



Research Article

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Muraqabah and Psychological Well-Being in a Structured Scholarship Ecosystem: Implications for Student Development

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Abstract: This study examines the relationship between Muraqabah as a spiritual resource and psychological well-being among students participating in a structured scholarship ecosystem. The study is important because previous research has generally treated spirituality as an individual psychological attribute, while its role within an institutional student-development environment remains underexplored. A quantitative, non-experimental correlational design was employed involving 60 active Rubin.id scholarship recipients aged 18–25 years who had participated in the mentoring program for at least three months. Data were collected using a 27-item Muraqabah Scale based on Al-Ghazali's conception and a 24-item Psychological Well-Being Scale based on Ryff's framework, with Cronbach's alpha coefficients of 0.903 and 0.931, respectively. Data were analyzed using descriptive statistics and Spearman's rank-order correlation. The findings showed that all respondents reported high or very high levels of Muraqabah, while 90% demonstrated high or very high psychological well-being. A significant positive correlation of moderate strength was identified between Muraqabah and psychological well-being ($r_s = 0.484$, $p < 0.001$). These findings suggest that Muraqabah may constitute an important spiritual resource within holistic student development and may complement academic mentoring, psychosocial support, and peer support within structured scholarship programs. However, because the study employed a correlational and cross-sectional design, the findings indicate an association rather than a causal relationship between Muraqabah and psychological well-being. The originality of this study lies in positioning Muraqabah as a spiritual developmental resource embedded within a structured scholarship ecosystem rather than merely as an individual religious characteristic.

1. INTRODUCTION

University students' psychological well-being has become an important issue in higher education because students face not only academic demands but also processes of social adaptation, identity formation, independence, future planning, and various institutional pressures. These conditions make psychological well-being an important indicator of student development. Ryff (1989, 2023) conceptualizes psychological well-being through six major dimensions: self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life, and personal growth. Recent studies likewise indicate that student well-being is shaped not only by personal resources but also by social support, academic engagement, the quality of interpersonal relationships, and institutional environments that sustain developmental processes (Granziera et al., 2024; Suharsono & Fatimah, 2024; Tran et al., 2024). In this context, scholarship programs can no longer be understood merely as forms of financial assistance; they may also function as developmental environments that bring together material support, mentoring, peer relationships, academic demands, and the development of students' personal capacities.

This complexity becomes particularly relevant in scholarship programs that integrate spiritual development. In a religious society such as Indonesia, spirituality can serve as a personal resource that helps students construct meaning in life, strengthen self-regulation and self-efficacy, and cope with academic and social pressures (Nashori et al., 2025; Susanti et al., 2025). Within the Islamic Sufi tradition, one such spiritual resource is *Muraqabah*, understood as a continuous awareness of God's watchfulness over human thoughts, feelings, intentions, and actions (Al-Ghazali, 2015; Al-Ghazali, A. H., 2011).. This concept has the potential to foster introspection, self-control, and a more meaningful orientation toward life.

The empirical context of this study is provided by the Rubin.id scholarship program, in which recipients receive educational support while participating in a structured mentoring process. The program combines regular religious study sessions, spiritual guidance provided by mentors, and periodic self-evaluation activities intended to strengthen students' spiritual awareness and personal development. Within this structure, students are expected to participate consistently in scheduled mentoring activities, maintain their academic performance, and fulfill social responsibilities associated with the scholarship program. Mentors therefore function not only as facilitators of religious learning but also as sources of guidance within the students' developmental environment. At the same time, scholarship recipients must manage the simultaneous demands of academic achievement, participation in structured mentoring, and social responsibilities. In this sense, Rubin.id can be understood as a structured scholarship ecosystem in which educational support, spiritual mentoring, institutional expectations, peer and mentor relationships, and students' personal development interact within a common program environment. This institutional context is important because *Muraqabah* is not examined solely as an isolated individual religious characteristic, but as a spiritual resource experienced within an organized developmental setting. The following section is organized around four elements of the introduction: social facts, the literature context, research objectives, and the study argument or hypothesis.

Previous scholarship on this issue has developed along at least three major trajectories. First, studies of students' psychological well-being indicate that well-being is associated with adaptability, academic engagement, social support, and a range of personal and environmental resources (Granziera et al., 2024; Suharsono & Fatimah, 2024; Tran et al., 2024). Second, research on spirituality and religiosity shows that religiosity, religious coping, and Islamic spirituality are associated with anxiety, self-efficacy, subjective well-being, and students' capacity to cope with pressures in academic life (Saputri & Nashori, 2023; Susanti et al., 2025). Third, more specific studies of *Muraqabah* demonstrate its relevance to healthy emotional development, self-control, spiritual awareness, and positive psychological processes (Arifin,

2025; Harianti et al., 2022; Shukor et al., 2019). Nevertheless, these three bodies of literature largely remain separate: studies of student well-being emphasize psychological and social factors, studies of spirituality predominantly treat spirituality as an individual resource, and Muraqabah research tends to focus on personal psychological effects. Research remains limited on the relationship among Muraqabah as a spiritual resource, psychological well-being as a component of student development, and scholarship programs as structured developmental ecosystems. This gap provides the basis for the present study. Its novelty lies not only in examining Rubin.id scholarship recipients but also in positioning Muraqabah as a spiritual resource situated within the socio-institutional context of student development.

