

**ROLE OF SPIRITUAL WELL-BEING, ACHIEVEMENT GOALS, AND
ACADEMIC SELF-EFFICACY IN CAREER DECISION MAKING
DIFFICULTIES AMONG UNIVERSITY STUDENTS**



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By

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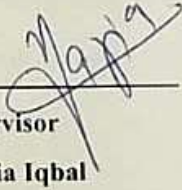
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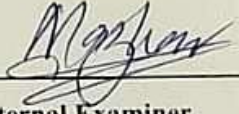
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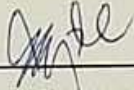
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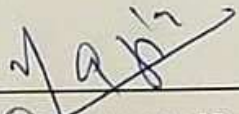
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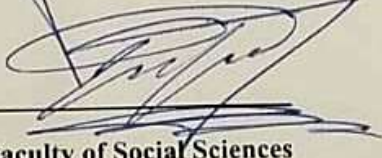


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DECLARATION

I, **Ms. SYEDA JADWAH HAIDER ZAIDI**, Registration No. **348-FSS/MSEP/F23** student of **MS** in the subject of Psychology, session **2023-2025**, hereby declare that the matter printed in the thesis titled: **“ROLE OF SPIRITUAL WELL-BEING, ACHIEVEMENT GOALS, AND ACADEMIC SELF-EFFICACY IN CAREER DECISION MAKING DIFFICULTIES AMONG UNIVERSITY STUDENTS”** is my own work and has not been printed, published and submitted as research work, thesis or publication in any form in any University, Research Institution etc. in Pakistan or abroad.

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DEDICATION

With all my heart and profound gratitude, this thesis is dedicated to the beacon of light, Holy Prophet Muhammad (S.A.W.W), and his noble family, whose guidance and teachings continue to inspire my pursuit of knowledge. To my Precious Agha G and Dado, for their endless prayers and unconditional love. Your prayers fueled me to prove myself. Especially dedicated to my beloved grandparents, watching over me with smiles from heaven. Your loving presence is deeply missed. My deep and heartfelt gratitude to the unwavering pillars of strength and wisdom, my parents, whose firm resolve, selfless sacrifices, and constant support have helped me surmount every challenge. To my forever gracious Ani's, my inspiration. Your love and guidance have been a source of strength throughout. To my dearest Aapa, whose presence, care, and encouragement have always meant so much to me. To my sisters and brother, for their patience, companionship and steadfast support throughout the course of this thesis. The strength of these bonds, along with the wisdom and mentorship I have received, has profoundly shaped my academic path. I can't thank you all enough for your prayers and support. With immeasurable gratitude and deep respect, I dedicate this work to all of you.

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List of Abbreviations

SWB	Spiritual Well-Being Scale
ASE	Academic Self-Efficacy
AGQ-R	Achievement Goals Questionnaire-Revised
CDMD	Career Decision-Making Difficulties Questionnaire
SPSS	Statistical Procedure for Social Sciences

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Abstract

The present study examined the impact of Spiritual Well-Being and Achievement Goals on Career Decision-Making Difficulties among university students, while exploring the moderating role of Academic Self-Efficacy. Using stratified random sampling, a sample of 300 (n=150 males, n=150 females) currently enrolled students aged from 18 to 25 years was selected from different universities of Rawalpindi and Islamabad. A quantitative survey design was used to examine the relationship between Spiritual Well-Being, Achievement Goals, Academic Self-Efficacy, and Career Decision-Making Difficulties. Spiritual Well-Being Scale (Paloutzian & Ellison, 1982), Achievement Goal Questionnaire-Revised (Elliot & Murayama, 2008), Career Decision-Making Difficulties Questionnaire (Gati et al., 1996), and Academic Self-Efficacy Scale (Chemers et al., 2001) were used for data collection. SPSS was used for data analysis. Correlation and Regression Analysis Correlation, Regression, Moderation, and Group differences were analyzed. The results revealed several significant findings. Spiritual well-being was found to negatively predict Career Decision-Making Difficulties among university students, indicating that higher levels of Spiritual Well-Being are associated with fewer difficulties in making career choices. Performance-Avoidance Goals showed a significant positive correlation with Career Decision-Making Difficulties, while Performance-Approach Goals demonstrated a small to moderate positive relationship, suggesting that performance-based orientations increase decision-related stress. A significant inverse association was observed between Spiritual Well-Being and Performance Approach-Avoidance Goals, indicating that greater spirituality reduces performance-driven competitiveness. Academic Self-Efficacy was found to moderate the relationship between Spiritual Well-Being and Career Decision-Making Difficulties, such that higher self-efficacy strengthened the negative relationship between these variables. Similarly, Academic Self-Efficacy moderated the association between Mastery-oriented Achievement Goals and Career

Decision-Making Difficulties, whereas no moderation effect was found for Performance-Based goals. Results further indicated that early-semester students experienced more Career Decision-Making Difficulties than later-semester students, highlighting the role of academic maturity in career confidence. Gender differences were found to be nonsignificant across all study variables. Additionally, students with housewife mothers reported higher Spiritual Well-Being than those with working mothers, suggesting that maternal occupational status influences students' spiritual development. These findings shed light on the complex interplay between Spiritual Well-Being, Achievement Goals, Academic Self-Efficacy, and Career Decision-Making Difficulties, providing insights into how enhancing students' spiritual well-being and academic self-efficacy, along with fostering adaptive achievement goals, can reduce career decision-making difficulties and guide effective counseling and educational interventions in university settings.

Keywords: Career Decision-Making Difficulties, Spiritual Well-Being, Achievement Goals, Academic Self-Efficacy.

INTRODUCTION

INTRODUCTION

Individuals vary in their capacity to make choices in daily life. Some people take unconventional paths and make poor choices, others, however, make better decisions and have a higher chance of succeeding in life (Dewberry et al., 2013). Decision making is the process of selecting the best alternative among several options based on a set of criteria or preferences (Simon, 1947; Niwlikar, 2023). Decision-making is involved in countless situations across various aspects of life. One of the major decisions people make in their lifetime is their career (Bimrose & Mulvey, 2015; Gati et al., 2019). It is easy for some people to make career related decisions, but others find it difficult to decide because internal and external factors can lead them to conflicts and confusion (Zhang et al., 2022). Choices about making career are enormously significant for individual's life as they are associated to well-being and investment. In developing career linked decisions, it is important for an individual to take into account their competences, wellbeing, aptitude, and standards to form a substantial frame for life (Osipow & Winer, 1996).

Various factors such as personal, cognitive, social, and effective factors are involved when an individual is deciding for a career (Martincin & Stead, 2014). Emmons (2000) supposed that an individual's spirit is a significant factor that affects their lives, living standards, behaviors and career. Their spiritual energy and motivation offer a direction for them in their lives and making their decisions related to particular career. Spiritual well-being is often experienced as a combination of religious and existential elements, supporting an individual's capacity to cope with life's challenges by fostering positive beliefs and a sense of belonging (Ellison, 1983). Moreover, Achievement goal theory, which distinguishes between mastery-oriented and performance-oriented goals, is crucial in understanding how

students approach challenges, including career-related ones (Pintrich et al., 2003). Achievement goals have also been linked to motivational outcomes in career development as students who have mastery goals are more inclined to act exploratorily and look for new career possibilities and self-improvement opportunities (Payne et al., 2024). In addition, Academic self-efficacy is equally important in the context of career decision-making as it shapes students' confidence in their ability to succeed academically and approach their desired career paths (Schunk & Pajares, 2002). Academic self-efficacy also promotes adaptive behavior in individuals about their career and promote adaptive coping strategies, the key factors in handling career related difficult situations (Pajares, 2003).

Career Decision-Making Difficulties

In an increasingly complex and competitive global landscape, young adults are faced with a multitude of choices that shape their educational, social, and professional trajectories. Among these, career decision-making stands out as one of the most critical and anxiety-provoking challenges, especially for university students transitioning from academic life to the professional world. The journey toward making career choices is often marked by challenges that can induce significant stress and uncertainty (Gati & Levin, 2014). The pressure to choose a career that ensures both personal fulfillment and financial stability can be overwhelming, leading many students to experience indecisiveness, stress, and psychological discomfort. These challenges are often referred to as career decision-making difficulties, a construct encompassing various forms of hesitation, conflict, and lack of clarity regarding career choices (Gati et al., 1996).

Career decision making is a challenging procedure and an immense of attention is needed to attain it. Since 1980, the process of choosing a career has received significant attention_(Gati, 1986; Germeijs & Verschueren, 2006; Harren, 1979). According to Gati et

al., (2012), choosing a good path is simply one aspect of the career decision-making process; another is a process-based approach that emphasizes genuine thinking and emphasizes the significance of comprehending and enhancing the process. Process-based parameters assess a client's readiness to select and follow a prosperous professional path (Kulcsár et al., 2019). This approach comprises both cognitive and affective factors (Lent et al., 1994, 2017). Decisions related to career are tremendously important for a person's life as they are connected to health, finance, and mental satisfaction of a person. In creation of career connected decisions, a person has to admit their competences, abilities, wellbeing, aptitude, and standards to form a momentous frame for life (Osipow & Winer, 1996).

Career decision-making difficulties have received considerable attention in psychological and educational research, as they are closely associated with students' academic performance, emotional well-being, and future success (Gottfredson, 1996). The procedure of lining up career decision making with educational necessities and ratios has progressively become complex and tough with development of innovative technology in the world today than before (Onoyase & Onoyase, 2009). While traditional models have focused on cognitive and behavioral aspects such as information processing and decision-making styles, there is a growing emphasis on the role of affective and motivational factors in understanding why students struggle with making career-related decisions (Niwlkar, 2023). It is crucial to look into the challenges that may occur before or during the process and identify their causes in order to better comprehend career decision making and facilitate the process (Gati et al., 2019).

Gati (1986) proposed a theoretical classification that categorizes career decision-making difficulties into three major categories and ten specific subcategories. This framework includes both cognitive and emotional components that restrict effective

decision-making.

First category is Lack of Readiness, which represents a state of unpreparedness or lack of motivation to engage in career planning. These difficulties arise before an individual starts the career decision-making process. This category includes three main subtypes: lack of motivation, where the individual is less willingly involved to make a career decision, often due to low interest; indecisiveness, which refers to extreme difficulty in making decisions across different areas of life; and dysfunctional beliefs, the unrealistic or irrational assumptions about career choice and the decision-making process itself. All these factors collectively hinder the beginning of effective career planning and decision-making efforts (Gati et al., 1996; Dev & Arlı, 2025).

The second category is Lack of Information which refers to challenges that occur when people lack the knowledge necessary to make wise professional selections. The subcategories that fall under this category are lack of information about the process, where individuals are unaware of the steps, strategies, or resources that are important for effective career planning and decision-making; lack of information about the self, characterized by limited understanding of one's own interests, values, abilities, and personality traits that are essential for aligning personal attributes with suitable career paths; lack of information about occupations, meaning they have insufficient knowledge about potential jobs, fields, or career options available to them; and lack of knowledge regarding how to find more information, where, even if they recognize gaps in their understanding, they are uncertain about where or how to access reliable sources for further career-related knowledge (Gati et al., 1996; Kulcsár et al., 2019).

The third category is Inconsistent Information, which encompasses difficulties that individuals face when they encounter contradictory or unclear information that inhibits

effective career decision-making. The subcategories discussed under this category are unreliable information; when individuals find it difficult to form a clear career direction because they receive inaccurate or ambiguous details about themselves or various occupations; internal conflicts, which refer to clashes within the individual, such as conflicts between personal values, interests, or goals; and external conflicts, such as family expectations, financial limitations, or prevailing social norms pressurize an individual's personal preferences or career aspirations. These forms of inconsistency create confusion and uncertainty due to which, career decision-making process becomes more complicated (Gati et al., 1996; Niwlikar, 2023). Osipow (1999) showed that categorization of career decision making difficulties made it easy to distinguish between long-term and developmental career decision-making concerns, leading to effective counseling application.

Spiritual Well-Being

A sense of meaning, purpose, and personal worth are all associated with spiritual wellbeing, which is frequently understood as a connection to something greater than oneself (Burrows, 2024). It plays a foundational role in shaping a person's identity, direction, and sense of purpose. It refers to a person's sense of inner harmony, meaning and purpose in life, and a sense of connection with self, others, and a higher power or transcendent reality (Ellison, 1983; Gomez & Fisher, 2003). Moberg (2005) explains spiritual well-being as a sense of meaning, purpose, and connection that provides individuals with inner peace and resilience. It encompasses a harmonious relationship with oneself, others, and a higher power, contributing to overall mental and emotional health.

There is an ongoing argumentation on how to differentiate between religiosity and spirituality. Some studies have highlighted that they are same concepts referring back to the same phenomenon with some difficulty in differentiating the two constructs, while other

highlighted that they are quite different (Chowdhury & Fernando, 2012; Gupta & Gupta, 2014). Spirituality is a unique, multifaceted, ambiguous concept that is difficult to be summarized in a common definition (Karakas, 2009; Karakas & Sarigollu, 2017). Whereas, religiosity or religion is a system that includes beliefs and practices (Koburtay et al., 2022; Smith, 1995). Spiritual wellbeing comprises the human desire for meaning, purpose, and a connection to something more than ourselves. It is not limited to any specific religious or spiritual practice or belief. This kind of well-being can be attained via religious practice, a strong sense of connection to the natural world, or a passion for our line of work (Paloutzian & Janigian, 1986).

Ellison (1983) classifies spiritual well-being having two core dimensions: religious well-being and existential well-being. Religious well-being refers to the individual's perceived relationship with God or a higher spiritual entity. It encompasses feelings of comfort, strength, and satisfaction derived from one's faith, as well as the belief that life has direction and purpose through divine guidance. People with high religious well-being often report experiencing inner peace, moral clarity, and a sense of belonging rooted in their faith tradition (Ellison, 1983; Paloutzian & Ellison, 1982). Existential well-being, on the other hand, reflects a person's sense of meaning and purpose in life, life satisfaction, and feelings of harmony with self, others, and the environment, regardless of religious affiliation. It is concerned more with one's overall sense of fulfillment, direction, and inner peace rather than adherence to specific religious beliefs (Ellison, 1983; Fisher, 2000). Together, these dimensions form a holistic understanding of spiritual well-being, integrating both the religious and existential aspects of spiritual experience.

