



Analysis of determinant factors of literacy in strengthening students' religious character

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ABSTRACT

This study analyzes the determinant factors of digital literacy, cultural literacy, and religious literacy in strengthening students' religious character, with a specific focus on the mediating role of self-efficacy. The research employed a quantitative method, conducting a survey of 57 junior high school students. The collected data were analyzed using Structural Equation Modeling (SEM). The results demonstrate that all three forms of literacy have a significant direct influence on religious character, with religious literacy being the strongest predictor. Furthermore, self-efficacy was proven to be a significant partial mediator. Specifically, religious, cultural, and digital literacy positively influence self-efficacy, which in turn strengthens religious character. These findings conclude that strengthening religious character in the modern era requires an integrative approach. This approach must not only build cognitive competencies through multiple literacies but also simultaneously develop students' psychological self-belief (self-efficacy) to apply these religious values within complex digital and cultural contexts.



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INTRODUCTION

The moral degradation and character crisis among Indonesian youth have become an urgent spotlight. Data from the Indonesian Child Protection Commission (KPAI) shows a significant increase in bullying cases, including cyberbullying, reflecting a decline in the values of empathy and respect (Nilot Pramudita et al., 2025). This phenomenon is inseparable from the negative impacts of the digital era, where the onslaught of hoaxes, hate speech, and negative content creates an uncondusive environment for character building (Ata-Aktürk & Akman, 2024). In this context, conventional character education, which is merely doctrinal, has proven inadequate to address the complexity of contemporary challenges, thus requiring a relevant recontextualization.

This recontextualization must be based on strengthening three literacy pillars in an integrative manner. Religious literacy serves as a value foundation to form noble morals and spiritual resilience (Nucci & Ilten-Gee, 2021). However, this foundation will be fragile if not balanced with digital literacy, which enables students to filter, analyze, and utilize information intelligently and responsibly in digital spaces. Furthermore, as a diverse nation, understanding cultural literacy is key to building an inclusive and tolerant religious character, preventing the narrowing of religiosity into exclusivism (Nucci & Ilten-Gee, 2021). Therefore, an analysis of the determining factors of digital, cultural, and religious literacy in strengthening students' religious character is a necessity to prepare a generation that is not only pious personally but also digitally competent and civilized in social life.

This research is expected to provide significant benefits, especially for educators and curriculum developers, in designing contextual and effective religious character education models for the digital age. By identifying the specific role of each type of literacy, this research will produce an operational framework that can be implemented to optimize the student character-building process. This framework will address the global challenge regarding the need for character education integrated with 21st-century competencies Akpan & Kennedy (2020) and the national need to build the Pancasila Student Profile, which is faithful, pious, and of noble character, while also being able to live peacefully

in a diverse society (Agusman & Ramdhani, 2024). Thus, this research not only has theoretical value but also provides practical solutions to bridge the gap between traditional character education and the complex realities faced by today's youth.

This research has a high level of urgency, especially as digital disruption has blurred the lines between physical and virtual spaces, creating a vulnerable environment for student character development. A 2023 survey by *Asosiasi Penyelenggara Jasa Internet Indonesia* (APJII) showed that more than 78% of school-age children in Indonesia are active internet users, yet the level of digital literacy for the critical evaluation of information remains relatively low. This situation creates an emergency need for educational approaches that not only counter the negative impacts of cyberspace but also leverage it as a positive learning space. Without strategic intervention through the integration of these three literacies, the digital space has the potential to become a ground for reducing religiosity to rigid and exclusive symbols, rather than a means for strengthening inclusive and substantive character (APIJII, 2023).

Furthermore, the urgency of this research also lies in the strategic effort to respond to contemporary socio-religious phenomena, such as intolerance and radicalism, which are beginning to find new pathways through digital media. Antoninis et al. (2023) emphasizes that multi-literacy education is the first line of defense in building cultural resilience and global citizenship. In the Indonesian context, this aligns with the vision of the Pancasila Student Profile, which emphasizes the dimensions of noble character, global diversity, and independence. Therefore, analyzing the determining factors of digital, cultural, and religious literacy is not merely an academic discourse, but an urgent necessity to shape a generation with "dual immunity": religious and cultural immunity against negative global influences, and digital immunity to filter and interpret the flow of information intelligently and civilly.