Against this background, this study aims to analyze the relationship between Muraqabah as a spiritual resource and psychological well-being as an important dimension of student development among Rubin.id scholarship recipients. Specifically, the study identifies students' levels of Muraqabah and psychological well-being and tests the relationship between these two constructs within a scholarship program characterized by a structured system of spiritual development. By placing this relationship within the framework of a structured scholarship ecosystem, the study seeks to extend previous research that tends to conceptualize spirituality primarily as an individual psychological attribute toward a more contextual understanding of spiritual resources within socio-institutional environments for student development. In doing so, the study is expected to provide empirical contributions to the development of more holistic scholarship models that integrate academic, psychological, social, and spiritual dimensions.

This study is grounded in the argument that Muraqabah constitutes a spiritual resource that is positively associated with university students' psychological well-being within a structured scholarship environment. The awareness of God's watchfulness at the core of Muraqabah is conceptually related to self-reflection, behavioral regulation, value consistency, and a meaningful orientation toward life. These characteristics correspond with Ryff's dimensions of psychological well-being, including self-acceptance, autonomy, environmental mastery, positive relations with others, purpose in life, and personal growth growth (Al-Ghazali, 2015; Al-Ghazali, A. H., 2011; Ryff, 1989, 2023). This conceptual relationship is further supported by previous studies reporting associations between Muraqabah and emotional development and self-control, as well as relationships between Islamic spirituality, personal resources, and student well-being (Nashori et al., 2025; Shukor et al., 2019; Susanti et al., 2025). Accordingly, this study hypothesizes that Muraqabah is positively and significantly associated with psychological well-being among Rubin.id scholarship recipients. Specifically, higher levels of Muraqabah are expected to be associated with higher levels of psychological well-being.

2. METHODOLOGY

The unit of analysis was individual students receiving the Rubin.id Scholarship in Bandung City who had participated in the mentoring program for at least three months. The study population comprised 60 active students aged 18–25 years, all of whom were included as respondents through saturated sampling. Prior to data collection, participants were informed about the purpose of the study, the voluntary nature of participation, the procedures involved, and their right to withdraw from the study at any time without penalty. Informed consent was obtained from all participants before they completed the questionnaire. To protect participants' privacy, no personally identifying information was reported in the dataset or publication, and all responses were treated confidentially and used solely for research purposes. Ethical procedures were implemented in accordance with the applicable institutional research guidelines. [If

applicable: Ethical approval was obtained from the Institutional Ethics Committee of [institution name], approval number [approval number], prior to data collection.

The study employed a quantitative, non-experimental correlational design because it aimed to examine the relationship between Muraqabah as a spiritual resource and psychological well-being as an indicator of student development without manipulating the study variables. This design was selected because the study focused on measuring the strength and direction of the relationship between the two variables as they naturally occurred within the Rubin.id structured scholarship ecosystem.

Data were collected through an online questionnaire using a six-point Likert scale and two instruments. Muraqabah was measured using a 27-item scale developed from Al-Ghazali's dimensions of al-yaqin, al-wa'yu al-qalbi, al-dhabth, and al-istimrariyyah, while psychological well-being was assessed using a 24-item scale based on Ryff's six dimensions. The items were developed from the theoretical indicators of each construct and evaluated through [expert judgment/validity testing, specify the procedure used]. The Muraqabah and Psychological Well-Being scales demonstrated Cronbach's alpha coefficients of 0.903 and 0.931, respectively. Responses were scored from [1] to [6], with reverse scoring applied to unfavorable items where applicable. Total scores were classified into very low, low, moderate, high, and very high categories using hypothetical norms derived from the theoretical minimum and maximum scores.

The analysis began with descriptive statistics to summarize respondent characteristics and the distributions of Muraqabah and psychological well-being. Because the original questionnaire responses were ordinal and psychological well-being scores did not meet the normality assumption, Spearman's rank-order correlation was used to examine the association between the two variables. Although the original data were transformed using the Method of Successive Interval (MSI), this transformation was not required for Spearman's correlation because the test is based on ranked data. The analysis was conducted using SPSS version 27 at a significance level of $\alpha = 0.05$.

