not being able to make the right choice; and (6) having a negative self-assessment because of comparing one's own achievements with others. Hassler (2009) mentions that there are seven aspects of a quarter-life crisis, including (1) indecision in making decisions, (2) desperation, (3) negative self-assessment, (4) being stuck in a difficult situation, (5) anxious; (6) depressed; and (7) worry about interpersonal relationships that are being and will be built.

Previous studies found several factors for the occurrence of a quarter-life crisis, both internal and external factors. Internal factors that contribute to quarter-life crises, for example, motivation, affection, cognition, religiosity and spirituality, self-esteem, emotional intelligence, resilience, and personality (Balzarie & Nawangsih, 2019; Baumert et al., 2017; Fatchurrahmi & Urbayatun, 2022; Huwaina & Khoironi, 2021; Mikula et al., 2018; Olenik-Shemesh et al., 2018; Robinson & Wright, 2013) External factors, such as social relationships, problems with partners, family support, academic and career challenges, economic status, transitional periods, and parenting (Arnett, 2000; Haase et al., 2012; Huwaina & Khoironi, 2021; Kins et al., 2009; Praharso et al., 2017; Robinson & Wright, 2013; Walshe, 2018).

Pervin et al. (2005) emphasize the diverse factors shaping individuals' responses to different situations, especially during crisis stages. Syafar et al. (2022) explain that individuals grappling with difficulties during the quarter-life crisis often attribute their challenges to their unique personality traits. A more in-depth examination reveals that personality holds a fundamental role in influencing quarter-life crises, serving as a

predisposing factor or distinctive inclination in how individuals react and respond to crisis situations (Kurniasari, 2017).

Previous studies have stated that personality is an important factor in studying a quarter life crisis phenomenon. However, previous research has mostly focused on the big-five personality theory. The personality theory put forward by Costa & McCrae (1988) places more emphasis on five separate personality dimensions (openness, conscientiousness, extraversion, agreeableness, neuroticism) in which each dimension has traits and characteristics that arise as a result of the dynamics within the individual (Lotfi et al., 2016).

However, the big-five personality theory is not sufficient to comprehensively define a personality because it does not include aspects of religiosity and spirituality. Najm (2019) states that religiosity and spirituality are one of the pillars in interpreting individual personality. Those two pillars hold a prominent position among personality traits, serving as a source of moral values and offering a refuge for individuals facing adversity, promoting patience, and easing tensions (Najm, 2019). Therefore, there is an alternative anchor personality theory put forward by Riyono (2012), which includes the aspects of religiosity and spirituality in individuals. The anchor personality theory is a unique theory from a perspective that is relevant in the context of psychology in Indonesia (Riyono, 2020a). Anchor theory is also based on the view that personality results from repetitive behavioral dynamics (Riyono, 2020a).

Riyono (Riyono, 2020a) defines an anchor as something that is used as a handle or mainstay for individuals in solving problems in their lives. The four dimensions of anchor personality theory include materials, self, others, and virtues. Anchor in a person will be perceived differently, along with the level of understanding of the individual (Riyono, 2020b). Theoretically, the process of anchor development that occurs in humans starts from anchor others in childhood. Then, along with their development, an individual will be more independent, and the individual will add another anchor: the self. This is called self-reliance. Anchor, as a source of human psychological stability, consists of several layers of abstraction that are interrelated and form a structure in the form of levels of layers from something concrete to abstract (Riyono, 2020a). Based on the level of abstraction, anchors can be categorized into several layers, including the following. (1) God as the most abstract ultimate anchor; (2) virtues, namely principles based on virtuous values; (3) self, namely all self-qualities that are used as a guide for individuals; (4) others, namely something outside a person that is used as a guide for an individual; and (5) materials, defined as all kinds of valuable materials and objects that are used as a mainstay for individuals (Riyono, 2020a). The anchor layer can be interpreted as an ideal priority level that humans can apply in their lives to be able to achieve mental health (Riyono, 2020b). Figure 1 shows the personality structure of anchors (Riyono, 2020a, 2020b).