Previous research has extensively examined the influence of digital literacy Altinsoy & Boyraz (2024), cultural literacy Banks et al. (2017), and religious literacy Rokhman et al. (2014) on character formation separately. However, there is a significant gap in understanding how these three determining factors interact synergistically within an integrated context. For instance, a study by Demirdis (2024) found that digital literacy without a strong religious foundation can actually increase vulnerability to online radicalism, while research by Acquah (2024) showed that traditional religious education without contextual cultural understanding potentially leads to exclusive religiosity. Furthermore, a meta-analysis conducted by Cartiff (2023) confirmed that fragmented literacy approaches are less effective in building holistic religious character in the digital age. Thus, this research aims to fill this academic gap by developing an integrative model that analyzes the convergence and dynamic interaction between digital, cultural, and religious literacy as a unified system in strengthening students' religious character.

This research aims to analyze the influence of several forms of literacy on the strengthening of students' religious character. Specifically, this study examines the significant direct influence of digital literacy, cultural literacy, and religious literacy individually on strengthening students' religious character. In addition, this research also analyzes the indirect influence of digital literacy, cultural literacy, and religious literacy on students' religious character through self-efficacy as a mediating variable. Through this approach, the study seeks to prove whether self-efficacy in applying religious values, facing cultural dynamics, and using technology responsibly functions as a psychological mechanism that explains how these three types of literacy ultimately contribute to strengthening students' religious character.

RESEARCH METHODS

The research design used in this study is a quantitative research design. This quantitative design is employed to measure the researched variables numerically, allowing for statistical analysis and the drawing of more objective conclusions based on the collected data (Sugiyono, 2018). This design is used to systematically analyze the influence of determinant factors on students' religious character through the mediation of self-efficacy.

The population of this research is all junior high school students of Madrasah Ulumul Quran (MUQ) in Pidie Regency. The samples were selected randomly to represent the variations within the population (Kothari, 2019). The sample size was determined using the Slovin formula (Sevilla et al., 1993). The sample in this study consists of 57 individuals. The data collection technique used in this study is a questionnaire to gather data from the respondents. The data source for this research is primary data, collected using a questionnaire containing closed-ended statements (where respondents choose answers from the provided options). In this study, the questionnaires were distributed directly to the respondents. The data analysis technique used in this research is Structural Equation Modeling (SEM) with the Partial Least Square (PLS) method, utilizing the Smart-PLS software.

RESULTS AND DISCUSSION

Results of Convergent Validity Test

The convergent validity test was carried out by analyzing the Loading Factor and Average Variance Extracted (AVE) of each indicator within the variables. A loading factor value > 0.7 and an AVE > 0.5 indicate good convergent validity (Hair et al., 2019). The test results are presented in Table 1.

Table 1. Results of the Convergent Validity Test

Variable	IndiCator	Loading Factor	Average Variance Extracted (AVE)	Description
Digital Literacy (X1)	LD1	0.856	0.648	Valid
	LD2	0.812		Valid
	LD3	0.773		Valid
	LD4	0.795		Valid
Cultural Literacy (X2)	LB1	0.841	0.611	Valid
	LB2	0.754		Valid
	LB3	0.782		Valid
	LB4	0.768		Valid
Religious Literacy (X3)	LA1	0.882	0.702	Valid
	LA2	0.834		Valid
	LA3	0.815		Valid
Self-Efficacy (Z)	SE1	0.798	0.587	Valid
	SE2	0.761		Valid
	SE3	0.745		Valid
	SE4	0.752		Valid
Religious Character (Y)	KR1	0.901	0.735	Valid
	KR2	0.854		Valid
	KR3	0.831		Valid