3. RESULTS

The study of 60 Rubin.id scholarship recipients showed that respondents' Muraqabah profiles were concentrated in the high and very high categories. Thirty-six students (60.0%) had high Muraqabah and 24 students (40.0%) had very high Muraqabah, with no respondents in the moderate, low, or very low categories. For psychological well-being, 33 students (55.0%) were in the high category, 21 students (35.0%) in the very high category, and 6 students (10.0%) in the moderate category.

Table 1. Distribution of Muraqabah and Psychological Well-Being among Rubin.id Scholarship Recipients

Category	Muraqabah, n	Muraqabah, %	Psychological Well-Being, n	Psychological Well-Being, %
Very High	24	40.0	21	35.0
High	36	60.0	33	55.0
Moderate	0	0.0	6	10.0
Low	0	0.0	0	0.0
Very Low	0	0.0	0	0.0
Total	60	100.0	60	100.0

Source: Research data, processed from score categorization.

Testing the relationship using Spearman's rank-order correlation produced a correlation coefficient of 0.484 with $p < 0.001$. The result indicates a positive and statistically significant relationship of moderate strength between Muraqabah and psychological well-being among Rubin.id scholarship recipients.

Table 2. Relationship between Muraqabah and Psychological Well-Being

Variable Relationship	N	Spearman's r_s	p-value	Interpretation
Muraqabah ↔ <i>Psychological Well-Being</i>	60	0.484	< 0.001	Positive, significant, moderate

Source: Results of the research analysis.

The data reveal four main patterns. First, respondents' Muraqabah levels showed a strongly positive distribution, as all students were classified in the high or very high categories. Second, psychological well-being also tended to be high, with 90% of respondents classified in the high or very high categories, although 10% remained in the moderate category. Third, the absence of respondents with low or moderate Muraqabah scores indicates substantial homogeneity in this spiritual resource within the study population. This restricted range should be considered when interpreting the correlation, because limited variability in Muraqabah scores may attenuate the observed association and reduce the extent to which the correlation reflects relationships across a broader spectrum of spiritual functioning. Fourth, the moderate positive correlation ($r_s = 0.484$) indicates that students with higher Muraqabah scores tended to report higher psychological well-being. However, this association should be interpreted cautiously because of the restricted score range and does not imply that Muraqabah is the only factor associated with student well-being.

These findings suggest that Muraqabah may be understood as a spiritual resource associated with students' psychological development within a structured scholarship ecosystem. The spiritual awareness reflected in Muraqabah conceptually provides resources for self-reflection, self-control, value consistency, and the formation of life orientation, whereas psychological well-being represents students' capacity for self-acceptance, positive relationships, environmental mastery, autonomy, purpose in life, and personal growth. However, because the study used a correlational design, the findings do not demonstrate that spiritual mentoring or Muraqabah directly causes increased psychological well-being. Rather, the results broaden understanding by indicating that student well-being in a scholarship ecosystem may be associated with students' spiritual resources alongside the possible contribution of social support, mentoring, material assistance, self-efficacy, and other developmental resources.

The Relationship between Muraqabah and Psychological Well-Being

The analysis showed a positive and statistically significant relationship between Muraqabah and psychological well-being among Rubin.id scholarship recipients. Spearman's rank-order correlation yielded a coefficient of 0.484 with a significance value of $p < 0.001$. This coefficient indicates a moderate relationship, meaning that students with higher levels of Muraqabah tended to report higher psychological well-being.

Table 3. Correlation Test between Muraqabah and Psychological Well-Being

Variable	N	Sig. (p)	Direction	Strength
Muraqabah – <i>Psychological Well-Being</i>	60	0.484 < 0.001	Positive	Moderate

Source: Research data analysis.

The result reveals three important tendencies. First, the positive direction of the correlation indicates that psychological well-being tends to increase alongside higher levels of Muraqabah. Second, the moderate magnitude of the correlation suggests that the relationship is meaningful but neither very strong nor deterministic. Third, the p value of < 0.001 indicates that the relationship is statistically significant, thereby providing empirical support for the hypothesis that Muraqabah is positively related to psychological well-being.

The findings show that higher Muraqabah scores were associated with higher psychological well-being among Rubin.id scholarship recipients. Conceptually, the dimensions of Muraqabah—including *al-yaqin*, *al-wa'yu al-qalbi*, *al-dhabth*, and *al-istimrariyyah*—can be interpreted as theoretically relevant to aspects of psychological well-being such as autonomy, self-acceptance, environmental mastery, purpose in life, and personal growth. These connections may also be understood through processes such as *muhasabah*, self-regulation, and the development of a meaningful life orientation. However, these mechanisms and the broader role of the scholarship ecosystem were not directly measured in this study and should therefore be regarded as theoretical interpretations rather than empirical findings. The moderate correlation ($r_s = 0.484$) further indicates that psychological well-being is likely associated with other factors beyond Muraqabah, although such factors were not examined directly in the present study.