Figure 1
Anchor Structure
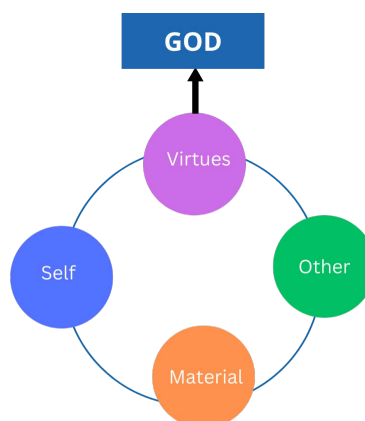
The link between the dimensions in the anchor personality theory and the quarter-life crisis can be explained through the mainstays that are prioritized by the individual. This is in accordance with Riyono's statement (Riyono, 2020a) that individuals who are oriented towards principles based on virtues will experience a sense of psychological comfort and peace. This is because individuals who have virtues will also feel close to God, which cannot be achieved except through the manifestation of divine principles (Akhtar & Firmanto, 2021). Therefore, the ideal priority that individuals apply to achieve optimal psychological conditions is anchor virtues that are able to provide meaning for individuals and have a positive impact on wellbeing.

This study examined its relevance to groups of individuals who are in the developmental stage of emerging adulthood. Arnett (2004) states that at this time, individuals will explore identity, self-focus instability, feeling in-between, and possibilities/optimism (Arnett, 2004). Thus, there is a paradox between instability and a period full of optimism; generally, individuals will make themselves (self) as a mainstay. This is consistent with Arnett's statement (2015) that there is no stage of a period in life that is more self-focused (self-focused) except for the period of emerging adulthood. Thus, individuals will rely on self-reliance (self-reliance). However, along with human intellectual development, the anchor will shift to virtues. Individuals in the emerging adulthood phase feel a strong urge to find the right or reliable anchor for themselves to achieve stability in life.

Based on a theoretical review regarding the relationship between anchor dimensions and quarter-life crises in emerging adulthood, this study aimed to determine the extent to which personality orientation plays a role according to anchor personality theory in quarter-life crises in emerging adulthood. There are several hypotheses in this study. First, anchor materials are positively related to a quarter-life crisis. Second, the anchor self is positively related to a quarter-life crisis. Third, anchor others is positively related to a quarter-life crisis. Fourth, anchor virtues are negatively related to a quarter-life crisis.

Method

Participants

The criteria for participants in this study were 279 Indonesian Citizens (WNI), male and female, and aged 18-25 years. The reason for selecting the age group in this study was that individuals are experiencing a transition from adolescence to adulthood, or what is commonly referred to as the developmental stage of emerging adulthood (Arnett, 2004). See Table 1 for participants' information.

Table 1
Participant Demographic Data

Demographics	Category	Frequency	Percentage
Gender	Male	78	27.96%
	Female	201	72.04%
Age	18	3	1.08%
	19	4	1.43%
	20	22	7.89%
	21	72	25.80%
	22	87	31.19%
	23	45	16.13%
	24	23	8.24%
	25	23	8.24%
Tertiary Education	High school/equivalent	138	49.47%

Table 1
(Continued)

Demographics	Category	Frequency	Percentage
	Diploma	24	8.60%
	Undergraduate	115	41.22%
	postgraduate	2	0.71%
Work	Not yet working	6	2.15%
	Student	178	63.80%
	Profesional	6	2.15%
	Civil servants	24	8.60%
	Private sector employee	52	18.64%
	Others	13	4.66%

Procedures

This research was conducted using a non-experimental quantitative approach to the survey method. Data collection was carried out online via Google Form, which was distributed via social media. This questionnaire has also been equipped with an informed consent sheet and demographic data attached at the beginning of the form. This research has received ethical approval from the Ethics Commission of the Faculty of Psychology, Gadjah Mada University, with number 7511/UN1/FPSi.1.3/SD/PT.01.04/2022 on September 28 2022.