For university students, who are often in a period of existential exploration, spiritual well-being can serve as a stabilizing force that offers clarity and guidance. Students who have

strong spiritual well-being are more likely to consider career options with a sense of groundedness and confidence, believing that their decisions align with a higher purpose or life mission (Steger et al., 2006). Research suggests that these people are less vulnerable to external forces and more likely to choose paths that resonate with their core values. In contrast, students who lack spiritual well-being may experience a greater sense of confusion, disconnection, and fear, all of which can contribute to heightened career decision-making difficulties (Miller & Thoresen, 2003).

Moreover, Spirituality may be quite important when choosing a career since it gives people direction and a sense of purpose. Duffy and Dik (2009) argue that spiritually driven concepts influence how people choose careers that align with their values and life goals, helping them make more meaningful and confident decisions. By fostering a deeper sense of personal values, spiritual well-being can help students align their career choices with intrinsic motivations, which reduces indecisiveness and conflict in career decisions (Pisarik & Shoffner, 2009). According to Ingersoll (1998), those who are spiritually well exhibit a positive energy that enables them to overcome obstacles, be devoted to the truth, and serve as an encouragement to others. Spiritual wellbeing is a key component of general health and wellbeing, which interacts with and influences mental, emotional, social, and physical aspects (Fisher, 2000). Moreover, spiritual well-being can act as a protective factor against stress and uncertainty, helping individuals cope with the complexities of career decisions (Smith et al., 2006). There is increasing literature on people who are spiritually established, in the investigation, and administrative entry phases, as they seek to accomplish spiritual desires over (Astin et al., 2011; Constantine et al., 2006).

Achievement Goals

Setting goal is a continuous process and it does not only apply in educational setting or just by educated person. Every person either educated or illiterate set goals in their lives. In this process, final destination or desired outcome is established and struggle is started to reach at that end. In educational context, generally outcome is in the form of learning set by the student or the instructor (Marzano, 2009). Achievement goals are the aims that guide individuals' motivation and behavior in achievement settings. These goals are often divided into mastery goals, where the focus is on learning and personal improvement, and performance goals which prioritize showcasing ability in comparison to others (Elliot & Church, 1997). Achievement goals can be viewed as both overall interests that are relatively stable over time and transient states that change depending on the attainment scenario. Numerous dispositional antecedents, including achievement motives, temperaments, attachment styles, implicit theories of intelligence, and perceptions of ability, have an impact on achievement goal setting. Furthermore, a variety of contextual circumstances can affect the attainment of goals (Elliot, 1999). More comprehensively, achievement goal is a future oriented cognitive demonstration that leads the behavior to a capability allied end that the person either commits to approach or avoid failure (Senko et al., 2011).

The kind of goal structure that is promoted in a person's learning environment is one example of an environmental component that influences their achievement objectives. On the one hand, mastery goal structures that promote the pursuit of mastery-based goals are created when supervisors or institutions adopt autonomy-supportive practices, depend on private or criterion-referenced assessments, or reward effort rather than results. However, when managers or organizations prioritize rewards above work, employ comparisons in student evaluations, or impose strict control, they foster an atmosphere that supports performance-

based objectives (Sommet et al., 2015).

Researches on achievement goals focus on four dimensions of goal orientation with prime focus on mastery approach goals that encompass motivated to learn maximally; it is supposed to be driven primarily by curiosity, concern, and enhanced proficiency (Harackiewicz & Hulleman, 2009). Achievement goals based on 2 x 2 nomenclature in which first dimension is one's intention to either approach (motivated towards success) or avoid (fear of failure or try to avoiding failure) is compared with second dimension, either mastery that focus on long-term transformation and develops the abilities; and performance which focuses on performance based on an individual's talents (Elliot & McGregor, 2001). In approach goals, students' desire for positive outcomes, are more confident and struggle to approach the end state, where as students' intention to avoid negative outcome is avoidance goals (Elliot & Thrash, 2001).

In Mastery approach goals students show their concern with accumulating their skills. In Mastery avoidance goals students try to avoid confusion, misinterpretation, and misunderstanding. In Performance approach goals, students study just for the sake of good grades and perform well as associated to other students. In Performance avoidance goals student study just for the sake to avoiding failure (Urdu & Midgley, 2003). Students having mastery goals use different learning strategies i.e., associate one construct with other or relate it with an event (Elliot et al., 2008), ask for help when they need, quite cooperative, help other students too, mostly experience positive emotions, deal with conflicts in well manner, accept challenges, and consider task valuable and enjoy it (Wolters, 2004). Mastery-avoidance goals have influence various pieces of the psychological working of individuals like task performance, thriving, attentional cycles, social connection and plan viewpoints (Anseel et al., 2010). At the point when people seek after mastery-avoidance goals, they try not to

perform more terrible than their latent capacity. Focusing too much on preventing a possible negative outcome is a complex form of self-control because it mixes the desire to improve oneself with the fear of experiencing that unwanted result (Sideridis, 2007).

Opposing discoveries exist in writing in regards to performance approach goals. Starting examinations didn't show a predictable blueprint of performance approach goals. Not many researches show negative connection between performance approach goals and achievement, while some studies indicate no relationship (Greene et al., 2004). Although the approach-avoidance distinction has assisted with explaining the conflicting impacts of performance goals, the researches in regards to performance-approach goals stay disputable (Harackiewicz & Hulleman, 2009). According to Elliot (1999), when a task highlights ability (probability of achievement), performance-approach goals may provoke a flexible illustration of responses.

Achievement goal theory, which distinguishes between mastery-oriented and performance-oriented goals, is crucial in understanding how students approach challenges, including career-related ones (Pintrich et al., 2003). Achievement goals pertain to the underlying reasons that drive students to engage in academic tasks. These goals are commonly categorized into mastery goals; focused on learning and personal improvement, and performance goals; focused on demonstrating competence relative to others (Elliot & McGregor, 2001). Students that are focused on mastery typically see obstacles as chances for improvement and show resiliency when faced with failures, and are intrinsically motivated to understand and explore. Such orientations are conducive to effective career decision-making, as they foster a proactive mindset, openness to exploration, and a long-term perspective on success (Dweck, 1986). However, pupils who have performance-avoidance objectives, those motivated by fear of failure or negative judgment, may be more prone to anxiety,

indecisiveness, and avoidance behaviors, all of which are detrimental to career planning (Elliot & Harackiewicz, 1996).

Furthermore, Achievement goals play a critical role in career decision-making, as they drive students to pursue academic and professional milestones with clarity and determination (Schunk, 2003). Mastery goals can inspire perseverance and a passion for learning, while performance goals can foster competitiveness and a desire to outperform others (Pintrich, 2000). This framework is essential because it underscores the relationship between students' goal orientations and the stress or ease, they experience during career planning (Robbins & Pals, 2002). Understanding the nature of students' achievement goals can provide critical insights into the motivational patterns that facilitate or hinder career decision-making processes.

Over the years, researchers have looked at how success goals affect cognitive, affective, and behavioral results, frequently using the trichotomous and 2 x 2 achievement goal frameworks (Wirthwein et al., 2013). According to preliminary empirical data, task absorption, self-efficacy, and intrinsic motivation are positively predicted by one subcomponent of mastery-approach goals, which appears to facilitate learning processes more than the other subcomponent, self-approach goals. Furthermore, learning processes may be more negatively impacted by self-avoidance goals than by task avoidance goals; nevertheless, further research on these subcomponents is required before making firm claims. Lastly, studies on goal complexes seem to suggest that mastery and performance approach objectives are particularly advantageous for learning experiences and success when they are linked to autonomous rather than controlling motivations, which means when the objective is pursued for the challenge or the pleasure it offers (Vansteenkiste et al., 2014).

Different contrasting terms for achievement goals orientations used in studies: Task goals vs ego goals (Fox et al., 1994); performance vs learning (Miller et al., 1993); mastery vs performance (Cho & Shim, 2013); different approaches to achievement (Ainley & Ainley, 2011); building knowledge and completion of task (Ng & Bereiter, 1991); and mastery task, work avoidant and ego-social (Meece & Miller, 2001). The logic behind explaining different sets of achievement goals is that both approach and avoidance focus on learning for achieving goals (Somuncuoglu & Yildirim, 1999).

Academic Self-Efficacy

Academic self-efficacy is equally important in the context of career decision-making. Academic self-efficacy is the conviction that one can achieve academic goals, strongly correlates with both academic achievement and career confidence (Bandura, 1995). It describes a person's confidence in their ability to successfully complete a task at a certain level or reach a particular academic objective (Wigfield & Eccles, 2002; Elias & Loomis, 2002; Schunk & Pajares, 2002). Within an academic context, Self-efficacy is defined as a learner's assessment of their capacity to accomplish academic objectives (Elias & MacDonald, 2007). Academic self-efficacy is a concept that encourages students to employ learning methods and self-regulatory processes like goal-setting, self-monitoring, self-evaluation, and strategy application (Weber & Harzer, 2022). According to Zimmerman (2000), students' self-efficacy and confidence in their ability to learn and perform are critical to their academic success. According to Zimmerman and Kitsantas (2005), high academic achievement is associated with more self-confidence and may encourage students to take on more responsibility for completing assignments successfully. Pajares (2002) further elaborated that a student's assessment of their own abilities in relation to tasks in the classroom is reflected in their academic self-efficacy.

Bandura (1995) emphasized that people's self-efficacy beliefs influence their emotions, thoughts, motivation, and behavior. Human motivation, wellbeing, and personal achievement are all based on self-efficacy beliefs. This is due to the fact that people have little motivation to take action when faced with challenges unless they feel that their activities will result in the results they deserve. The most significant source of efficacy knowledge is mastery experiences, which are the experiences one has while taking on a new challenge and succeeding at it. This is because mastery experiences offer the most reliable proof of one's ability to master everything it takes to achieve. Success strengthens a person's belief in their own abilities, while failure weakens it, especially if those failures happen before their confidence is fully developed (Bandura, 1982). Bandura's claim that self-efficacy beliefs affect almost every aspect of people's lives is supported by a wealth of empirical data, whether they think constructively, self-defeating, pessimistically or optimistically, how well they motivate themselves, their susceptibility to stress and depression, and the decisions they make in life (Bandura, 2004).

According to Bandura (2004), self-efficacy is the conviction that one can plan and carry out the actions necessary to handle future circumstances or that one can succeed in a specific circumstance. As young children navigate a wide range of events, tasks, and circumstances, these beliefs start to take shape. However, as people gain new abilities and experiences throughout their lives, their self-efficacy continues to improve. According to O'Rourke (2006), observers focus on models when they think they can pick up or carry out the modeled behavior. Observing similar models challenges an individual's ability to duplicate a behavior, which impacts their self-efficacy.

There are other psychologists who have studied self-efficacy besides Bandura. James Maddux is another well-known self-efficacy researcher. Maddux is credited with proposing

that imaginal experiences, or visualization, are a primary source of self-efficacy (Maddux & Meier, 1995). According to Maddux (2015), imaginal experiences, the skill of seeing oneself doing appropriately in a particular circumstance, offer a path to self-efficacy. In essence, imaginary experiences are people trying to make their objectives seem attainable. It involves putting yourself in a situation where you can accomplish everything you set your mind to. With this approach, the emphasis must be on creating an image that makes success appear like the most possible result in order to increase one's self-efficacy (Maddux & Meier, 1995). Maddux (1995) postulated that when an individual presents himself in a positive light, their levels of self-efficacy will increase since they will be more inclined to believe in themselves.

According to self-efficacy theory, self-efficacy is a person's belief in their capacity to plan and carry out a specific course of action to resolve an issue or complete a task (Wigfield & Eccles, 2002). Self-efficacy theory suggests that the degree of academic self-efficacy may change depending on the complexity of the activity. Some people might think they work best on challenging projects, while others might think they work best on simpler ones. Additionally, it is thought that self-efficacy is situational rather than a fixed characteristic (Linenbrink & Pintrich, 2002). Students' levels of confidence in many academic topics are easily discernible, and when combined, these levels create a wide, multi-layered framework. In contrast to self-esteem and self-concept, which represent more general affective assessments of oneself, self-efficacy is a task-specific evaluation (Linenbrink & Pintrich, 2002).

Self-efficacy is a crucial component of students' success in education since it affects the decisions and actions they do (Pajares, 2002). Students with high self-efficacy are more likely to view career challenges as opportunities for growth rather than sources of stress, thereby reducing the likelihood of decision-making difficulties (Zimmerman, 2000). Based

on the social cognitive theory of Bandura, self-efficacy has been shown to significantly influence students' motivation, persistence, and academic outcomes. High academic self-efficacy students are more likely to establish ambitious objectives, persevere in the face of adversity, and maintain a positive outlook toward their academic and professional futures. These students typically exhibit greater confidence when exploring career options, as they believe in their capacity to acquire the skills and qualifications needed for success (Lent et al., 1989).

In contrast, students with low self-efficacy may experience self-doubt, fear of failure, and a reduced willingness to engage in career exploration activities. Their lack of confidence can manifest in career indecision, procrastination, and a generalized sense of helplessness when confronted with complex career choices (Taylor & Betz, 1983). Research suggests that self-efficacious students are more expert at setting realistic career goals and pursuing them persistently, as they feel capable of overcoming obstacles (Lent et al., 1994). Conversely, students with low self-efficacy may doubt their skills, which can lead to procrastination, indecision, and avoidance in career decision-making processes (Betz & Hackett, 1981).