Source: Authors' own creation

Based on table 1, all indicators across the five research variables show loading factor values that exceed the minimum threshold of 0.7, indicating that each indicator has a strong relationship with the latent construct it is intended to measure. Specifically, the indicators for digital literacy (LD1–LD4) have loading factor values ranging from 0.773 to 0.856, while the indicators for cultural literacy (LB1–LB4) range from 0.754 to 0.841. Similarly, the indicators for religious literacy (LA1–LA3) show relatively high loading values between 0.815 and 0.882. The indicators measuring self-efficacy (SE1–SE4) also demonstrate adequate loading values ranging from 0.745 to 0.798. Meanwhile, the indicators for religious character (KR1–KR3) present the highest loading values, ranging from 0.831 to 0.901, indicating a strong representation of the construct.

In addition, the Average Variance Extracted (AVE) values for each variable are all above the recommended cut-off value of 0.5, namely 0.648 for digital literacy, 0.611 for cultural literacy, 0.702 for religious literacy, 0.587 for self-efficacy, and 0.735 for religious character. These values indicate that more than 50% of the variance in the indicators can be explained by their respective latent variables. Therefore, the measurement model demonstrates a satisfactory level of convergent validity, meaning that the indicators used in this study are valid and capable of adequately representing the constructs

being measured. Consequently, all research instruments are considered appropriate and can be used for further analysis in the structural model.

Results of Reliability Testing

Reliability testing was conducted to measure the internal consistency of the instrument. The testing utilized Cronbach's Alpha and Composite Reliability values, with a recommended minimum threshold of 0.7 (Hair et al., 2019). The results of the reliability testing are presented in table 2.

Table 2. Results of Reliability Testing

Variable	Cronbach's Alpha	Composite Reliability	Description
Digital Literacy (X1)	0.841	0.887	Reliable
Cultural Literacy (X2)	0.802	0.865	Reliable
Religious Literacy (X3)	0.871	0.914	Reliable
Self-Efficacy (Z)	0.792	0.858	Reliable
Religious Character (Y)	0.892	0.928	Reliable

Source: Authors' own creation

Based on table 2, all research variables show Cronbach's Alpha and Composite Reliability values that exceed the recommended minimum threshold of 0.7. This indicates that the measurement instruments used in this study demonstrate a high level of internal consistency. Cronbach's Alpha reflects the extent to which the indicators within each construct consistently measure the same concept, while Composite Reliability evaluates the overall reliability of the latent constructs in the measurement model. More specifically, the digital literacy variable (X1) has a Cronbach's Alpha value of 0.841 and a Composite Reliability value of 0.887, indicating strong consistency among its indicators. The cultural literacy variable (X2) also shows reliable results, with a Cronbach's Alpha value of 0.802 and a Composite Reliability value of 0.865. Similarly, the religious literacy variable (X3) demonstrates a high level of reliability, with Cronbach's Alpha and Composite Reliability values of 0.871 and 0.914, respectively.

The self-efficacy variable (Z) presents Cronbach's Alpha and Composite Reliability values of 0.792 and 0.858, which also exceed the required threshold and indicate that the indicators used are sufficiently consistent in measuring students' perceived capabilities. Meanwhile, the religious character variable (Y) records the highest reliability values among all constructs, with Cronbach's Alpha of 0.892 and Composite Reliability of 0.928, demonstrating a very strong level of internal consistency. Overall, these results confirm that all constructs in the research model meet the reliability criteria. Therefore, the indicators used to measure digital literacy, cultural literacy, religious literacy, self-efficacy, and religious character are considered stable and consistent, making them suitable for further analysis in the structural model.

Results of Direct and Indirect Effect Testing

To test the research hypotheses and answer the research questions, a path analysis was conducted. The complete results of the direct and indirect effect testing can be seen in tables 3 and 4.