Instruments

Quarter Life Crisis Scale. A quarter-life crisis was measured using The Quarter Life Crisis Scale, developed by Hassler (2009) and adapted into Indonesian by Agustin (2012). This scale consists of 25 items arranged based on seven aspects, including: (1) indecision in making decisions; (2) desperate; (3) negative self-assessment; (4) stuck in a difficult situation; (5) anxious; (6) depressed; and (7) worry about interpersonal relationships that are being and will be built. The scale uses a Likert scale with five answer choices, namely 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. Several studies using this scale showed a good reliability coefficient using Cronbach's Alpha of 0.967 overall (Korah, 2022). Nash & Murray (2010) used a similar scale and reported a Cronbach's Alpha reliability coefficient of 0.924. In this study, the Quarter Life Crisis scale has a Cronbach's Alpha reliability coefficient of 0.953.

Anchor Personality Inventory (API). Anchor Personality Inventory–Short Form developed by Riyono (2020a) was used to measure the personality of anchors. This scale consists of 20 items based on the four dimensions of anchor personality: materials, self, others, and virtues. Riyono (2020b) explains that each dimension consists of five aspects, including (1) the mainstay for choosing and deciding, (2) the attribution of success, (3) the attribution of happiness, (4) the mainstay for pinning hopes, and (5) a mainstay for interpreting phenomena. The scale uses a Likert scale with five answer choices, namely 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. The higher score on each anchor dimension indicates the dominant anchor of the individual's personality orientation, which serves as the mainstay of his life. The anchor personality inventory has been used in various previous studies in various contexts and shows a good reliability coefficient using Cronbach's Alpha. Nugrahany (2017) conducted research on a group of tertiary education staff and reported Cronbach's Alpha reliability coefficient as follows: 0.905 for anchor virtue; 0.876 for anchor others; 0.919 for anchor self; and 0.838 for anchor materials. Furthermore, Dwatra (2016), in his research among employees, has also reported a Cronbach's Alpha reliability coeficient as follows: 0.821 for anchor virtue; 0.737 for anchor others; 0.803 for anchor self; and 0.852 for anchors self.

Construct validity on this scale was measured using confirmatory factor analysis (CFA) conducted by Istiqomah & Riyono (2022), showing that this scale shows a good fit model

which was selected based on the five items with the highest factor loading on each aspect in the API. The results of testing the validity of previous studies can be seen in Table 2.

Table 2
CFA API Results

Variable	Item	TLI	CFI	RMSEA	SRMR
Materials	2,3,5,8,10	0.942	0.971	0.068	0.038
Self	2,5,7,8,10	0.977	0.989	0.031	0.034
Others	1,2,4,5,6	0.853	0.926	0.083	0.050
Virtues	2,4,6,7,10	1.050	1.000	0.000	0.022

In this study, validity testing was also carried out for the API measuring instrument with the following results.

Table 3
CFA API Testing Results

Variable	Item	TLI	CFI	RMSEA	SRMR
Materials	2,3,5,8,10	0.928	0.964	0.082	0.033
Self	2,5,7,8,10	0.951	0.976	0.052	0.028
Others	1,2,4,5,6	0.890	0.945	0.090	0.039
Virtues	2,4,6,7,10	0.992	0.996	0.029	0.020

The result of construct validity testing of the Anchor Personality Inventory instrument showed a good and consistent fit model. See Table 3.

Data Analysis

Multiple linear regression analysis was used to determine the relationships between the four dimensions of anchor personality (i.e., materials, self, others, and virtues) and quarter-life crisis. Statistical analysis was performed using JASP software version 16.2.0. An assumption test (i.e., homoscedasticity, linearity, and normality) and a correlation test were carried out as conditions for the regression model that must be met before testing the hypotheses.

Results

Table 4
Multiple Linear Regression Analysis

Model	R	R^2	Adjusted R^2	F	p
1	0.000	0.000	0.000	0.000	0.000
2	0.433	0.188	0.185	63.959	< .001
3	0.495	0.245	0.239	44.734	< .001
4	0.513	0.263	0.255	32.670	< .001

Table 5
ANOVA

Model		Sum of Squares	df	Mean Square	F	p
2	Regression	39.817	1	39.817	63.959	< .001
	Residual	172.441	277	0.623		
	Total	212.258	278			
3	Regression	51.962	2	25.981	44.734	< .001
	Residual	160.296	276	0.581		
	Total	212.258	278			
4	Regression	55.772	3	18.591	32.670	< .001
	Residual	156.486	275	0.569		
	Total	212.258	278			

Note. The intercept model is omitted, as no meaningful information can be shown.