Contemporary perspectives argue that effective career decision-making is not only a matter of having adequate information and skills, but also of possessing the psychological resources necessary to navigate uncertainty and ambiguity. Recent studies emphasize that spiritual well-being, achievement goals, and academic self-efficacy do not operate in isolation but interact dynamically to influence career decision-making. A student with strong spiritual well-being and mastery-oriented achievement goals may experience reduced career decision-making difficulties, even if their self-efficacy fluctuates (Duffy & Sedlacek, 2007). On the other hand, a lack of spiritual grounding, coupled with performance-oriented goals and low self-efficacy, can amplify anxiety around career choices, further complicating

decision-making (Kelly, 2023). Although each of these variables, spiritual well-being, achievement goals, and academic self-efficacy, has been studied independently in relation to student development, few studies have explored their combined influence on career decision-making difficulties. A comprehensive approach addressing all these factors, spiritual well-being, achievement goals, and academic self-efficacy, to investigate career decision making is essential because they shape students' ability to cope with internal and external pressures during career planning (Lent et al., 2000).

Theoretical Framework

Bloch and Richmond Theory

Bloch and Richmond in 1998 proposed that career and life are interlinked aspects of a single, holistic journey rather than separate domains (Bloch, 2005). Spirituality is an important aspect that provide guidance to individuals to achieve purpose, meaning, and inner fulfillment through their work and the choices they make. Career development encompasses external achievement as well as internal achievements like self-discovery, personal growth, and spiritual integration.

According to Bloch and Richmond theory, spirituality is a dynamic force that help individuals to understand their place in this world and their core values and beliefs to make effective choices. Spirituality and work are associated through seven ideologies. These ideologies are change, balance, energy, community, calling, harmony and unity. Collectively, they replicate a spiritual method to career decision-making (Emmons, 2000). Bloch also argued that individuals, who view their work from spiritual perspective, demonstrate a deeper connection with the world, move beyond self-centeredness, and achieve greater incorporation between their professional, personal, and joyful aspects of life (Duffy, 2006). Bloch and Richmond in 2007 outlined seven key connections between spirituality and career,

emphasizing how spiritual aspects intertwine with career pathways (Waight, 2008). These connectors include

- ***Change*** is unavoidable, throughout one's life and work. Change can be due to internal or external factors. Individual must be able to identify the feelings/ emotions involved in the change and utilizing it as an opportunity for growth.
- ***Balance***, trying to seek balance in relationships, in work, and in personal life.
- ***Energy***, maintaining love and energy for their work and work generates energy not tiredness.
- ***Community***, recognizing the importance for connecting to others and the value of making meaningful contributions in community.
- ***Calling***, refers to a sense of purpose, the reason due to which an individual is doing a work. There is a joy and energy in doing it. It provides a spiritual or emotional component to profession choice, in contrast to other theories.
- ***Harmony***, is produced when there is a match between an individuals' interests, values and abilities.
- ***Unity***, with the purpose that God has created mankind. To think and to understand that main purpose is not just earning money, but God has created mankind for larger good.

Through these themes, the theory suggests that spiritual well-being acts as a foundation for meaningful career decision-making, as it allows individuals to align their professional paths with their sense of purpose and inner peace. Bloch and Richmond emphasized that spirituality is not limited to religion but represents a broader quest for meaning, unity, and connection (Duffy, 2006).

Their framework has been influential in career counseling and guidance, encouraging practitioners to adopt a holistic, person-centered approach that considers spiritual and existential dimensions alongside cognitive and behavioral aspects of career choice. This

perspective supports the idea that true career satisfaction arises from a sense of purpose, contribution, and authenticity rather than material or status-oriented success (Beehner, 2024). Individuals with higher spiritual well-being are more likely to experience clarity, inner peace, and a stronger sense of direction when making career choices. Spiritual awareness fosters self-understanding and alignment between personal values and career goals, thereby reducing confusion, indecisiveness, and external pressures. Thus, spirituality contributes to overcoming barriers such as lack of readiness or internal conflict by promoting meaning, purpose, and holistic growth in career decision-making (Goodman, 2018). Alrashidi et al., (2022) found that spiritual intelligence mediated the relationship between well-being and life satisfaction in nurses during COVID-19, indicating that spirituality can buffer stress and aid clarity in life's choices including career decisions.

Self-Determination Theory

Self-Determination Theory, developed by Ryan and Deci (2020), emphasizes the role of intrinsic motivation and psychological well-being in goal-directed behaviours. This theory posits that individuals are motivated to pursue goals and make decisions when their fundamental psychological requirements for relatedness, competence, and autonomy are satisfied. People who are spiritually well have a sense of meaning, purpose, and connection to something larger than themselves, which aligns with the need for relatedness and contributes to a sense of personal autonomy. Students with high spiritual well-being may experience reduced career decision making difficulties, as their sense of purpose may guide them in making clearer and more confident career choices. When students perceive their careers as an extension of their spiritual values, they are more likely to experience autonomy in their career paths, reducing external pressures and enhancing resilience against career indecision (Duffy & Sedlacek, 2007). Spiritual well-being supports theory's concept of intrinsic motivation, which has been shown to reduce decision-making difficulties by providing students with a sense of

direction and alignment between their personal beliefs and career goals (Steger et al., 2006).

Research further connects self-determination theory with achievement goals, distinguishing between mastery-oriented and performance-oriented goals (Elliot & Murayama, 2008). Self-determination theory emphasizes on competence aligns closely with academic self-efficacy, which is defined as a student's confidence in their ability to succeed in academic pursuits. Studies suggest that high academic self-efficacy provides students with the competence needed to pursue career goals autonomously, with fewer decision-making difficulties (Lent et al., 1994).

Social Cognitive Career Theory

Social Cognitive Career Theory (SCCT) was first introduced by Hackett and Betz (1981) and later elaborated by Lent et al., (1994). Social Cognitive Career Theory complements traditional person–environment fit and developmental approaches, while drawing heavily on Bandura's social cognitive framework (Brown & Lent, 2023). Self-efficacy, which Bandura (1982) described as a person's assessment of their capacity to plan and carry out the actions required to handle future circumstances, is fundamental to the idea.

Social Cognitive Career Theory emphasizes that career development unfolds within a reciprocal system in which individuals both shape and are shaped by their environments. Cognitive, personal, and contextual factors continually interact, influencing career beliefs and decisions. The theory explains how people choose and change their careers, develop their job interests, and succeed in their careers (Lent et al., 1994).

The model rests on three interrelated constructs:

1. ***Self-efficacy beliefs***, confidence in one's capacity to carry out actions needed to reach goals.

2. ***Outcome expectations***, anticipated consequences of performing particular behaviors; individuals are more inclined toward actions they believe will yield positive results.
3. ***Personal goals***, intentions to engage in certain activities or to attain specific performance levels, which help direct and sustain behavior (Brown & Lent, 2023).

Social Cognitive Career Theory highlights that external influences such as family, culture, socioeconomic status, and barriers as well as self-imposed perceptions jointly shape an individual's self-concept and career pathways.

Achievement Goal Theories

Traditional Achievement Goal Theory

Mastery approach goals and performance approach goals are two dichotomous achievement goals defined in normative goal theory. Mastery approach goals also known as learning goals (Elliot, 1999), while performance approach goals are known as ego goals (Ames & Ames, 1984). Ames and Ames (1984) come up with the evidence of relevance between labels and suggest to adopt the terminology of mastery and performance goals. Hereafter, goals encompassed in achievement goal theory are mentioned as mastery and performance goals (Gegenfurtner & Hagenauer, 2013). While using normative goal theory in literature review, Pintrich (2000) found that result of studies indicates reliable pattern of mastery approach goals with motivational construct but have no impact on achievement, while varied findings exist in literature regarding the association among performance goals and academic achievements; performance approach goals were interrelated with maladaptive motivation and cause increase in achievement (Pintrich, 2000).

Revised Goal Theory:

Revised goal theory is the continuation of achievement goal theory. Revised goal theory further divides the mastery and performance goals in different scopes named approach and avoidance. The trichotomies and 2 x 2 framework are two approaches introduced by

revised goal theory and two dimensions of approach and avoidance on mastery and performance goals. The trichotomies as name indicates comprise of three goals mastery, performance approach, and performance avoidance goals. In contrast, by adding mastery avoidance goals, 2 x 2 framework completes and mastery and performance goals merge with the dimensions of approach and avoidance (Elliot & McGregor, 2001).

The specific motivation that drives a person to complete an achievement task is called an achievement goal. The goals related to learning, known as mastery goals, can also apply in other areas such as business or sports (Pintrich et al., 2003; Schunk, 2005). There is a structured set of beliefs that does not focus on the main motives behind achievement, but instead serves as a standard for judging how achievement goals are formed and pursued (Urda, 1997). Achievement goals combine general goals and specific standards. General goals, like mastery goals, focus on continuously improving one's skills and abilities. Specific standards, on the other hand, are used to measure performance like getting higher grades than others (Pintrich, 2000).

Achievement goals give importance to mastery approach goals. A person looks forward towards certain opportunities and avail it to establish mastery to improve social appreciation, admiration, and sense of superiority. Performance goals and mastery goals are overlapped as motivating factors (Ames, 1992; Pintrich, 2000). Definition of mastery goals in an achievement goal theory demonstrate how students, who select mastery goals, are more concerned about their learning progress, clearing their concepts, apply the knowledge in daily life. Change due to the development of learning is reward for such students instead of outcomes. Such students compared their improvement with their own self. On the other hand, students who choose performance goals are outcome oriented, such students are more concerned about grades and compare it with other students (Elliot & McGregor, 2001).

Literature Review

Spiritual well-being, defined as having a feeling of meaning, purpose, and a connection to something bigger than oneself, has been shown to significantly influence students' career decision-making processes (Steger et al., 2006). Students with a strong sense of spiritual well-being often exhibit resilience and clarity when faced with career choices, allowing them to align their personal values with their career aspirations (Duffy et al., 2009). Research indicates that higher degrees of physical, emotional, and functional wellness as well as a higher quality of life are strongly associated with spiritual well-being. less Decisional conflict, decreased ambiguity, a sense of being better informed and supported, and decision satisfaction were all linked to higher spiritual wellbeing. (Rego et al., 2020). Furthermore, students with a strong sense of spiritual well-being tend to approach life decisions with greater clarity and confidence, as they may have a more defined sense of purpose (Hill & Pargament, 2003). Moreover, spiritual well-being can act as a protective factor against stress and uncertainty, helping individuals cope with the complexities of career decisions (Smith et al., 2006).

Spirituality can be approximately defined in and out of a religious setting. Spirituality often mentions to one's relationship with God. Dispersed of organized religions, spirituality typically mentions to a perception of influence or persona that superintends for the good of the creation. Religiousness commonly mentions individual's association to a convinced religion, such as church, or any other religion community. Spirituality can also be mention to changeable concepts, like an individual's connection with God, a kind of power or supervisory energy. (Hill & Pargament, 2018; Miller & Thoresen, 2003). A rising number of college students are following collegiate educations with definite interests in spirituality (Astin & Lindholm, 2011).

Religion and spirituality remain fundamental aspects of many people's lives and are often linked to holistic approaches to living. For many with strong religious or spiritual

commitments, faith provides the primary lens through which they interpret life events, including work (Fernando & Jackson, 2006). Astin and Astin (2010) found that spirituality plays a significant role in students' lives. Surveying 3,680 students across 46 universities, they reported that 78% discussed spirituality or religion with friends, 77% prayed, and 71% considered religion important. Nearly three-quarters (73%) stated that their faith or spiritual beliefs were instrumental in shaping identity and future career direction.

Duffy and Lent (2008) reported that students with greater spiritual awareness or strong spiritual experiences demonstrated higher levels of career-decision self-efficacy and career choice confidence. For adult learners, indicators of spiritual well-being were associated with higher job satisfaction. Moreover, Jcoleman and Jcoleman (2025) narrated that most Americans hold diverse views on spirits and related concepts. Beliefs such as faith in God or a higher power are widespread across nearly all demographic groups, even among many who identify as religiously unaffiliated. About nine out of ten adults in U.S. have faith in some form of higher power or God, with 54% strongly believing in "The Bible's description of God" and another 34% affirming in "another spiritual force or higher power in the universe."

Research on spirituality and career development often focuses on how spirituality and religious beliefs influence the way people approach and handle their career specific responsibilities (Duffy, 2006). According to the approach, which is acknowledged as Miller-Tiedeman's Life career Foundation, an individual's spirit is a significant feature that marks their lives and career. Their spiritual dynamism and motivation deliver a route for them in their lives and manufacturing their decisions (Miller et al., 1993). Despite the fact that little research has been done on the direct connection between spiritual well-being and career decision-making difficulties, Higher levels of spiritual well-being are linked to less career decision-making challenges, according to preliminary results of a study looking at the relationship between

spirituality, religiousness, and career flexibility using a sample of college students. (Duffy & Blustein, 2004).

Students' definitions of success, their interpretations of success-oriented activities, and the actions they do to get success are all considered achievement goals. (Duman & Eren, 2015). Research suggests that students with mastery-oriented goals are more inclined to adopt a growth mentality when facing professional obstacles, viewing obstacles as opportunities to learn and develop (Mangels et al., 2006). In contrast, performance-oriented students may experience heightened stress and anxiety related to career decisions due to pressures of competition and comparison with peers (Harackiewicz et al., 2002). A study revealed that Achievement goals have also been linked to motivational outcomes in career development. Students with mastery goals are more inclined to participate in exploratory behavior, seeking out new career options and self-improvement opportunities (Payne et al., 2024).

Achievement goals, based on a 2 x 2 framework, involve two dimensions. The first dimension reflects an individual's intention to either approach success or avoid failure. The second dimension distinguishes between a mastery focus, which emphasizes improving abilities and achieving personal growth, and a performance focus, which centers on demonstrating competence relative to others (Elliot & McGregor, 2008). As a result, researches on achievement goals focus on four dimensions of goal orientation with prime focus on mastery approach goals that encompass motivated to learn maximally (Hulleman & Senko, 2010).