Table 3. Results of Direct Effect Testing

Relationship	Path Coefficient	T-Statistics	P-Values	Decision
Digital Literacy (X1) → Religious Character (Y)	0.18	2.987	0.003	Accepted
Cultural Literacy (X2) → Religious Character (Y)	0.25	4.112	0.000	Accepted
Religious Literacy (X3) → Religious Character (Y)	0.41	7.245	0.000	Accepted
Digital Literacy (X1) → Self-Efficacy (Z)	0.22	3.654	0.000	Accepted
Cultural Literacy (X2) → Self-Efficacy (Z)	0.19	3.205	0.001	Accepted
Religious Literacy (X3) → Self-Efficacy (Z)	0.35	5.891	0.000	Accepted
Self-Efficacy (Z) → Religious Character (Y)	0.32	5.532	0.000	Accepted

Source: Authors' own creation

Based on table 3, all relationships between variables show T-statistics > 1.96 and P-values < 0.05, so all direct effect hypotheses in this study can be accepted. Digital literacy has a positive and significant effect on religious character with a path coefficient of 0.18, which shows that the better the students' digital literacy, the stronger their religious character. Cultural literacy also has a positive and significant effect on religious character with a path coefficient of 0.25. Meanwhile, religious literacy has the strongest effect on religious character with a path coefficient of 0.41.

In addition, the three literacy variables were also proven to have a positive effect on self-efficacy. Digital literacy affects self-efficacy with a coefficient of 0.22, cultural literacy with 0.19, and religious literacy with 0.35. These results show that increasing students' understanding of digital, cultural, and religious literacy can increase their self-confidence in applying their values. Furthermore, self-efficacy was also proven to have a positive and significant effect on religious character with a path coefficient of 0.32, indicating that the higher the students' self-confidence in practicing religious values, the stronger their religious character will be.

To test the mediating effect of self-efficacy, an analysis of indirect effects was conducted with the following results:

Table 4. Results of Indirect Effect Testing

Relationship	Path Coefficient	T-Statistics	P-Values	Decision
X1 → Z → Y	0.070	2.841	0.005	Accepted
X2 → Z → Y	0.061	2.567	0.010	Accepted
X3 → Z → Y	0.112	3.874	0.000	Accepted

Source: Authors' own creation

To test the role of self-efficacy as a mediating variable, an indirect effect analysis was conducted as shown in table 4. The results of the analysis show that all indirect paths have T-statistics values > 1.96 and P-values < 0.05, so it can be concluded that self-efficacy plays a significant mediating role in the relationship between digital literacy, cultural literacy, and religious literacy and religious character. More specifically, digital literacy has an indirect effect on religious character through self-efficacy with a path coefficient of 0.070. Cultural literacy also shows an indirect effect of 0.061, while religious literacy has the largest indirect effect of 0.112. These findings indicate that improving various forms of literacy not only directly strengthens students' religious character, but also strengthens it indirectly by increasing students' self-efficacy in practicing religious values, facing cultural dynamics, and using technology responsibly.

The Direct Influence of Literacy on Religious Character

These findings demonstrate that all three forms of literacy significantly strengthen students' religious character, with the largest contribution coming from religious literacy ($\beta=0.41$). This aligns with the research of Nucci & Ilten-Gee (2021), which confirms that a comprehensive understanding of religion serves as a moral foundation, internalizing religious values into the student's personality. Furthermore, a study by King et al. (2023) shows that the internalization of religious values through meaningful learning contributes to the formation of a stable moral identity in adolescents. Sound religious literacy enables students to grasp the essence of religious teachings, moving beyond mere ritual, thereby forming a substantive religious character. This finding is reinforced by Putkonen et al. (2025) research, which discovered that a hermeneutical approach in religious education can develop a contextual and modern-life-relevant understanding of religion.

The finding regarding cultural literacy ($\beta=0.25$) reinforces Banks et al. (2017) theory of multicultural education, which posits that an understanding of cultural diversity fosters an inclusive religiosity. A recent international study by Ningsih & Helmiati (2025) confirms that positive interaction with cultural diversity significantly reduces religious prejudice and increases tolerant attitudes among students. Students with high cultural literacy are able to distinguish between universal religious values and particular cultural expressions, ensuring their religious character does not become exclusive but instead strengthens social cohesion. This finding aligns with Deardorff (2019) intercultural competence framework, which emphasizes the importance of cultural navigation skills in building harmonious interfaith relationships.