Table 6
Stepwise Multiple Linear Regression

Model		Unstandardized (B)	Standard Error (SE)	Standardized (β)	t	p
1	(Intercept)	2.908	0.052		55.597	< .001
2	(Intercept)	1.276	0.209		6.094	< .001
	Others	0.507	0.063	0.433	7.997	< .001
3	(Intercept)	2.748	0.380		7.229	< .001
	Others	0.508	0.061	0.434	8.302	< .001
	Virtues	-0.342	0.075	-0.239	-4.573	< .001
4	(Intercept)	2.341	0.408		5.739	< .001
	Others	0.445	0.065	0.380	6.796	< .001
	Virtues	-0.344	0.074	-0.241	-4.647	< .001
	Materials	0.168	0.065	0.145	2.588	0.010

Note. The following covariate was considered but not included: Self.

Based on the results of multiple regression analysis using the stepwise method, it shows that increasing the anchor others and materials will significantly increase the quarter life crisis (see Table 6). Conversely, an increase in anchor virtues will significantly reduce the quarter-life crisis. This can be seen in the increase in R^2 (see Table 4 and 5). Thus, it can be concluded that the 1st, 3rd, and 4th hypotheses are accepted, while the 2nd hypothesis is rejected.

Discussion

This study aims to investigate the role of anchor personality orientation (i.e., materials, self, others, and virtues) in predicting a quarter-life crisis in a group of emerging adults. The results

indicate that anchor materials and others play a role in increasing quarter-life crisis. On the other hand, anchor virtues significantly contribute to preventing a quarter-life crisis. Thus, the three hypotheses (i.e., *materials, others, and virtues*) of this study are accepted, and one is rejected.

The research found that anchor materials were associated with a quarter-life crisis. This aligns with anchor theory, which states that individuals who are oriented toward anchor materials tend to emphasize material things, such as wealth, social status, and wellbeing, as measured by something concrete and easily lost (Aisyahrani et al., 2020). Individuals who make materials as their anchor tend to feel satisfied or dissatisfied concerning the achievement of material things, such as property acquisition, financial success, increased status and social status (Aisyahrani et al., 2020).

These Individuals also tend to believe that life goals might be achieved through materialism (Aisyahrani et al., 2020; Burroughs & Rindfleisch, 2002). Individuals who make material things as priority in their lives will have the risk of feeling unsatisfied and unhappy. Even if you feel happy, the happiness is only momentary. Therefore, individuals who prioritize anchor materials have a high probability of experiencing a quarter-life crisis. This is because individuals have feelings of never being satisfied and easily disappointed when something material is lost. Moreover, individuals who hold on to anchor materials also have a strong tendency to have a self-oriented anchor and also an others-oriented anchor. Thus, individuals who experience quarter-life crises who hold on to anchor materials will feel continuous dissatisfaction and always worry about whether or not they can get material things. This explains how the anchor material positively predicts the quarter-life crisis.

The next link is between the anchor self and quarter-life crisis, which can be explained according to the theory put forward by Arnett (2015); the period of emerging adulthood is synonymous with a more self-focused period. This is also synonymous with the individual's ability to do self-reflection to better understand one's desires in life and begin to build a foundation for adult life. The purpose of self-focusing can also be said to be a time for individuals to be able to learn to stand alone as independent individuals and as a necessary step before committing to long-term relationships with others, both in terms of love and work. Self-focusing during the quarter-life crisis is often associated with the level of self-esteem in individuals (Chung et al., 2014). However, this study found that the anchor self does not directly predict quarter-life crisis, though it has a strong correlation with the anchor materials which predict the quarter-life crisis. This indicates that the material orientation potentially mediates the relationship between self-oriented anchor and quarter-life crisis. More research is needed to examine the mediator role of anchor materials in the association between the self-oriented anchor and a quarter-life crisis.

We also found that anchor others predicted the quarter-life crisis. Theoretically, the anchor development process that occurs in humans starts from anchor others in childhood, because individuals tend to rely on others. The need to depend on other people is a consequence of human existence as social beings (Riyono, 2020b). However, based on previous literature, which states that there is a period of extension from childhood to adulthood, this period is full of stress and uncertainty. The consequence of this extended childhood makes the individual continually rely on others in their life. In addition, the existence of external factors that influence the occurrence of quarter-life crisis, such as social relationships and the challenges of facing a more mature life, becomes a frightening thing for individuals who experience this extended childhood.