In Mastery approach goals students show their concern with accumulating their skills. In Mastery avoidance goals students try to avoid confusion, misinterpretation, and misunderstanding. In Performance approach goals, students' study just for the sake of good grades and perform well as associated to other students. In Performance avoidance goals, student study just for the sake to avoid failure (Kaplan et al., 2002). Mastery-goal orientation

refers to an individual's efforts to acquire skills and comprehend a comprehensive viewpoint without anticipating any kind of reward during the learning process (Duman & Eren, 2015). Additionally, they evaluate themselves in accordance with their own internalized norms to decide whether they are adequate in the learning process rather than consulting the opinions of external authorities like teachers, parents, and classmates (Jagacinski & Strickland, 2000).

Mastery-avoidance goals have influence various pieces of the psychological working of individuals like task performance, thriving, attentional cycles, social connection and plan viewpoints (Anseel, 2009). Keeping busy to avoid a possible negative outcome can be a confusing way to manage oneself. It mixes a desire for self-improvement with the mindset of simply avoiding that specific outcome (Sideridis, 2007). Opposing discoveries exist in writing in regards to performance approach goals. Not many researches show negative connection between performance approach goals and achievement, while some studies indicate no relationship (Greene et al., 2004). Although the approach-avoidance distinction has assisted with explaining the conflicting impacts of performance goals, the researches in regards to performance- approach goals stay disputable (Harackiewicz et al., 2002). According to Elliot (1999), when a task focuses on skills and the chance of success, performance-approach goals can encourage a flexible range of responses.

Furness (2018) explored the influence of malleable psychosocial constructs on career adaptability using achievement goal theory and adult attachment theory. Results showed that mastery goal adoption positively predicted career adaptability, but only when individuals feel that their supervisor supports their career autonomy. Dierendonck and Gaast (2013) found that goal orientation significantly influenced both objective (salary growth) and subjective (career satisfaction) career success among young professionals. Compared to a performance orientation, a mastery orientation was more advantageous. Furthermore, the detrimental effects

of poor academic performance and grades on career satisfaction were lessened by strong mastery or performance focus.

A longitudinal study investigated the relationships between career adaptabilities and academic achievement in adolescents, examining the moderating effects of gender, school type, and age. Results showed that academic success (as determined by GPA) and career concern had positive reciprocal correlations, suggesting that teenagers with a strong future orientation and engagement in career planning performed better academically, while high academic achievement further enhanced their positive vocational outlook. Additionally, academic achievement positively influenced career confidence and control during a single academic year (Subtirica & Pop, 2016).

Bubić et al., (2015) investigated the role of career decision self-efficacy beliefs in high school seniors navigating post-high school professional choices, alongside their achievement goals and attitudes toward education. The results showed that participation in extracurricular activities, positive attitudes toward school, mastery approach, performance avoidance, and job avoidance goals were important predictors of career decision self-efficacy. These findings emphasize how crucial academic experiences are, in shaping career decision self-efficacy and provide new insights into the intricate interplay between educational and vocational factors.

A longitudinal study examined job value preferences among 152 Norwegian student nurses and teachers, categorizing these into extrinsic values i.e., high salary, advancement opportunities, and intrinsic values i.e., good social relations, interesting work. The findings revealed that students' achievement goals significantly predicted their job values, with performance-approach goals linked to a preference for extrinsic job values and mastery goals associated with a preference for intrinsic job values (Bråten & Strømsø, 2008).

A study examining the impact of thriving at work on career attitudes and behaviors suggest that practices fostering thriving may particularly enhance career outcomes for achievement-oriented individuals, offering valuable insights for human resource management and career counseling (Jiang et al., 2020).

A study by Gerçek and Atay (2022) explored the relationships among academic self-efficacy, career decision-making self-efficacy, and academic major satisfaction, with career optimism as a mediator, involving 411 senior engineering students at a prominent Turkish public university. The results showed that the association between academic self-efficacy and academic major satisfaction was mediated by career optimism. These findings demonstrate how professional optimism functions as a crucial mediator in linking self-efficacy constructs to academic major satisfaction, providing relevant insights for understanding factors influencing career decision-making processes.

A comprehensive review by Honicke and Broadbent (2015) synthesized 12 years of research (2003–2015) on the relationship between academic self-efficacy and academic performance among university students, focusing on cognitive and motivational variables. Based on 59 studies identified through systematic searches of psychological, educational, and related databases, academic self-efficacy showed a moderate correlation with academic performance. Goal orientations, deep processing techniques, and effort regulation were important mediating and modifying factors. The assessment emphasized the need for more investigation to explore the dynamic interplay of academic self-efficacy, performance, and associated motivational and cognitive factors over time.

It has been demonstrated that career decision-making results are influenced by academic self-efficacy, which is defined as a student's confidence in their ability to successfully perform academic assignments (Bandura, 1995). Students who have strong levels of academic

self-efficacy are more probable to have less trouble making career decisions, as they are generally more resilient and capable of handling career-related challenges (Lent et al., 2002). Students that are highly confident in their academic abilities may feel more empowered to translate their spiritual values and mastery-oriented goals into concrete career decisions, reducing anxiety and indecisiveness (Zimmerman, 2000). Conversely, students with low self-efficacy may struggle with career decision-making even if they possess spiritual well-being or achievement goals, as they lack the confidence to pursue their aspirations effectively (Brown et al., 1989).

A study intended to utilize the self-efficacy theory of Albert Bandura to professional development and assessment concluded that anxiety and indecision has been demonstrated to decrease with increased academic self-efficacy, as students feel more capable of managing the uncertainties associated with career choices (Betz & Hackett, 2006). Career decision making at early phases harvests positive effects on student presentation, college accomplishment, and professional progress. Evolving adults are captivating 5 to 10 years extended to make career decisions than non-developing adults and to brand all these belongings fruitful, it is essential that student excel in their academics which rises their self-efficacy and self-confidence and primes towards greatest career choices (Lehmann & Konstam, 2011). Despite the evident role of academic self-efficacy in career decision-making, there isn't much research on how it moderates the effects of other personal factors like spiritual well-being and achievement goals. According to Lent and Brown (2006), students who have greater academic self-efficacy are far more likely to think that choosing a career is easy, even when facing challenges such as uncertainty or conflicting goals. By increasing confidence in one's abilities, academic self-efficacy can buffer the negative effects of low spiritual well-being or performance-driven achievement goals on career decision-making difficulties (Rutter & Jones 2007).

A study by Lee et al., (2022) showed professional preparation behavior and career deciding self-efficacy are positively correlated, while career decision problems are negatively correlated among South Korean college students. Self-efficacy in making professional decisions was positively impacted by career preparation behavior, although career decision challenges had a negative effect, with career preparation behavior demonstrating a stronger impact.

Tang et al., (2017) conducted a Meta-analysis which investigated the relationships between self-efficacy and achieving goals. Performance avoidance had a low link with self-efficacy, whereas mastery avoidance and mastery approaches had moderate to significant correlations. Middleton et al., (2004) accept that the mastery of goals and performance-approach goals is emphatically identified with self-efficacy. Lustenberger & Jagacinski (2010) concluded a huge positive connection between mastery of goals and achievement approaching goals with academic self-efficacy, while performance-avoidance goals were fundamentally adversely associated with academic self-efficacy. Bjørnebekk et al., (2013) concluded that Mastery goals and performance-avoidance goals, by nature, affect self-directed learning by creating a limited sense of self-confidence.

Bong et al., (2012) extensive analysis clearly demonstrates the idea of academic self-efficacy varying due to both mastery experience and perception of the learning environment. In a unique way, it was discovered that the self-efficacy of Korean secondary school females continuously decreased prior to exams and increased following them. Additionally, these young women's self-efficacy increased dramatically when they observed a more grounded focus on effort and task achievement in their school and classes. Even when students struggle with challenging assignments, their efficacy convictions improve when significant individuals show trust in their abilities (Bandura, 1995; Bong et al., 2010).

Research over the past two decades has increasingly explored how spiritual and religious factors relate to students' academic outcomes. Several studies have reported positive links between religious involvement, spiritual understanding, and indicators of school achievement such as grade point average and educational aspirations. Jeynes (2003) found that students with higher levels of religious or spiritual understanding also achieved stronger GPAs. Supporting Durkheim's ideas, Muller and Ellison (2001) reported that religious involvement, measured through attendance, participation, and self-identification, correlated positively with educational expectations, with religiously active high school students often exhibiting higher maternal academic aspirations.

Spirituality demonstrated a modest but positive association with academic performance among African American students for one semester, while religious participation exerted a stronger effect on the grade point averages of European American students across multiple semesters (Walker & Dixon, 2002). Family religious involvement has also been linked to improved academic outcomes, such as enhanced reading skills in high school students (Park & Bonner, 2008).

A study examined the differences in personality, inspiring factors, and career decision-making challenges between secondary school pupils who had made a career selection and those who had not. Findings from 641 fourth-year grammar school students revealed that career-decided students exhibited greater self-confidence, lower panic, and less avoidance in decision-making compared to their undecided peers. Additionally, they reported less difficulty making career decisions and had higher scores in extraversion, transparency, mental stability, competence, and self-control. Extraversion, emotional stability, self-regulation skill, and a less panicked and anxious decision-making style were key indicators of career decision-making challenges, highlighting their importance in career decision processes (Pečjak & Košir, 2007).

Khan et al. (2014) carried out research to look into the connection between spiritual well-being and achievement motivation among science and commerce stream students. The results showed a strong inverse relationship between achievement motivation and spiritual well-being, with both dimensions of spiritual well-being, religious well-being and existential well-being, also negatively associated with achievement motivation. The negative correlation was stronger among science stream students compared to commerce stream students and more pronounced among male students than female students, highlighting the influence of academic stream and gender on the interplay between spiritual well-being and achievement motivation.

The connection between pupils' academic success and spiritual well-being across various disciplines was explored in a study, selecting 320 participants from a population of 18,465 using stratified random sampling. Findings indicated a significant positive correlation between spiritual well-being and academic achievement among students in economics, management, and humanities. However, no significant relationship was observed for students in engineering, basic sciences, or art and architecture, indicating that the impact of spiritual health on academic achievement differs depending on the academic field (Abadi et al., 2013).

A recent study conducted on 4,815 Chinese adolescents exploring patterns of career development and their relationship with academic self-efficacy and academic motivation, Deng et al., (2021) identified three distinct profiles: low career development, average career development, and high career planning and exploration. Results showed that compared to the other two groups, teenagers who engaged in a high degree of career planning and exploration showed noticeably higher levels of academic motivation and academic self-efficacy. The study further highlighted that the associations among the facets of career development were not linear but rather showed different patterns of growth.

In order to comprehend how confidence in academic competence affects career growth, Han (2013) investigated the links between academic self-efficacy, major satisfaction, and career attitude maturity among nursing students. The findings demonstrated the importance of academic self-efficacy in influencing students' career development and decision-making preparation by showing a positive correlation between academic self-efficacy and both major satisfaction and career attitude maturity, and emphasizing that fostering self-efficacy within academic settings can enhance students' adaptability and confidence in making future career choices.

A qualitative phenomenological study explored the spiritual development of children with academically employed mothers in Turkey, focusing on how maternal career commitments influence children's spiritual experiences and perceptions. The results of the research revealed three major themes that describe the influence of mothers' academic careers on their children's spirituality. Firstly, several negative effects were identified; Secondly, some positive effects were highlighted; Lastly, the findings pointed to children's expectations from their mothers, emphasizing their desire for greater emotional connection, attention, and shared time. Together, these themes showed a complex dynamic in which a mother's academic engagement can simultaneously enrich and challenge the spiritual and emotional development of her children. While professional engagement may provide material stability and serve as a model of independence, it may also limit the emotional and spiritual interactions necessary for a child's holistic development (Günay et al., 2023).

Gender differences were explored in psychological challenges encountered during the career decision-making process among young adults. Specifically examined factors were decision-making anxiety, clarity of life goals, belief in luck or fate, dependence on authority figures, and motivation influenced by secondary gains. The findings revealed no significant

gender differences in the overall level of difficulties experienced during career decision making process (Larson et al., 1994).

Olson (2008) conducted a study to look at how first semester students at a private Christian bible college performed academically in relation to emotional intelligence, self-esteem, and spiritual well-being. The statistical analysis's findings showed that while emotional intelligence and self-esteem by themselves were not statistically significant, spiritual well-being by itself was strongly connected with first semester college grade point average.

Studies Conducted in Pakistan

Recent studies in Pakistan have provided emerging insights into the challenges associated with career decision-making, exploring the complexities and obstacles Pakistani individuals face when making career choices. A study examined the relationships among career decisions, professional knowledge, and self-knowledge, and their roles in predicting career decision-making among Pakistani university students at the University of Management and Technology. Utilizing Holland's theory-based career choice exam to assess students' personality types, the findings revealed distinct career decision-making patterns between male and female students, even within the same academic disciplines. The study suggests that career counselors can enhance their interventions by incorporating structured assessment activities tailored to address career decision-making challenges, emphasizing the use of process-based evaluations to identify valid constructs for effective career guidance (Ms et al., 2024).

Shafeeq and Loona (2017) investigated how gender affects cognitive style and career decision-making challenges among 541 college students (236 female, 305 male) from twelve colleges in Rawalpindi and Islamabad, Pakistan. The results showed that on the Planning subscale of cognitive style, male students scored considerably higher than female students. On the other hand, female students performed better on the Readiness subscale of career decision-

making challenges, while male students scored higher on the Inconsistent Information subscale, suggesting that female students experienced fewer difficulties with inconsistent information as compared to males.

A study by Iqbal et al., (2022) looked at the relationship between academic self-efficacy and accomplishment goals on academic achievement among university students from three institutions in the Hazara division: University of Haripur, Hazara University, and Abbottabad University of Science and Technology. The findings revealed that academic achievement was strongly and favorably impacted by academic self-efficacy, enabling students to effectively manage challenges and adverse situations, resulting in strong academic records. Additionally, students who set clear goals and worked diligently to achieve them demonstrated superior academic outcomes.