Muraqabah as a Spiritual Resource within a Structured Scholarship Ecosystem

The findings show that all respondents reported Muraqabah in either the high or very high category: 36 students (60.0%) were in the high category and 24 students (40.0%) in the very high category. Respondent characteristics also indicate variation in the duration of participation in the mentoring program, ranging from less than six months to more than two years. In this study, duration of participation was included only as descriptive information to characterize the sample and the diversity of respondents' involvement in the program. It was not analyzed as an explanatory variable or tested for its association with Muraqabah or psychological well-being. Therefore, no inference is made regarding whether longer participation in the mentoring program is related to higher Muraqabah or psychological well-being.

Table 4. Characteristics of Student Participation in the Rubin.id Mentoring Program

Duration of Participation	Frequency	Percentage
< 6 months	14	23.3%
6 months–1 year	20	33.3%
1–2 years	11	18.3%
> 2 years	15	25.0%
Total	60	100%

Source: Research data.

The data reveal several important patterns. First, respondents had relatively varied durations of involvement, with the largest group having participated in mentoring for six months to one year (33.3%), while 25.0% had been in the program for more than two years. Second, despite variation in duration, all respondents still demonstrated high or very high levels of Muraqabah, indicating a strong spiritual characteristic among the student group under study. Third, the developmental context combining spiritual activities, mentoring, academic demands, and social responsibilities indicates that students' experiences unfolded within a broader developmental environment rather than through financial

assistance alone. However, because the study did not test differences in Muraqabah according to the length of participation, the data cannot be used to conclude that longer participation in the program produces higher levels of Muraqabah.

These findings make it possible to conceptualize the Rubin.id Scholarship as a structured scholarship ecosystem: an institutional environment that brings together educational support, mentoring relationships, spiritual activities, academic demands, and students' social responsibilities. Within this context, Muraqabah may be positioned as a personal spiritual resource that exists and develops within a socio-institutional environment rather than as a religious practice isolated from students' everyday lives. The high level of Muraqabah among all respondents indicates that spiritual awareness is a prominent characteristic of the study population; however, the correlational design does not permit the conclusion that the Rubin.id mentoring system directly caused these high levels of Muraqabah. Instead, the findings open a broader perspective in which the development of scholarship recipients is understood as a multidimensional process integrating material, social, academic, psychological, and spiritual resources within an interconnected developmental ecosystem.

4. DISCUSSION

Muraqabah as a Spiritual Resource for Student Well-Being and Development

The findings demonstrate a positive and statistically significant relationship between Muraqabah and psychological well-being among Rubin.id scholarship recipients ($r_s = 0.484$; $p < 0.001$). The moderate strength of this relationship indicates that students with higher levels of Muraqabah tended to report better psychological well-being, although Muraqabah is clearly not the only resource associated with students' psychological condition. This result is particularly noteworthy because all respondents reported high or very high Muraqabah, while 90% of students reported high or very high psychological well-being. From a student-development perspective, this pattern suggests that spiritual awareness may function as one personal resource accompanying students' capacity to maintain positive psychological functioning amid academic, social, and institutional demands.

This relationship can be explained by the nature of Muraqabah as a process of spiritual awareness involving attention to one's inner condition, self-evaluation, behavioral control, and consistency in one's orientation toward God. In Al-Ghazali's conception, Muraqabah does not end with belief in divine watchfulness; it encourages individuals to continuously monitor their thoughts, intentions, and actions (Al-Ghazali, 2015; Al-Ghazali, A. H., 2011). Such a process has conceptual affinities with Ryff's dimensions of psychological well-being, particularly self-acceptance, autonomy, environmental mastery, purpose in life, and personal growth (Ryff, 1989, 2023). Spiritual awareness may provide a framework of meaning when students encounter pressure, while self-monitoring and muhasabah may help them regulate emotional and behavioral responses. Recent research also indicates that the application of Muraqabah in educational settings is associated with increased self-awareness, self-discipline, emotion regulation, responsibility, and the capacity to manage academic pressure (Fahri & Fauziah, 2026). Among online learners, Muraqabah has even been identified as a psychospiritual mediator in the relationship between attentiveness in worship and academic stress, reinforcing the proposition that internalized spiritual awareness may be more relevant to psychological functioning than ritual activity alone (Hidayanthi & Hurriyati, 2026).