Furthermore, previous research found that in the emerging adulthood period, individuals tend to emphasize relationships with family, friends, and partners (Murphy, 2011). Erikson (1950) explained that during emerging adulthood, individuals are faced with a developmental task known as intimacy vs isolation. These developmental tasks are manifested in the behavior of forming friendships and intimate relationships with others (Santrock, 2017). Unfulfilled consequences of these developmental tasks make individuals

feel isolated. Individuals at this time will tend to emphasize interpersonal relationships to be able to achieve intimacy so that during this period, individuals tend to hold on to anchor others.

Align with anchor theory, the research found that anchor virtues were related to the quarter-life crisis. According to anchor theory individuals who rely on virtues which are manifestations of faith in God will create meaning and provide a sense of security and peace psychologically (Akhtar & Firmanto, 2021). Peterson and Seligman (2004) define virtue as a psychological element that forms a character strength based on virtue values. Virtue is also fundamental for individuals to achieve positive psychological conditions, such as achieving prosperity and life satisfaction (Prasetyo & Ratnaningsih, 2019). Belief in the virtues that originate from this faith will give you a sense of security, prosperity, and being able to deal with problems in life. Therefore, it is important for individuals to make anchor virtues a guide in life in the emerging adulthood period so that they are able to understand the meaning of life and prevent quarter-life crisis from occurring.

This research has implications for the development of personality concepts and theories that are directed at individual benefits, especially to become a mainstay at the developmental stage of emerging adulthood. Professionals and practitioners can employ the Anchor Personality Theory as a tool to enhance their comprehension and awareness of personality orientation focused on virtues. This utilization aims to proactively address and prevent a quarter-life crisis, ultimately contributing to the attainment of optimal psychological functioning.

This study has several limitations, including the demographic data of participants who are less diverse, both in terms of age, marital status, occupation, and domicile. Therefore, suggestions for future researchers are expected to be able to enrich similar research with a background of demographic data on groups of individuals in more diverse stages of development of emerging adulthood so that consistency will be found in research results in a more comprehensive manner. Moreover, the data in this study also shows a contradiction between the high scores of high materials and high virtues.

This can happen because there is a possibility for participants to do social desirability because the items in the virtues dimension contain universal virtue values. The likelihood of social desirability influencing the virtues dimension in the Anchor Personality Inventory has been foreseen through composite variables and variations within the item context (Ayuningtyas & Riyono, 2023). By creating a composite variable that involves adjusting the virtues anchor score with materials, self, and other anchors, the virtues obtained have undergone a process of purification, eliminating the influence of these three dimensions. It is suggested that further research will be able to identify and anticipate the possibility of social desirability in participants.

Furthermore, research related to the concept of quarter-life crisis involves a more serious future life transition. Therefore, future researchers are expected to relate it to factors that are often associated with crises, such as educational background, socioeconomic status, and culture (Duara et al., 2021; Robinson, 2019). Studies that examine a transition in the stages of development cannot escape the influence of socio-culture.

This can be explained through the developmental stages of emerging adulthood which cannot be separated from the context of western culture. At this stage of development it can be said that the individual feels that he has pressure followed by the freedom and new responsibilities that accompany it. The existence of cultural demands so that individuals are able to explore life in a more individualistic manner makes this transition period often interpreted as a very challenging stage of life. This can be a consideration for future researchers to discuss phenomena that are a crisis at the stage of development and its relation to cultural aspects.

Conclusion

This study aims to determine the extent of the role of anchor personality orientation (i.e., materials, self, others, and virtues) towards quarter-life crises in emerging adult groups of individuals. We found that materials, others, and virtues predict quarter-life crises in emerging adults, while the anchor self did not. These findings advance the existing literature by confirming the role of anchor personality orientation in understanding the quarter-life crises among emerging adults. They also provide insights into how practitioners might find better ways to assist young people in dealing with this crisis.

Declarations

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