A study investigated the relationships among spiritual leadership, workplace spirituality, and sustainable career maintenance within Pakistan's health sector in Multan during the turbulent times of a pandemic. Findings revealed that spiritual leadership positively enhanced workplace spirituality, which in turn fostered employees' self-fulfillment and supported diverse career goals. While employees reported general satisfaction with spiritual leadership and workplace spirituality, their health, happiness, and productivity were differentially affected by these contextual factors (Ali et al., 2023).

Zulfqar et al., (2024) investigated the multifaceted nature of academic achievement objectives and their impact on motivation and academic performance among 1,036 randomly selected university students from three universities in Multan, Pakistan. The findings showed that students prioritized mastery approach goals, followed by performance approach goals, with minimal engagement in performance avoidance goals and even less in mastery avoidance goals.

Gender differences were noted, with female students exhibiting significantly higher scores in mastery approach goals compared to their male counterparts.

A descriptive survey looked at how academic achievement is impacted by both internal and extrinsic motivation from a gender perspective among 162 students from two public sector universities in Khyber Pakhtunkhwa, Pakistan. The findings revealed that male students exhibited higher levels of extrinsic motivation compared to female students. A significant gender difference was observed in the preference for easy work and its impact on academic outcomes. Both intrinsic and extrinsic motivation were found to significantly affect students' educational attainment (Naz et al., 2020).

Gul and Shehzad (2012) looked into the connections between graduates' academic success, goal orientation, and metacognition from public and private universities in Pakistan. The results showed a moderate relationship between academic success, goal orientation, and metacognition. However, a weak relationship was observed between metacognition and academic achievement.

Saleem and Hawamdeh (2022) investigated the connection between 55 mental health professionals' spiritual well-being, compassion satisfaction, and counselor self-efficacy from Islamabad and Rawalpindi, aged between 22 and 50 years. The results showed a positive correlation between counselor self-efficacy and spiritual well-being, as well as between counselor self-efficacy and compassion satisfaction. Nevertheless, no appreciable variations were discovered in these variables across demographic groups.

A study explored the link between spiritual well-being and ethical orientations in decision-making, in relation to idealism and relativism. Findings indicated that spiritual well-being was strongly associated with and predictive of idealism, while its connection with

relativism was relatively weak, highlighting the importance of promoting spiritual well-being to enhance ethical and value-driven decision-making (Fernando & Chowdhury, 2010).

Research conducted to explore Workplace Spirituality within public healthcare centers in Pakistan, emphasizing its multidimensional nature at individual, group, and organizational levels. Findings revealed notable variations in how Workplace spirituality is perceived across these levels, underscoring its impact on staff well-being, patient care quality, and overall institutional effectiveness, highlighting the importance of integrating spiritual values into the workplace to create a more meaningful and purpose-driven environment which influences individuals' motivation, satisfaction, and self-efficacy (Gul et al., 2024).

Bano and Sitwat (2017) explored differences in psychological well-being, social support, and self-efficacy among adolescents from religious and nonreligious school backgrounds. Findings revealed that students from religious schools reported higher levels of life satisfaction and greater perceived social support, whereas students from nonreligious institutions showed greater self-efficacy, highlighting the intricate impact of social support and learning contexts in shaping adolescents' psychological and self-belief systems. Another study sought to investigate how spirituality, self-efficacy, and social support can lessen academic stress in Indonesian students. The findings demonstrated that spirituality and self-efficacy each had favorable and substantial benefits (Hamka et al., 2025).

Anwar and Rana (2023) performed a study to determine how spiritual intelligence predicts psychological wellbeing in undergraduate students from various Pakistani universities. According to the study's findings, psychological wellness is significantly positively correlated with spiritual intelligence. Additionally, compared to female students, male students exhibit higher levels of psychological wellbeing and spiritual intelligence.

Solehria et al. (2025) carried out a study to investigate the connection between spiritual health and social support as predictors of suicidal ideation among 300 adolescents from different colleges in Peshawar, Pakistan. Findings revealed that lower levels of spirituality and social support were associated with a higher intensity of suicidal thoughts. In particular, social isolation, lack of meaningful connections, and existential distress were identified as key risk factors increasing vulnerability to suicidal tendencies, further highlighting the importance of early secure attachments in promoting emotional regulation, self-esteem, and social competence, which in turn enhance spiritual well-being and resilience. These results highlight the crucial role of social and spiritual dimensions in promoting adolescents' psychological health and protecting against self-destructive ideation.

Rationale

Career decision-making difficulties pose significant challenges. This is particularly important in academic context, where students are at a turning point in their development and require multidimensional support systems to navigate personal and professional transitions. Existing literature highlighted the roles of academic self-efficacy, achievement goals, and spiritual well-being in academic and career outcomes, yet these constructs were rarely integrated to examine their collective impact on Career decision-making difficulties. Studies demonstrated that spiritual well-being is crucial in reducing career decision-making difficulties; academic self-efficacy enhances academic achievement and reduces career decision-making difficulties; Achievement goals predict career decision-making and values self-efficacy, there exist a need of a holistic approach to investigate all these constructs to for better understanding of their interplay. Furthermore, a large portion of current research is based in Western cultures and pays little attention to culturally diverse populations where spiritual values and community expectations can be more important in career decision-making (Leong, 2002). In South Asian contexts, spiritual beliefs and family-oriented values often

significantly shape individuals' perceptions of career success and purpose. Particularly in Pakistan, where cultural, religious, and socioeconomic factors shape vocational choices, exploring the interplay of these psychological constructs can offer a clearer understanding of career development processes across cultures.

The reason behind investigating the moderating influence of academic self-efficacy is that in Pakistan, students often face intense educational pressure, limited career guidance, and strong parental or societal expectations regarding career choices. In such an environment, even if students possess strong spiritual well-being and clear achievement goals, their ability to make confident career decisions largely depends on their belief in their academic competence. High academic self-efficacy helps students to navigate these external pressures and utilize their inner motivation and values effectively, whereas low self-efficacy can intensify confusion and dependence on others' opinions. So, the present study tended to explore how academic self-efficacy plays a crucial moderating role in relationship between spiritual well-being, achievement goals, and career decision-making difficulties.

A critical research gap existed in the lack of integrative studies exploring how spiritual well-being, achievement goals, and academic self-efficacy interact to influence Career decision-making difficulties among Pakistani university students. This study aimed to bridge this gap by examining the role of spiritual well-being, achievement goals, and academic self-efficacy in predicting career decision-making difficulties among university students. By adopting an integrative perspective, the present study explored how these internal psychological resources interact and influence students' capacity to make informed, confident, and purposeful career choices. Examining these sensitivities can lead to a deeper comprehension of the variables influencing career decision making by illuminating the intersections between spiritual well-being, achievement goals, and academic self-efficacy.

Furthermore, the study explored differences based on demographic variables in use of spiritual well-being and achievement goals and its impact on career decision-making difficulties. The goal of the study was to provide insight into possible variations in role of spiritual well-being, achievement goals, and academic self-efficacy on career decision-making difficulties with different socio-economic statuses. The study's goal was to look at any potential differences based on demographic factors such age, gender, parents' occupation, and socioeconomic level in the correlations between these factors.

Objectives of the Study

The study aimed:

1. To investigate the predictive relationship of spiritual well-being, achievement goals, and academic self-efficacy on career decision-making difficulties among university students.
2. To explore the moderating role of academic self-efficacy between spiritual well-being, achievement goals, and career decision-making difficulties.
3. To explore the effect of demographic variables on spiritual well-being, achievement goals, academic self-efficacy, and career decision-making difficulties.

Hypotheses

1. Spiritual well-being negatively predicts Career decision-making difficulties among university students.
2. There is a positive relationship between performance approach-avoidance achievement goals and career decision-making difficulties among university students.
3. There is a negative relationship between Spiritual well-being and Performance Approach-Avoidance goals.

4. Academic self-efficacy will moderate the relationship between Spiritual well-being and Career decision-making difficulties, such students with high academic self-efficacy will be more negatively impacted.
5. Academic self-efficacy moderates the relationship between Achievement goals and Career decision-making difficulties.
6. Career Decision-Making Difficulties will be higher among early-semester students than later-semester students.
7. Gender differences exist among university students on Spiritual well-being, Achievement goals, and Career decision-making difficulties.
8. Students with homemaker mothers will demonstrate significantly higher levels of spiritual well-being than students with working mothers.

Conceptual Framework

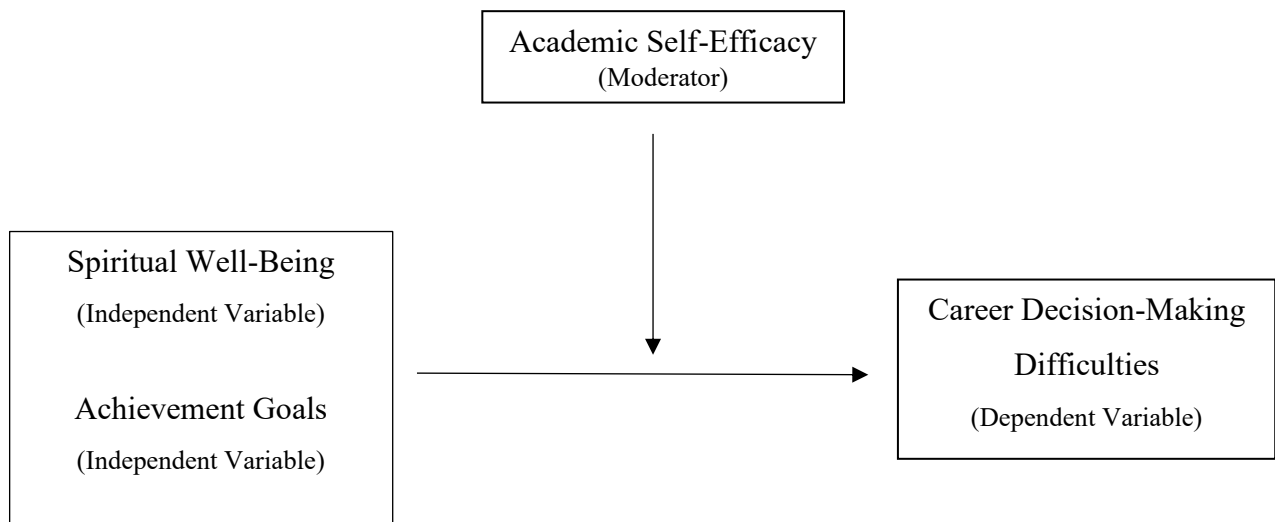


Figure 1 Conceptual Framework

METHOD

Methodology

Research Design

The quantitative correlational research design was used in the research to explore the role of Spiritual well-being, Achievement goals, and the moderating effect of Academic self-efficacy on Career Decision-making Difficulties among university students. A structured questionnaire was administered to collect data on the key variables, allowing for the analysis of relationships and potential interactions between these factors.

Population

Undergraduate students enrolled in various universities in Rawalpindi and Islamabad made up the study's population. This population was chosen because university students are often at a pivotal point in their career decision-making processes.

Sample

The sample of the present study was 300 male and female undergraduates currently enrolled in different universities of Islamabad and Rawalpindi. The age ranged from 18 to 25 year. The sample size comprised 300 participants, with 49.7% females and 50.3% males distributed equally. A stratified random sampling method was used to ensure a representative sample of students. Stratification helped to ensure the heterogeneity within the population and provided insights into potential differences across demographic groups.

Inclusion Criteria

The university students currently enrolled in undergraduate programs were included in this study. Participants have age ranged between 18-25 years old to ensure informed consent and participation in the study. Additionally, participants engaged willingly in the survey process, providing complete responses accurately.

Exclusion Criteria

Graduate Students as well as who were not actively enrolled in a university program were excluded, as they might not face the same career decision-making challenges as actively enrolled students. Additionally, participants with incomplete data on key survey measures were excluded from the analysis.

Operational Definition

Spiritual Well-being

Ellison (1983) defined Spiritual Well-being is the result of a blend of existential and religious aspects, supporting an individual's capacity to cope with life's challenges by fostering positive beliefs and a sense of belonging. For present study, Spiritual well-being was operationalized using Spiritual Well-Being Scale (Paloutzian & Ellison, 1982).

Achievement Goals

Achievement goals refer to the objectives that guide individuals' motivation and behavior in achievement settings. These goals are often divided into mastery goals, where learning and self-improvement are prioritized, and performance objectives, which place an emphasis on demonstrating ability in comparison to others (Elliot & Church, 1997). Achievement goals were measured in terms of Achievement Goals Questionnaire devised by Elliot and Murrayama (2008).

Academic Self-Efficacy

Academic Self-Efficacy is characterizing a student's decisions about one's capacity to effectively achieve instructive goals (Elias & MacDonald, 2007). Academic Self efficacy was surveyed using Academic Self-Efficacy Scale developed by Chemers et al., (2001) to measure college students' confidence in their academic abilities (Khan, 2013).

Career Decision Making Difficulties

Career decision making is, how good students are in deciding their career. It refers to the challenges, obstacles, or uncertainties that students experience when trying to make career-related decisions. The Career Decision Making Difficulties Questionnaire was used in this study to measure career decision making difficulties (Gati et al., 1996).

Instruments

Demographic Sheet

The demographic sheet gathered data regarding age, gender, religion, university, field of study, semester, CGPA, parents' occupation, and socio-economic status.

Spiritual Well-Being Scale

Spiritual Well-Being scale was developed by Paloutzian and Ellison (1982). This scale measures two extents: Religious Well-Being and Existential Well-Being. It contains 20 items with a 6-point Likert rating scale ranging from 1 (strongly agree) to 6 (strongly disagree). High scores shows a higher level of spiritual well-being, meaning the individual likely has a meaningful relationship with a higher power and low scores are associated with a lack of life satisfaction and uncertainty. The internal consistency of Spiritual Well-Being scale ranges from .89 to .94.