The present findings are consistent with a growing body of research indicating that religious and spiritual resources are associated with student well-being. Efendy et al. (2024) reported a significant relationship between religious coping and psychological well-being among Muslim university students in

Indonesia. Qonita and Saleh (2025) similarly found that positive religious coping was positively associated with flourishing among Indonesian university students in emerging adulthood, particularly through dimensions related to meaning and purpose. Susanti et al. (2025) further showed that Islamic spirituality and self-efficacy were significantly related to subjective well-being among Muslim students. More recently, Annatagia and Rusdi (2026) demonstrated that Islamic spirituality was associated with subjective well-being and that contentment with life played a mediating role in its cognitive component. Taken together, these studies suggest that religious and spiritual resources may be associated with meaning-making, self-regulation, acceptance, and psychological well-being among university students.

This study, however, extends previous research by positioning Muraqabah not merely as a form of religious coping or an individual spiritual characteristic. Its principal contribution lies in conceptualizing Muraqabah as a spiritual developmental resource situated within a structured scholarship ecosystem. Rubin.id students experience development in an environment combining spiritual mentoring, academic demands, mentor relationships, social support, and institutional responsibilities. This perspective is consistent with higher-education research indicating that students' psychological well-being is also associated with institutional support, group environment, family support, and academic engagement (Chaudhry et al., 2024). The relationship between Muraqabah and psychological well-being should therefore not be interpreted in isolation as a relationship between two individual attributes, but as part of a student-development process emerging through interaction between personal resources and the socio-institutional environment.

These findings offer a cautious basis for considering the role of spirituality in student-development programs. The observed association suggests that Muraqabah may represent one spiritual resource relevant to reflection, meaning-making, self-regulation, and life orientation among scholarship recipients. However, the present study did not evaluate the effectiveness of spiritual mentoring or any specific scholarship-development model. Therefore, spiritual mentoring should not be interpreted as a substitute for psychological, academic, social, or material support. The moderate correlation also indicates that psychological well-being is likely associated with multiple resources beyond Muraqabah. Accordingly, the findings may inform future development and evaluation of more holistic scholarship programs that consider spiritual mentoring alongside psychosocial support, peer support, and academic mentoring. Such integrated models should be empirically evaluated before conclusions are drawn regarding their effectiveness in improving student well-being.

Psychological Well-Being within a Structured Scholarship Ecosystem

The findings show that psychological well-being among Rubin.id scholarship recipients was relatively high: 55.0% of respondents were in the high category, 35.0% in the very high category, and only 10.0% in the moderate category. These findings suggest that the psychological well-being of scholarship recipients should not be understood solely as an intrapersonal condition but should be situated within the developmental environment in which students pursue academic activities, participate in mentoring, form social relationships, and fulfill institutional responsibilities. This perspective is consistent with Ryff (1989), who understands psychological well-being as positive functioning expressed through self-acceptance, positive relationships, autonomy, environmental mastery, purpose in life, and personal growth. In higher education, these dimensions develop through interactions between personal resources and students' social and institutional experiences.

The relatively high psychological well-being of respondents can be considered in relation to the various resources available within the scholarship environment. Rubin.id students not only receive educational support but also participate in an environment involving spiritual development, mentor

relationships, interactions among scholarship recipients, academic demands, and social responsibilities. Although the present study did not directly measure all of these components, the literature indicates that institutional environments play an important role in student well-being. In a study of 309 higher-education students, Chaudhry et al. (2024) found that a positive group environment, institutional support, and family support were positively associated with psychological well-being, while academic engagement served as one mechanism linking institutional support to student well-being. These findings support the view that student well-being develops through a combination of formal and informal support rather than through individual capacity alone.

This perspective is further strengthened by research on mentoring in higher education. Gonçalves et al. (2025) show that mentoring can function as a relevant institutional strategy for improving student well-being, academic engagement, and achievement. In this framework, mentoring is not merely a mechanism for transferring information; it provides developmental relationships, a sense of connectedness, psychosocial support, and opportunities for students to build their capacities. This perspective is relevant to the Rubin.id context because students participate in a structured mentoring program. Nevertheless, the current data do not permit the conclusion that mentoring or the program itself directly caused the high levels of psychological well-being. A more proportionate interpretation is to regard the mentoring environment as a developmental context in which spiritual, social, academic, and psychological resources may interact with students' individual characteristics.

Compared with previous research that tends to separate institutional factors from spiritual resources, this study offers a more integrative interpretation. Chaudhry et al. (2024) emphasize the importance of institutional support and academic engagement for student well-being, whereas research on Islamic spirituality more commonly positions religiosity, religious coping, Muraqabah, or self-efficacy as individual resources (Harianti et al., 2022; Shukor et al., 2019; Susanti et al., 2025). The present study brings these two perspectives together by showing that the positive relationship between Muraqabah and psychological well-being was observed among students located within a scholarship environment characterized by structured development. The novelty of the study therefore does not lie in claiming that the scholarship ecosystem causes well-being, but in recontextualizing the spirituality–well-being relationship as part of student development within a socio-institutional environment.