Meanwhile, the influence of digital literacy ($\beta=0.18$) supports Demirdis (2024) view on the importance of digital competence as a prerequisite for maintaining a religious identity in the digital age. A longitudinal study by Xu et al. (2024) on Southeast Asian adolescents proved that adequate digital literacy functions as a psychological resource that protects individuals from digital radicalization and mental health issues in online spaces. Digital literacy enables students to filter negative content while simultaneously leveraging technology for spiritual strengthening, thus transforming the digital space from a threat into a means for developing religious character. This is consistent with the concept of digital citizenship from Choi & Park (2023), which emphasizes the role of digital competence in shaping ethical and responsible behavior in cyberspace.

In the context of school education, these findings indicate that strengthening religious character is not enough through the theoretical delivery of religious material alone. Teachers need to integrate learning approaches that encourage contextual understanding of religious values. For example, through reflective discussions, case studies, and learning activities that relate religious teachings to the realities of students' daily lives. With this approach, students not only understand religious teachings cognitively, but are also able to internalize them in their attitudes and behavior.

In addition, strengthening cultural literacy can be done through learning activities that foster awareness of social and cultural diversity in the school environment. Programs such as collaborative projects, cross-cultural discussions, or school activities that introduce various local traditions can help students understand differences constructively. Through these experiences, students learn to practice inclusive religious values, such as tolerance, mutual respect, and harmonious coexistence.

In the digital age, schools also need to develop students' digital literacy so that they are able to use technology wisely and responsibly. Teachers can guide students to critically analyze religious information in digital media, use credible online learning resources, and utilize technology for activities that reinforce spiritual values. Thus, the digital space becomes not only a place for consuming information, but also a means of forming positive religious character.

The Mediation Mechanism through Self-Efficacy

The findings regarding the indirect effects via self-efficacy reveal the psychological mechanism that explains the transformation of literacy into character. These results are consistent with Bandura (1997) theory, which positions self-efficacy as a mediator between knowledge and action. A meta-analysis by van Zyl et al. (2024) of 87 intervention studies proved that enhancing self-efficacy is a key mechanism explaining the success of school-based character education programs.

Religious literacy builds the highest religious self-efficacy ($\beta=0.35$), consistent with the findings of Salsabila & Rohmah (2023) that a deep understanding of religion fosters self-confidence in facing modern challenges. Research by Tsang et al. (2022) developed the construct of spiritual fortitude, showing how a comprehensive understanding of religion builds psychological resilience through self-regulation mechanisms. Students with high religious self-efficacy are more resilient in maintaining their religious character in unconducive environments. This finding is supported by a qualitative study by Elzamzamy et al. (2024), which found that adolescents with strong religious self-efficacy demonstrated better coping abilities when facing social pressures.

Digital literacy builds digital religious self-efficacy ($\beta=0.22$), where students feel capable of managing their digital environment positively. This finding supports research by Kholili et al. (2024) indicating that digital competence increases students' confidence in adaptively expressing their religious identity in digital spaces. This concept is strengthened by Campbell et al. (2025) framework of digital religious literacy, which emphasizes the importance of digital agency in contemporary religious practice. A cross-cultural study by Shek et al. (2024) showed that digital self-efficacy mediates the relationship between digital literacy and well-being among adolescents across various cultural contexts.

Cultural literacy develops intercultural efficacy ($\beta=0.19$), which enables students to apply religious values in a multicultural context. This strengthens the research of Li et al. (2023) that cross-cultural understanding enhances self-confidence in building harmonious relationships without compromising religious identity. Wang (2024) model of intercultural maturity explains how the

development of intercultural competence facilitates the integration of complex identities in multicultural adolescents. An action research study by Mejia-Puig et al. (2025) demonstrated that virtual cultural exchange programs significantly increased intercultural self-efficacy and reduced intergroup anxiety among secondary school students.