Achievement Goals Questionnaire Revised (AGQ-R)

Achievement Goal Questionnaire-Revised developed by Elliot and Murayama (2008) refer to the motivations that drive students' academic efforts and performance. It distinguishes between mastery-approach, mastery-avoidance, performance-approach, and performance-avoidance goals. On a scale of 1 (strongly disagree) to 5 (strongly agree), participants indicated how much they agreed with each of the 12 items. High scores in each subscale indicated a

strong orientation toward that particular goal while low scores in each subscale indicated a lower orientation toward that goal. The internal consistency of achievement goals questionnaire ranges from .90 to .98.

Academic Self-Efficacy Scale

Academic Self-Efficacy Scale, Developed by Chemers et al., (2001) refers to an individual's belief in their ability to successfully perform and complete academic tasks (Khan, 2013). Each of the nine items on the measure is assessed on a 7-point Likert scale, with 1 denoting strong disagreement and 7 denoting strong agreement. Students that score closer to the higher end of the scale are those who have a strong belief in their capacity to complete academic activities successfully since a higher score indicates better academic self-efficacy. Alpha reliability of Academic Self-Efficacy Scale is .81.

Career Decision-Making Difficulties Questionnaire

Career Decision-Making Difficulties Questionnaire developed by Gati et al., (1996) refers to the challenges, obstacles, or uncertainties that students experience when trying to make career-related decisions. It Comprised of 34-items based on 9-point Likert type scale 1 (strongly disagree) to 9 (strongly agree). Lack of readiness, lack of information, and inconsistent information are the three primary areas of challenges on the questionnaire. Higher ratings suggested more challenges in making career decisions, meaning the individual is experience significant barriers and Low scores suggested fewer difficulties in career decision-making, indicated that the individual likely feels more prepared and informed. Alpha reliability of Career Decision-Making Difficulties Questionnaire ranging between .80 to .95.

Ethical Considerations

The IIUI Department of Psychology's Review Board ethics gave its ethical approval. Informed consent was also taken from the participants, and they were ensured regarding their privacy and confidentiality to the matters of their provided information.

Procedure

With permission from the relevant authorities, the data collection for the present study was conducted among university students across various public and private universities in Pakistan. The process followed the ethical guidelines to ensure confidentiality, voluntary participation, and informed consent. Participation was entirely voluntary, and students were informed that they could withdraw from the study at any point without any negative consequences. Before beginning the questionnaire, each participant provided informed consent. Any concerns regarding the data collection process were addressed to ensure clarity. The participants were approached on campus as well as by sharing the survey link of google forms to reach the target population. The survey questionnaire started with a demographic sheet moving towards sections on spiritual well-being, achievement goals, academic self-efficacy, and career decision-making difficulties. Data was collected using Spiritual Well-Being Scale, Achievement Goals Questionnaire-Revised, Academic Self-Efficacy Scale, Career Decision-Making Difficulties Questionnaire to determine the results. Participants were encouraged to respond honestly to all questions. Upon completion, participants were thanked for their valuable time and cooperation. The collected responses were reviewed for completeness and accuracy before being entered into the statistical software for analysis. A total of 300 valid responses were recorded, meeting the required sample size for statistical analysis. To analyze the data, Statistical Package for Social Sciences (SPSS) was used. Descriptive statistics were calculated to summarize participants' demographic characteristics and responses on each

variable. To test the hypotheses, Pearson correlation was conducted to examine relationships among spiritual well-being, achievement goals, academic self-efficacy, and career decision-making difficulties. Linear regression analyses were then used to determine the predictive role of spiritual well-being and achievement goals on career decision-making difficulties. Additionally, moderation analysis was carried out to assess whether academic self-efficacy moderated the relationship between independent and dependent variables. Group differences across demographic variables were also explored using t-tests and ANOVA. Throughout the research process, ethical considerations remained a priority. Finally, after the analyses were completed, the findings were interpreted in light of the Pakistani sociocultural and educational context, emphasizing the implications for university counselors, educators, and policy-makers.

RESULTS

Results

Table 1

Frequencies and Percentages of Demographic Variables of Study (N= 300)

<i>Variable</i>	<i>Category</i>	<i>f</i>	<i>%</i>	<i>M(SD)</i>
Age	18-20 years	175	58.3	1.66(.84)
	20-23 years	52	17.3	
	23-25 years	73	24.3	
Gender	Male	150	50.3	1.49(.50)
	Female	150	49.7	
Religion	Muslim	300	100	1.00(.00)
Field of Study	Natural and Applied Sciences	15	5.0	3.25(1.04)
	Engineering and Computer Sciences	85	28.3	
	Medical and Health Sciences	14	4.7	
	Social Sciences, Humanities, and Education	181	60.3	
	Business, Economics, and Law	5	1.7	
Semester	1-4 th Semester	218	72.7	1.27(.44)
	5-8 th Semester	82	27.3	
CGPA	2-3	58	19.3	2.80(.39)
	3-4	242	80.7	
Father's Occupation	Government Employee	94	31.3	2.11(.85)
	Private Job	79	26.3	
	Personal Business	127	42.3	
Mother's Occupation	Housewife	246	82.0	1.18(.38)
	Working Women	54	18.0	
Self-reported Socio-economic Status	Upper Class	29	9.7	2.07(.51)
	Middle Class	220	73.3	
	Lower Class	51	17.0	

Table 1 presents the frequency (f) and percentage (%) of each demographic variable. The sample size comprised 300 participants, 50.3% males and 49.7% females distributed equally. 58.3% were young adults, 17.3% were middle aged and 24.3% were 24-25 years aged. All the participants of the current study were Muslims. The study consisted of participants with varying educational fields. Among them, 5.0 % belonged to natural and Applied Sciences, 28.3% belonged to Engineering and Computer Sciences, 4.7% belonged to Medical and health sciences, 60.3% belonged to Social sciences Humanities and Education, and 1.7% belonged to business economics and law. Moreover, 72.7% of the participants were in 1-4th semester and 27.3% were in 5-8th semester of their Bachelor's Degree. In addition, 19.3% of them reported their CGPA between 2-3 and 80.7% reported between 3-4. In terms of reporting their father's occupation, 31.3% were government employees, 26.3% have Private Jobs, and 42.3% have their personal business. Regarding Participant Mother's occupation, 82.0% were housewives and 18.0% were working women. 73.3% participants were middle class, 17.0% belonged to lower socio-economic class, and 9.7% belonged to the high socio-economic class.

Table 2*Descriptives Statistics and Reliability Co-efficient (α) of the Scales (N= 300)*

<i>Variable</i>	<i>K</i>	<i>α</i>	<i>M (SD)</i>	<i>Actual Range</i>	<i>Potential Range</i>	<i>Skewness</i>	<i>Kurtosis</i>
SWB	20	.78	55.72 (6.44)	35–70	20–120	-0.52	0.67
AGQ	12	.80	44.14 (7.39)	16-58	12-60	-0.82	0.72
AGQ_MAp	3	.72	10.12 (2.34)	3–14	3–15	-0.95	1.30
AGQ_MAv	3	.75	10.71 (2.18)	6–15	3–15	0.08	-0.67
AGQ_PAp	3	.73	11.90 (1.91)	3–15	3–15	-0.71	1.01
AGQ_PAv	3	.77	11.40 (2.67)	3–15	3–15	-1.09	1.56
ASE	9	.94	45.98 (12.21)	16–63	9–63	-0.77	-0.16
CDMD	34	.93	169.72 (49.89)	67–298	34–306	0.17	-0.45

Note: SWB=Spiritual Well-Being; AGQ= Achievement Goals Questionnaire; AGQ_MAp= Achievement Goals Mastery-Approach; AGQ_MAv= Achievement Goals Mastery-Avoidance; AGQ_PAp= Achievement Goals Performance-Approach; AGQ_PAv= Achievement Goals Performance-Avoidance; ASE= Academic Self-Efficacy; CDMD= Career Decision Making Difficulties.

As presented in Table 2, reliability coefficient (alpha) for Spiritual Well Being Scale is .78, indicating acceptable reliability. The Achievement Goals Questionnaire and its sub-scales also demonstrates acceptable reliability with a coefficient of .80, .72, .75, .73, .77. The Academic Self-Efficacy Scale exhibits a reliability coefficient of .94 demonstrating strong internal consistency. Similarly, alpha reliability for Career Decision Making Difficulties Questionnaire is .93 which denotes a high degree of internal consistency.

Table 3*Correlation of SWB, AG, ASE, & CDMD*

<i>Variable</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>M</i>	<i>SD</i>
1. SWB	—	-.07	-.03	-.32**	-.12*	.05	-.26**	55.72	6.44
2. AGQ_MAp		—	.53**	.34**	.59**	-.14*	.18**	10.12	2.34
3. AGQ_MAv			—	.55**	.63**	.10	.03	10.71	2.17
4. AGQ_PAp				—	.60**	.16**	.20**	11.90	1.91
5. AGQ_PAv					—	.15**	.13*	11.40	2.67
6. ASE						—	-.19**	45.98	12.21
7. CDMD							—	169.72	49.89

Note. SWB = Spiritual Well-Being; AGQ_MAp = Mastery-Approach; AGQ_MAv = Mastery-Avoidance; AGQ_PAp = Performance-Approach; AGQ_PAv = Performance-Avoidance; ASE = Academic Self-Efficacy; CDMD = Career Decision-Making Difficulties.

$p < 0.05^*$, $p < 0.01^{**}$.

Spiritual well-being is negatively correlated with career decision making difficulties as $r = -0.26$, $p < 0.01$. There is a significant negative correlation of spiritual well-being with performance approach ($r = -0.032$, $p < 0.01$) and performance avoidance ($r = -0.12$, $p < 0.05$). Among the Achievement Goals, Mastery-Approach was positively correlated with Mastery-Avoidance ($r = 0.53$, $p < 0.01$), Performance-Approach ($r = 0.34$, $p < 0.01$), and Performance-Avoidance ($r = 0.59$, $p < 0.01$), indicating interrelated goal orientations. Career decision making difficulties are significantly positively correlated with performance approach goals ($r = 0.20$, $p < 0.01$), performance avoidance goals ($r = 0.13$, $p < 0.05$), and mastery approach goals ($r = 0.18$, $p < 0.01$). Academic self-efficacy is significantly negative correlated with career decision making difficulties ($r = -0.19$, $p < 0.01$). There is significant positive correlation

between Academic self-efficacy and Performance approach goals ($r=0.16, p < 0.01$), Academic self-efficacy and Performance avoidance goals ($r=0.15, p < 0.01$), negative correlation between Academic Self-Efficacy and Mastery-Approach Goals ($r=-0.14, p < 0.05$). Table further revealed that Spiritual well-being is non-significantly negative correlated with mastery approach $r= -0.07$ and master avoidance $r= -0.03$, and Spiritual Well-being is non-significantly positively correlated with Academic Self-Efficacy ($r = 0.05$).

Table 4

Multiple Regression Showing Spiritual well-being, Achievement Goals, and Academic Self-Efficacy as the Predictors of Career Decision Making Difficulties among University Students (N=300)

Model 1

<i>Predictors</i>	<i>95% CI</i>						
	<i>B</i>	<i>SE B</i>	β	<i>t</i>	<i>p</i>	<i>UL</i>	<i>LL</i>
Age of Respondents	-9.59	3.99	-.16	2.40	.017	-1.75	-17.42
Gender	17.20	5.72	.17	3.01	.003	28.41	5.99
Field of Study	-11.85	2.80	-.25	4.24	.000	-6.35	-17.35
Semester	-9.05	7.65	-.08	1.18	.238	5.94	-24.05
CGPA	-9.25	7.25	-.07	1.28	.203	4.97	-23.47
Father Occupation	8.74	3.12	.15	2.80	.005	14.85	2.63
Mother Occupation	12.93	7.06	.10	1.83	.068	26.76	-0.90
Socioeconomic Status	-23.53	5.21	-.24	4.52	.000	-13.30	-33.75
<i>R</i>				.45			
<i>R</i> ²				.20			
ΔR^2				.20			
F				9.16***			

Note: $R^2 = .201$, $\Delta R^2 = .179$

Table 4 shows Model 1 with eight predictors, explaining 20.1% of the variance in Career Decision-Making Difficulties, indicating a moderate fit.

Table 5**Model 2**

<i>Predictor</i>	<i>95% CI</i>						
	B	SE B	β	t	p	UL	LL
Age of Respondents	-2.93	4.08	-.05	0.72	.474	5.09	-10.94
Gender	17.93	5.50	.18	3.26	.001	28.71	7.15
Field of Study	-12.37	2.82	-.26	4.39	.000	-6.83	-17.91
Semester	-6.85	7.52	-.06	0.91	.363	7.91	-21.61
CGPA	-12.90	7.22	-.10	1.79	.075	1.26	-27.06
Father Occupation	4.35	3.23	.07	1.35	.179	10.69	-1.99
Mother Occupation	15.48	6.87	.12	2.25	.025	28.98	1.98
Socioeconomic Status	-27.64	5.58	-.28	4.95	.000	-16.70	-38.58
SWB	-1.07	0.45	-.14	2.38	.018	-0.18	-1.95
MAp	4.38	1.47	.21	2.98	.003	7.25	1.51
MAv	-2.07	1.86	-.09	1.11	.266	1.58	-5.72
PAP	2.30	1.97	.09	1.17	.243	6.17	-1.57
PAv	0.14	1.54	.01	0.09	.930	3.15	-2.88
ASE	-0.78	0.24	-.19	3.31	.001	-0.32	-1.24
<i>R</i>				.55			
<i>R</i> ²				.30			
ΔR^2				.10			
F				8.79***			

Note: $R^2 = .301$, $\Delta R^2 = .267$

SWB=Spiritual Well-Being, MAp=Mastery-Approach, MAv=Mastery-Avoidance,

PAP=Performance-Approach, PAv=Performance-Avoidance, ASE=Academic Self-Efficacy.