Interpretively, these findings expand the meaning of scholarship programs from instruments for distributing economic assistance to components of human-development infrastructure. Scholarships that merely reduce financial barriers may improve access to education, but student development also requires support that enables students to build positive relationships, manage demands, identify life purpose, and experience personal growth. These dimensions directly intersect with Ryff's framework of psychological well-being (2023). Academic, social, and spiritual development may therefore be understood as potential components of a holistic scholarship ecosystem one oriented not only toward the continuity of study but also toward the quality of human development throughout higher education.

However, this ecosystem perspective also requires critical reflection. A structured mentoring system may provide support, social connection, and value orientation, but intensive program demands may also become a source of pressure when they are not aligned with students' capacities and needs. The finding that 10.0% of respondents remained in the moderate psychological well-being category suggests that participation in the same scholarship environment is not associated with identical well-being outcomes for all students. Future research should therefore examine the scholarship ecosystem more directly by measuring mentoring intensity, perceived program demands, institutional support, peer support, and access to academic or psychosocial assistance as separate variables. Such analyses would help clarify how

these contextual factors relate to Muraqabah and psychological well-being and whether they strengthen, weaken, or independently contribute to the observed association.

Accordingly, scholarship administrators may develop an integrated student development framework combining educational assistance with academic mentoring, reflective spiritual development, peer-support systems, psychological consultation services, and periodic monitoring of student well-being. Institutional support should also be accessible, proactive, and non-stigmatizing for students experiencing psychological difficulties, because research indicates that students' perceptions of institutional care are importantly associated with their engagement and well-being (Chaudhry et al., 2024). An effective structured scholarship ecosystem is therefore not one that simply adds more mentoring obligations, but one that proportionately integrates demands, support, relationships, and spiritual resources to sustain students' overall development.

From Individual Spirituality to a Developmental Ecosystem

The findings indicate that the relationship between Muraqabah and psychological well-being should be understood beyond approaches that position spirituality solely as an individual attribute. Muraqabah was positively and significantly associated with psychological well-being ($r_s = 0.484$; $p < 0.001$), yet the moderate strength of the relationship also indicates that student well-being is not determined by spiritual resources alone. Within the Rubin.id Scholarship, students participate in a context that brings together spiritual development, academic demands, mentoring relationships, social interaction, and program responsibilities. Muraqabah is therefore more appropriately understood as a personal spiritual resource operating within a developmental ecosystem an institutional and social environment that both provides and shapes multiple resources for student development.

Theoretically, an ecosystem approach positions individual development as the outcome of dynamic interactions between personal capacities and the environments in which individuals participate. In higher education, student well-being does not exist in isolation but is associated with institutional support, social relationships, academic engagement, and the resources available within the educational environment. Recent research indicates that environmental factors such as educator responsibility and peer collaboration may interact in shaping student well-being, making ecological-systems approaches increasingly relevant to understanding student well-being in higher education (Li et al., 2025). Similar findings among Muslim university students show that well-being is associated not only with spirituality but also with self-efficacy and other psychological resources. Susanti et al. (2025), for example, found that Islamic spirituality and self-efficacy were simultaneously associated with subjective well-being, with self-efficacy making an even stronger contribution than spirituality. These findings reinforce the need to understand student development through combinations of resources rather than through a single spiritual explanation.

This position also helps explain why Muraqabah may remain important within students' developmental environments. Spirituality provides dimensions of meaning and transcendental orientation, while self-regulatory capacities enable those spiritual values to be translated into responses to the demands of everyday life. Saputri and Nashori (2023) show that spirituality and self-regulation jointly contribute to subjective well-being, suggesting that spirituality becomes more meaningful when it interacts with individuals' regulatory capacities. Among Muslim students, emotion regulation has likewise been associated with psychological well-being (Reskido et al., 2024), while various forms of positive religious coping can support emotional calm, self-regulation, and sustained motivation in the face of academic pressure. Muraqabah may thus be positioned as a spiritual resource that provides value

awareness and meaning, while its functioning continues to interact with students' psychological capacities and social environments.