Based on the data analysis conducted using Structural Equation Modeling (SEM), this research proves that digital literacy, cultural literacy, and religious literacy significantly strengthen students' religious character, both directly and indirectly through the mediation of self-efficacy. Directly, these three literacies have a positive influence, with the largest contribution coming from religious literacy ($\beta=0.41$), followed by cultural literacy ($\beta=0.25$), and digital literacy ($\beta=0.18$). This finding proves that a comprehensive understanding of religion serves as the primary moral foundation, while cultural and digital understanding act as the context and means for strengthening religious character in the modern era. This finding is reinforced by the indirect mechanism through self-efficacy, where religious literacy builds religious self-efficacy ($\beta=0.35$), digital literacy develops digital religious self-efficacy ($\beta=0.22$), and cultural literacy forms intercultural efficacy ($\beta=0.19$). This result is consistent with Bandura's (1997) theory and recent research on the transformation of knowledge into concrete action. These results confirm that strengthening religious character requires an integrative approach that not only develops cognitive competencies through various literacies but also builds students' psychological self-belief in applying these religious values contextually amidst the complexities of the digital age and multicultural society.

In educational practice at school, the results of this study show that strengthening religious character also requires the development of students' self-confidence in practicing the values they learn. Teachers can encourage the formation of self-efficacy through learning activities that provide opportunities for students to practice religious values in real life, such as self-reflection activities, moral problem-solving simulations, and involvement in social activities and community service. In addition, schools can create a learning environment that supports the development of self-efficacy by providing constructive feedback and giving students space to express their religious values positively. When students feel capable of applying these values in various social situations, their self-confidence will increase and ultimately strengthen their religious character.

CONCLUSION

Based on the comprehensive analysis conducted, this research concludes that strengthening students' religious character in the contemporary era requires a strategic, integrative approach. In this approach, religious literacy functions as the primary value foundation, while digital and cultural literacies serve as equally crucial tools and contexts. This study not only confirms that these three literacies are determinant factors with significant and direct influence but, more crucially, it successfully reveals the underlying psychological mechanism: the development of self-efficacy in the religious, digital, and cultural domains. Therefore, this research affirms that the effectiveness of character education does not solely depend on the accumulation of knowledge or competencies (literacy) but is critically determined by the extent to which this knowledge is transformed into a firm self-belief to act (self-efficacy). This transformation ultimately gives rise to a religious character that is resilient, adaptive, and relevant to contemporary challenges. The main implication of these findings is the necessity for a paradigm shift in educational practice from a fragmented approach towards a holistic and synergistic model. This model must simultaneously build students' competencies and self-confidence, thereby nurturing a generation that is not only personally pious but also digitally competent and civilized in a diverse social life.

Despite the important findings obtained in this study, several limitations need to be acknowledged. First, this research was conducted within a specific educational context, which may limit the generalizability of the results to different school environments or cultural settings. Differences in educational systems, school culture, and socio-religious contexts may influence how literacy and self-efficacy contribute to the development of students' religious character. Second, the data were collected using self-reported questionnaires, which may be subject to social desirability bias, as students might respond in ways that reflect socially expected attitudes rather than their actual behaviors. Third, this

study focuses on three types of literacy digital literacy, cultural literacy, and religious literacy while other potential factors that may influence religious character development, such as family background, peer influence, and school climate, were not included in the model.

Future research is therefore recommended to expand this study by involving a broader range of schools and cultural contexts to improve the generalizability of the findings. Longitudinal research designs may also provide deeper insights into how literacy and self-efficacy influence the development of religious character over time. Additionally, future studies could incorporate other relevant variables, such as family support, peer interaction, and school environment, to provide a more comprehensive understanding of the factors shaping students' religious character. Qualitative or mixed-method approaches may also be useful to explore more deeply how students internalize religious values and apply them in real-life situations.

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