Table 5 shows Model 2, adding six psychological predictors, improves the fit, explaining 30.1% of the variance. The R^2 change of .100 is significant ($p < .001$), suggesting the added variables contribute meaningfully beyond demographics.

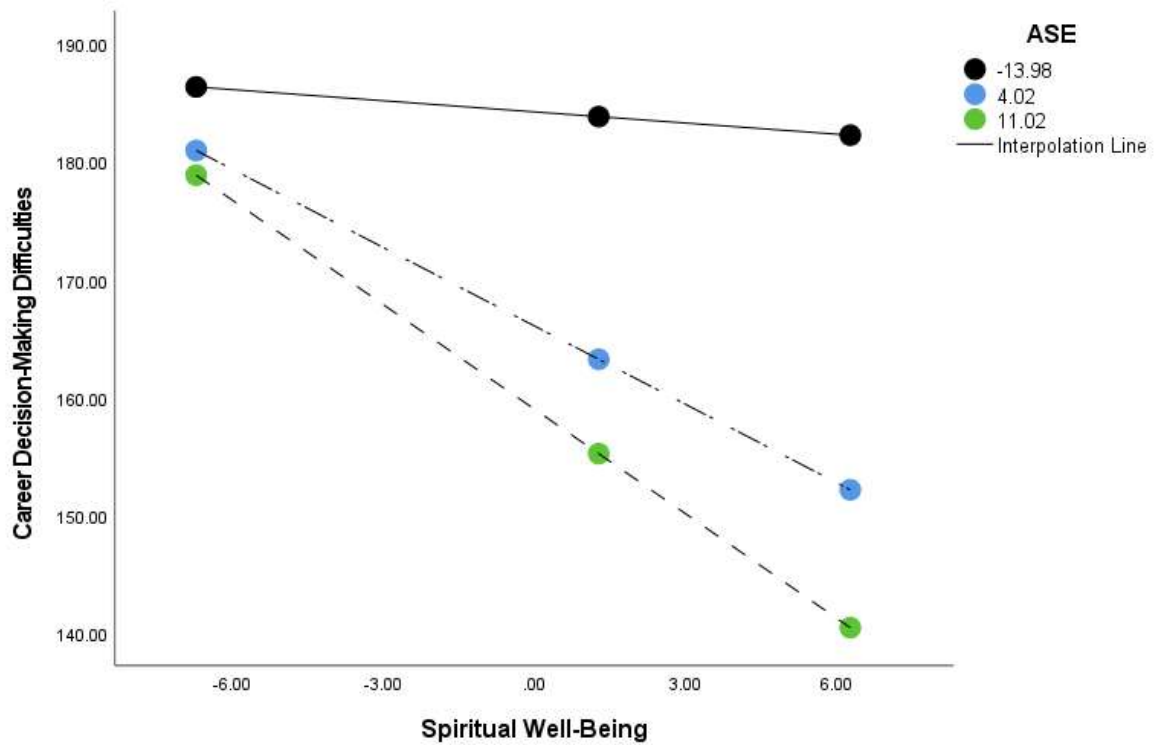
Table 6

Moderating Role of Academic Self-Efficacy in Relationship between Spiritual Well-Being and Career Decision-Making Difficulties (N=300)

	95% CI					
Predictors	B	SEB	t	p	LL	UL
Model 1						
Constant	170.10	2.71	62.83	.000	164.77	175.43
SWB	-1.79	0.42	4.23	.000	2.62	-0.96
ASE	-1.01	0.24	4.25	.000	-1.48	-0.54
Model 2						
SWB*ASE	-0.11	0.03	3.12	.002	-0.17	-0.04
R ²	.12			.000		
F	14.42			.000		
ΔR ²	.02					
ΔF	9.75			.002		

Note. SWB = Spiritual Well-Being; ASE = Academic Self-Efficacy; CDMD = Career Decision-Making Difficulties.

Table 6 indicates a significant negative relationship between spiritual well-being and career decision-making difficulties, $t = -4.23$, $p < .001$. Academic self-efficacy and career decision-making difficulties were found to be significantly correlated negatively, $t = -4.25$, $p < .001$. Additionally, there was a significant relationship between academic self-efficacy and spiritual well-being. $t = -3.12$, $p = .002$, suggesting that academic self-efficacy moderates the relationship between spiritual well-being and career decision-making difficulties.



Note: ASE=Academic Self-Efficacy

Figure 1

Simple slopes of the interaction between spiritual well-being and academic self-efficacy on career decision-making difficulties. The negative relationship between spiritual well-being and career decision-making difficulties was stronger at higher levels of academic self-efficacy.

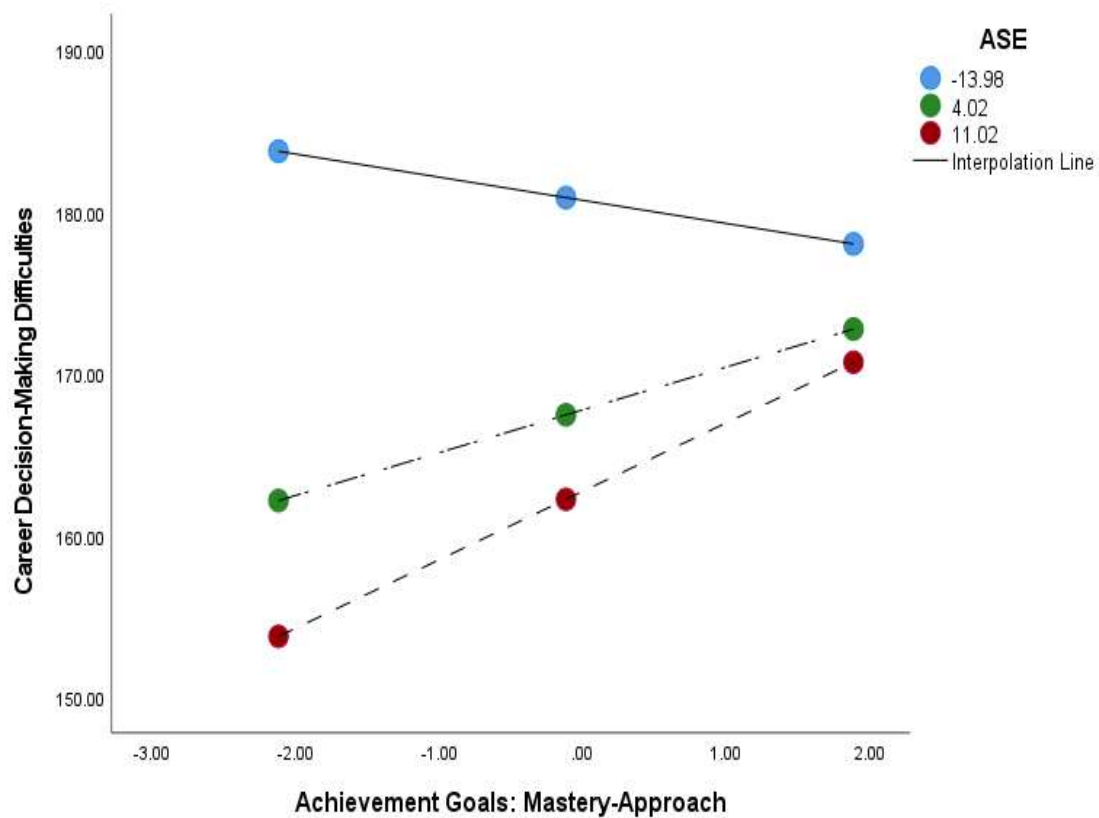
Table 7

Moderating Role of Academic Self-Efficacy in Relationship between Mastery-Approach Achievement Goals and Career Decision-Making Difficulties (N=300)

	95% CI					
Predictors	B	SEB	t	p	LL	UL
Model 1						
Constant	170.64	2.82	60.44	.000	165.08	176.19
AGQ_MAp	1.74	1.44	1.20	.230	-1.11	4.58
ASE	-0.72	0.23	3.11	.002	-1.17	-0.26
Model 2						
AGQ_MAp*ASE	0.23	0.11	2.00	.046	0.004	0.45
R ²	.074			.000		
F	7.91			.000		
ΔR ²	.012					
ΔF	4.00			.046		

Note. AGQ_MAp = Mastery-Approach Achievement Goals; ASE = Academic Self-Efficacy; CDMD = Career Decision-Making Difficulties.

Academic self-efficacy (*ASE*) significantly moderated the relationship between mastery-approach goals and career decision-making difficulties, $t = -3.11$, $p = .002$. Also significant was the interaction effect between academic self-efficacy and mastery-approach goals, $t = 2.00$, $p = .046$, confirming that academic self-efficacy moderates this relationship.



Note: ASE=Academic Self-Efficacy, AGQ_Map=Mastery-Approach Achievement goals, CDMD= Career Decision-Making Difficulties.

Figure 2

Simple slopes of interaction between Mastery-Approach Achievement Goals and Academic Self-Efficacy on Career Decision-Making Difficulties. The slope is significant at high ASE, indicating a stronger positive relationship between AGQ_Map and CDMD when ASE is high.

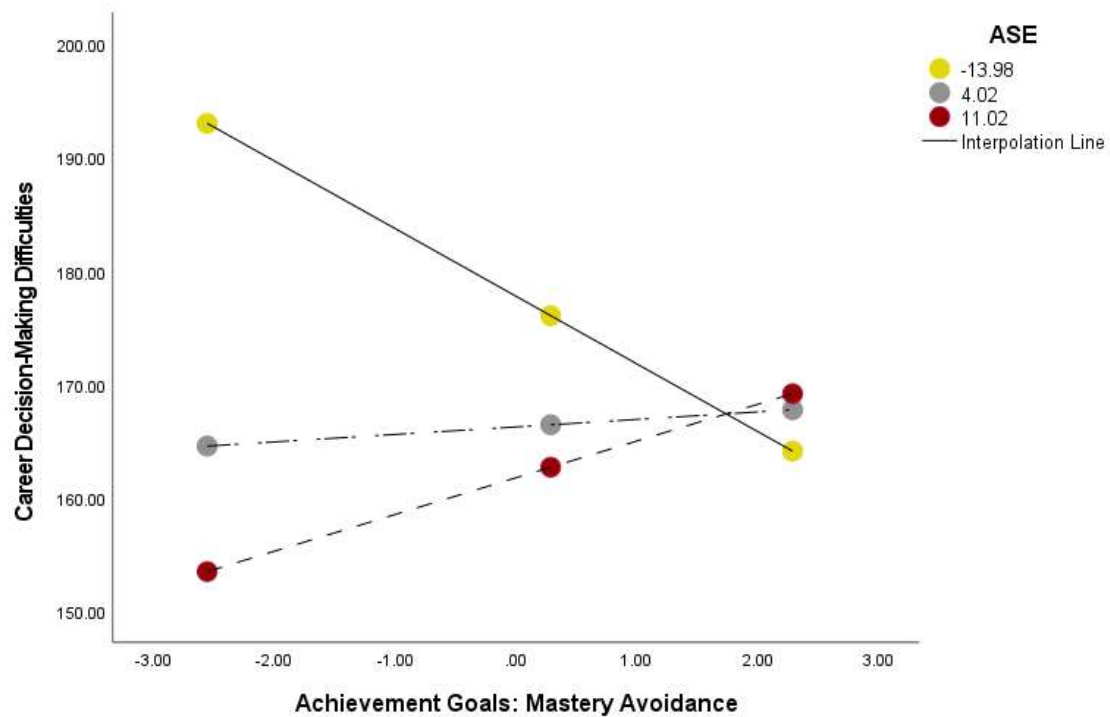
Table 8

Moderating Role of Academic Self-Efficacy in Relationship between Mastery-Avoidance Achievement Goals and Career Decision-Making Difficulties (N=300)

	95% CI					
Predictor	B	SE	t	p	LL	UL
Model 1						
Constant	168.79	2.82	59.90	.001	163.25	174.34
AGQ_MAv	-0.82	1.45	0.56	.573	-3.68	2.04
ASE	-0.64	0.24	2.68	.008	-1.11	-0.17
Model 2						
AGQ_MAv × ASE	0.37	0.13	2.84	.005	0.11	0.62
R ²	.065					
F	6.90			.001		
ΔR ²	.026					
ΔF	8.08			.005		

Note. AGQ_MAv = Mastery-Avoidance Achievement Goals; ASE = Academic Self-Efficacy; CDMD = Career Decision-Making Difficulties.

Table 8 shows the interaction between mastery-avoidance goals and academic self-efficacy was significant ($t = 2.84$, $p = .005$). At low levels of academic self-efficacy, mastery-avoidance was negatively associated with career decision-making difficulties ($b = -5.97$, $p = .033$). At mean levels, the effect was non-significant ($b = 0.66$, $p = .612$), whereas at high levels of academic self-efficacy, mastery-avoidance positively predicted career decision-making difficulties ($b = 3.24$, $p = .033$). Thus, academic self-efficacy significantly moderates the relationship between Mastery-Avoidance Achievement Goals and Career Decision-Making Difficulties.



Note: ASE=Academic Self-Efficacy, AGQ_MAv=Mastery-Avoidance Achievement goals, CDMD= Career Decision-Making Difficulties.

Figure 3

Simple slopes of interaction between Mastery-Avoidance Achievement Goals and Academic Self-Efficacy on Career Decision-Making Difficulties. the relationship is nonsignificant at mean and high ASE.