Compared with previous studies, the contribution of the present research lies in shifting the analytical focus from “what spirituality does to the individual” toward “how spiritual resources are situated within a student-development environment.” Previous studies have extensively documented relationships among Islamic spirituality, self-efficacy, self-regulation, religious coping, and student well-being (Annatagia & Rusdi, 2026; Susanti et al., 2025). Research among students at Indonesian Islamic higher-education institutions has also shown that spiritual well-being is heterogeneous and requires institutional responses through support services that are appropriate to students' religious contexts (Rozikan et al., 2024). The present study complements those findings by showing that the relationship between Muraqabah and psychological well-being occurs among students who are simultaneously embedded in a structured scholarship-development system. The novelty of this study therefore lies in integrating spiritual resource–student well-being–institutional ecosystem within a single interpretive framework.

The broader meaning of these findings is that the development of scholarship recipients should not be reduced to maintaining grade-point averages or completing their studies. Student development also includes the capacity to construct meaning, regulate oneself, form social relationships, establish life purposes, and respond adaptively to pressure. In Muslim contexts, the transcendental dimension occupies a relevant position in these processes but needs to be situated alongside psychological, academic, and social resources. This is consistent with findings that students in Islamic higher education require well-being approaches that simultaneously address personal, communal, and transcendental dimensions (Rozikan et al., 2024). A structured scholarship ecosystem may therefore be understood as a social space in which material assistance, mentoring, peer relationships, spiritual development, and personal-capacity building interact to support student development.

Reflection on these findings also points to two possible consequences. Functionally, integrating spiritual resources into a developmental ecosystem may strengthen life meaning, self-reflection, discipline, and students' capacity to cope with pressure. Dysfunctionally, however, a spiritual approach can become problematic if psychological well-being is reduced solely to students' level of religiosity or if students experiencing psychological difficulties are assumed to lack spiritual quality. The fact that spirituality is not the only predictor of well-being and may interact with self-efficacy, emotion regulation, and social support highlights the need to avoid spiritual reductionism in student-development programs (Reskido et al., 2024; Susanti et al., 2025).

The management of scholarship programs should therefore move from fragmented mentoring toward an integrated developmental ecosystem. Muraqabah development may be maintained as a component of spiritual mentoring but should be connected with peer support, strengthening of self-regulation, academic mentoring, counseling services, and early-identification mechanisms for students experiencing declines in well-being. This approach is consistent with research emphasizing the need to integrate spiritual support with psychological and institutional interventions when addressing stress and well-being concerns among Muslim university students (Dzikra et al., 2025; Rozikan et al., 2024). The practical contribution of this study is therefore not to make scholarship programs more formally religious, but to position spiritual resources as one component within a holistic, proportionate, and individually responsive system of student development.

Practical Implications for Holistic Scholarship Program Development

The findings imply that scholarship programs should be developed beyond their conventional function as providers of financial assistance. The positive relationship between *Muraqabah* and psychological well-being suggests that spiritual resources may be one relevant component in supporting student development, while the moderate correlation also underscores the multidimensional nature of student well-being. Development of scholarship recipients should therefore not be directed only toward academic achievement and compliance with program obligations but should also strengthen psychological, social, and spiritual capacities in an integrated manner. This is particularly important in the Rubin.id context because students participate in an environment that simultaneously includes spiritual development, academic demands, mentoring, and social responsibilities.

One implementation option is to develop an integrated mentoring system that connects spiritual development with academic and psychosocial support. The higher-education literature indicates that mentoring can benefit academic engagement, social integration, sense of belonging, personal skills, and students' ability to balance university life. The systematic review by Gehreke et al. (2024), for example, shows that peer mentoring can support academic and social integration, emotional functioning, soft skills, university-life balance, and sense of belonging. Gonçalves et al. (2025) similarly position mentoring as a relevant approach to supporting student well-being, engagement, and academic achievement. Mentoring within scholarship programs may therefore be designed not merely as a mechanism for monitoring recipients' obligations but as a developmental relationship that helps students integrate academic demands, social life, and spiritual orientation.

A further implication is the need to develop a peer-support system as part of the scholarship ecosystem. Scholarship recipients belong to a community with relatively similar experiences, demands, and developmental contexts, making peer relationships a potential additional source of support. Pointon-Haas et al. (2024), in a systematic review of 28 studies, found generally positive findings for peer mentoring and peer learning on several indicators such as stress and anxiety, although methodological heterogeneity and variations in evidence quality prevent universal conclusions regarding effectiveness. These findings are important because they indicate that peer support has potential but should be designed and evaluated systematically. In the Rubin.id context, reflection groups, student-to-student support, or peer mentoring may provide spaces for sharing academic and psychological experiences without replacing the role of professional mentors or mental-health services.

Spiritual development should also adopt a reflective and developmental approach rather than focusing solely on increasing the intensity of religious activities. *Muraqabah* may be cultivated through activities that encourage *muhasabah*, self-awareness, meaning-making, self-control, and evaluation of life goals. Such an approach is more consistent with Al-Ghazali's concept of *Muraqabah*, which understands awareness of God's watchfulness as an internal process involving evaluation of intentions and behavior (Al-Ghazali, 2015; Al-Ghazali, A. H., 2011). The findings also show that the relationship between *Muraqabah* and psychological well-being is not perfect, meaning that spiritual development should not be used as the sole strategy for addressing student well-being. Spirituality is more appropriately positioned as one resource within a broader student-support system.

On this basis, scholarship administrators may develop periodic student well-being monitoring to identify students who require additional support. This policy is relevant because, although most respondents were in the high and very high psychological well-being categories, 10% remained in the moderate category. Monitoring should not function as a selection or sanctioning mechanism but as an early-detection tool to identify needs for counseling, academic support, social assistance, or adjustments

to program demands. This approach is important so that mentoring programs do not assume that all scholarship recipients have identical developmental needs.

At the policy level, these findings may offer a tentative basis for considering scholarship programs not only as mechanisms of financial assistance but also as broader developmental environments. One possible model could integrate several complementary components, including financial support, academic mentoring, spiritual mentoring, peer and psychosocial support, and periodic well-being assessment. Existing research on mentoring suggests that developmental support can contribute to student integration and growth, although outcomes depend substantially on implementation quality (Gehreke et al., 2024; Pointon-Haas et al., 2024). However, the present study did not directly evaluate such a policy model or compare different scholarship-management approaches. Therefore, these components should be understood as possible directions for future program development and empirical evaluation rather than as evidence-based prescriptions derived from the current findings. The practical contribution of this study is thus limited to suggesting that scholarship management may benefit from considering material, academic, social, psychological, and spiritual resources within a more holistic student-development framework.

5. CONCLUSION

This study demonstrates that *Muraqabah* is positively and significantly associated with psychological well-being among Rubin.id scholarship recipients, with the strength of the relationship falling within the moderate category ($r_s = 0.484$; $p < 0.001$). The findings indicate that *Muraqabah* may be understood as one spiritual resource associated with students' capacity to maintain positive psychological functioning amid academic, social, and institutional demands. Within a structured scholarship ecosystem, this relationship suggests that student development is supported not only by material assistance but also by personal and spiritual resources embedded in a structured developmental environment.

The scientific contribution of this study lies in shifting the interpretation of *Muraqabah* from a purely individual spiritual construct toward a spiritual developmental resource situated within the socio-institutional context of student development. By bringing together *Muraqabah*, psychological well-being, and the structured scholarship ecosystem, the study offers a more integrative interpretive framework for student-development research. The findings also extend the understanding that student well-being should be conceptualized as an outcome associated with interactions among spiritual, psychological, social, academic, and institutional resources rather than as the product of a single factor. Scholarship programs may therefore be developed as developmental ecosystems integrating financial support, academic mentoring, spiritual development, peer support, and systematic monitoring of student well-being.

This study has several limitations. Its correlational and cross-sectional design does not permit causal conclusions regarding the effects of *Muraqabah* or spiritual development on psychological well-being. The sample was limited to 60 students from a single scholarship program, restricting the generalizability of the findings, while reliance on self-report measures introduces the possibility of social desirability bias. In addition, all respondents were categorized as having high or very high *Muraqabah*, creating a potential restriction-of-range problem, and the study did not control for other factors such as social support, mentoring, self-efficacy, optimism, or material assistance that may also be associated with psychological well-being. Accordingly, the findings should not be generalized beyond Rubin.id scholarship recipients without further evidence from multi-site or comparative studies. Future research should include samples across multiple scholarship programs, employ longitudinal or mixed-methods designs, and use multivariate analytical models to examine mediation and moderation mechanisms in greater depth,

thereby enabling a more comprehensive understanding of the relationships among spirituality, institutional environments, and student development.

DECLARATIONS

Author Contributions. Fahilda Inayatika: conceptualization, literature review, data collection, and original manuscript preparation. Muhtar Gojali: conceptualization, supervision, and review-editing. Putri Anditasari: methodology, data analysis, and manuscript review. Tamami: theoretical development, supervision, and review-editing. Rina Febriyani: literature review, data interpretation, and manuscript review. All authors have read and approved the final version of the manuscript.

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Ethical Approval. All participants were informed about the purpose and procedures of the study before data collection and provided informed consent voluntarily. Participants' identities were kept anonymous, and all responses were treated confidentially and used solely for research purposes. The study was conducted in accordance with applicable institutional research ethics guidelines. Ethical approval was obtained from [name of ethics committee/institution], approval number [reference number], if applicable.

Data Availability Statement. The data supporting the findings of this study are available from the corresponding author upon reasonable request. The data are not publicly available in order to protect participant confidentiality.

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