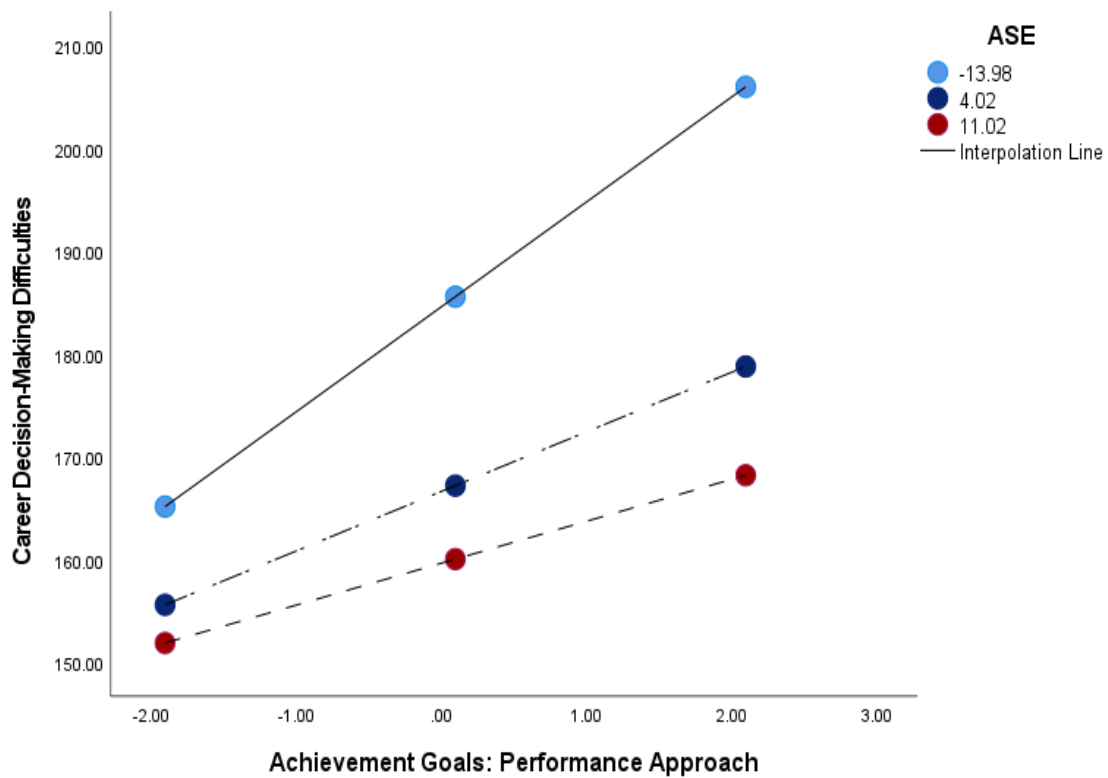
Table 9

Moderating Role of Academic Self-Efficacy in Relationship between Performance-Approach Achievement Goals and Career Decision-Making Difficulties (N=300)

	CI 95%					
Predictor	B	SE	t	p	LL	UL
Model 1						
Constant	170.61	2.80	61.04	.001	165.11	176.11
AGQ_PAp	6.79	1.50	4.53	.001	3.84	9.74
ASE	-0.99	0.23	4.34	.001	-1.45	-0.55
Model 2						
AGQ_PAp × ASE	-0.24	0.145	1.69	.091	-0.53	0.04
R ²	.10					
F	11.12			.001		
ΔR ²	.00					
ΔF	2.87			.091		

Note. AGQ_PAp= Performance-Approach; ASE = Academic Self-Efficacy; CDMD = Career Decision-Making Difficulties.

Table 9 indicates 10.1% of the variation in career decision-making difficulties ($p < .001$). Performance-approach goals ($p < .001$) significantly and positively predicted career decision-making difficulties, while academic self-efficacy ($p < .001$) significantly and negatively predicted difficulties. The interaction between performance-approach goals and academic self-efficacy was not statistically significant ($p = .091$), suggesting no moderation effect.



Note: ASE=Academic Self-Efficacy, AGQ_PAp= Performance-Approach, CDMD = Career Decision-Making Difficulties

Figure 4

Simple slopes of interaction between Performance-Approach Achievement Goals and Academic Self-Efficacy on Career Decision-Making Difficulties. The slope is significant showing a positive relationship between AGQ_PAp and CDMD, at levels of ASE.

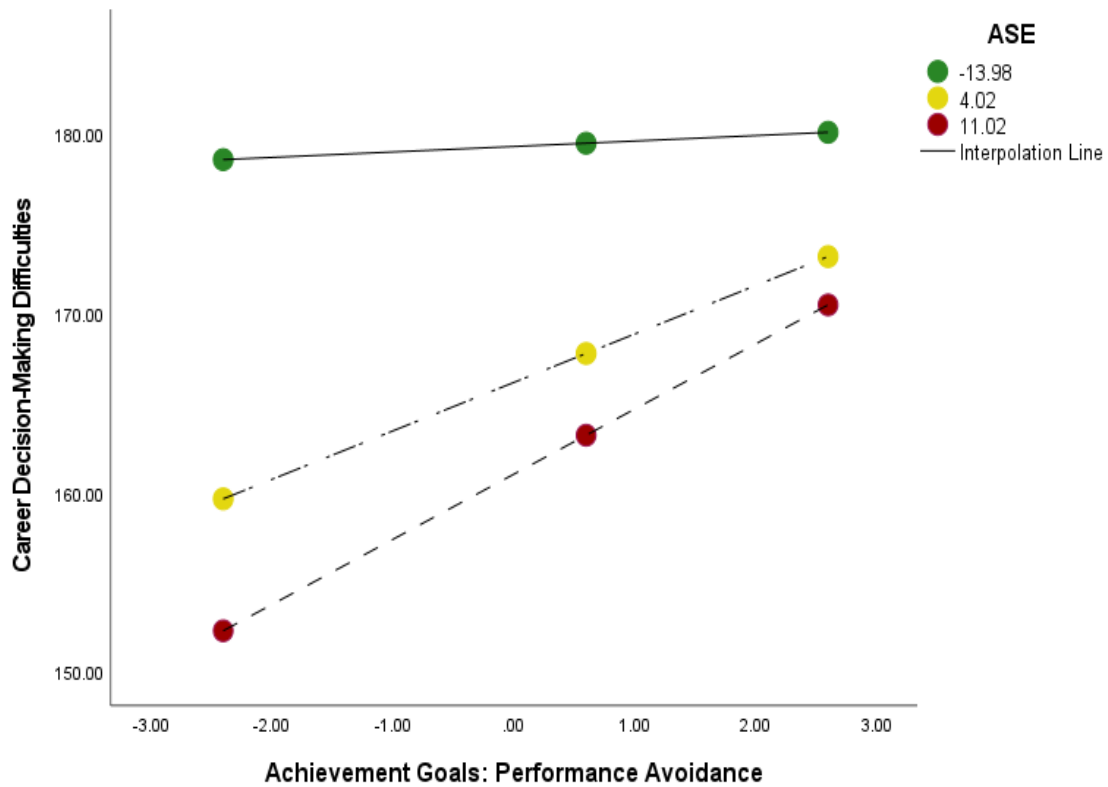
Table 10

Moderating Role of Academic Self-Efficacy in Relationship between Performance-Avoidance Achievement Goals and Career Decision-Making Difficulties (N=300)

	CI 95%					
Predictor	B	SE	t	p	LL	UL
Model 1						
Constant	169.05	2.83	59.71	.001	163.48	174.62
AGQ_PAv	2.17	1.25	1.73	.084	-0.30	4.64
ASE	-0.73	0.26	2.81	.005	-1.25	-0.22
Model 2						
AGQ_PAv × ASE	0.13	0.10	1.39	.164	-0.05	0.32
R²	.071					
F	7.52			.001		
ΔR²	.00					
ΔF	1.94			.164		

Note. AGQ_PAv= Performance-Avoidance; ASE = Academic Self-Efficacy; CDMD = Career Decision-Making Difficulties.

Table 10 indicated that career decision-making difficulties were not significantly predicted by performance-avoidance goals, $t(296) = 1.73$, $p = .084$. Academic self-efficacy was a significant negative predictor, $t(296) = -2.81$, $p = .005$. There was non-significant interaction between academic self-efficacy and performance-avoidance goals, $t(296) = 1.39$, $p = .164$, $\Delta R^2 = .006$, indicating found that relationship between CDMD and performance-avoidance goals was not moderated by ASE.



Note: ASE=Academic Self-Efficacy, AGQ_PAv= Performance-Avoidance, CDMD = Career Decision-Making Difficulties.

Figure 5

Simple slopes of interaction between Performance-Avoidance Achievement Goals and Academic Self-Efficacy on Career Decision-Making Difficulties. At mean and high ASE, the slopes are weak and nonsignificant, suggesting the relationship diminishes as ASE increases.

Table 11*One Way ANOVA to Investigate Difference on the Basis of Age on Study Variables (N= 300)*

	<i>18-20 Years n= 175</i>	<i>21-23 Years n= 52</i>	<i>24-25 Years n= 73</i>				
<i>Variables</i>	<i>M(SD)</i>	<i>M(SD)</i>	<i>M(SD)</i>	<i>F</i>	<i>p</i>	<i>η²</i>	<i>Post-hoc</i>
Spiritual Well-Being	54.36 (5.68)	58.13 (3.87)	57.24 (8.51)	10.16	.000	.064	a < b > c
Achievement Goals	45.56 (6.78)	46.40 (5.04)	40.27 (8.74)	15.08	.000	.092	
Academic Self- efficacy	44.38 (13.9)	44.55 (8.63)	50.79 (8.19)	7.87	.000	.050	
Career Decision- Making Difficulties	181.70 (50.4)	148.82 (28.2)	155.84 (52.4)	13.47	.000	.083	

Table 11 revealed statistically significant variations in mean scores across age groups. It was determined that age significantly affects Spiritual well-being, Achievement goals, Academic self-efficacy, and Career decision-making difficulties ($p = < .001$). Post-hoc comparisons indicated that students of 21–23 years ($M=58.13$, $SD=3.87$) reported higher Spiritual well-being than 18-20 years ($M=54.36$, $SD=5.68$) and 24-25 years ($M=57.24$, $SD=8.51$). They also reported higher ($M=46.40$, $SD=5.04$) on Mastery-avoidance goals than first group ($M=45.56$, $SD=6.78$) and third group ($M=40.27$, $SD=8.74$). While those aged 24–25 ($M=50.79$, $SD=8.19$) showed higher Academic self-efficacy than 18-20 years ($M=44.38$, $SD=13.9$) and 21-23 years ($M=44.55$, $SD=8.63$). They experienced fewer Decision-making difficulties ($M=155.84$, $SD=52.4$) compared to first group ($M=181.70$, $SD=50.4$) and second group ($M=148.82$, $SD=28.2$).

Table 12*Mean, Standard Deviations, and t-values across Gender on Study Variables (N= 300)*

	<i>Male</i> <i>n= 150</i>	<i>Female</i> <i>n= 150</i>			<i>CI 95%</i>		
<i>Variables</i>	<i>M(SD)</i>	<i>M(SD)</i>	<i>t</i>	<i>p</i>	<i>LL</i>	<i>UL</i>	<i>Cohen's d</i>
Spiritual Well-Being	55.77 (5.61)	55.66 (7.20)	.14	.014	-1.36	1.58	.017
Achievement Goals	44.31 (7.38)	43.95 (7.40)	.427	.085	-1.32	2.05	.049
Academic Self- efficacy	45.17 (13.53)	46.79 (10.66)	1.15	.015	-4.39	1.15	-.133
Career Decision- Making Difficulties	165.89 (51.6)	173.5 (47.9)	1.33	.061	-19.01	3.62	-.154

Table 12 displays Gender differences in the study variables using independent sample t-tests. Results showed no significant differences between males and females across Spiritual well-being, Achievement goals, Academic self-efficacy, and Career decision-making difficulties (all $p > .05$). Thus, gender did not significantly affect the measured psychological constructs in the sample.

Table 13*Mean, Standard Deviations, and t-values across Semester on Study Variables (N=300)*

	<i>1st–4th Semester</i>	<i>5th–8th Semester</i>					
	<i>n=218</i>	<i>n=82</i>	<i>95% CI</i>				
<i>Variables</i>	<i>M (SD)</i>	<i>M (SD)</i>	<i>t</i>	<i>p</i>	<i>LL</i>	<i>UL</i>	<i>Cohen's d</i>
Spiritual Well-Being (SWB)	55.64 (6.53)	55.94 (6.23)	0.37	.713	-1.95	1.34	-0.05
Achievement Goals (AGQ)	45.47 (6.32)	40.60 (8.78)	5.32	.000	3.07	6.67	0.69
Academic Self-Efficacy (ASE)	45.31 (13.05)	47.74 (9.43)	1.54	.124	-5.53	0.67	-0.20
Career Decision-Making Difficulties (CDMD)	174.37 (50.24)	157.33 (47.05)	2.66	.008	4.45	29.64	0.35

Table 13 showed independent samples t-test to compare 1-4 semesters students and 5-8 semesters students across study variables. Results showed no statistically significant difference in Spiritual Well-Being $t(298) = -0.37, p = .713$, and Academic Self-Efficacy $t(298) = -1.54, p = .124$, between the two groups. Yet, a significant difference emerged for Achievement Goals ($p < .001, d = 0.69$) where early-semester students ($M = 45.47, SD = 6.32$) reported higher achievement goals than late-semester students ($M = 40.60, SD = 8.78$). Career Decision-Making Difficulties were significantly higher among early-semester students ($M = 174.37, SD = 50.24$) than among later-semester students ($M = 157.33, SD = 47.05$), $t(298) = 2.66, p = .008$, indicating that senior students experience fewer difficulties in making career decisions compared to those in earlier semesters.

Table 14

Mean, Standard Deviations, and t-values across Mother's Occupation on Study Variables (N=300)

<i>Variables</i>	<i>Housewife</i>	<i>Working</i>					
	<i>n=246</i>	<i>Woman</i> <i>n=54</i>	<i>95% CI</i>				
	<i>M (SD)</i>	<i>M (SD)</i>	<i>t</i>	<i>p</i>	<i>LL</i>	<i>UL</i>	<i>Cohen's d</i>
Spiritual Well-Being	56.11 (6.81)	53.93 (3.95)	3.17	.002	0.82	3.55	0.34
Achievement Goals	43.60 (7.70)	46.57 (5.14)	3.48	.001	-4.67	-1.28	-0.41
Academic Self-Efficacy	45.39 (12.73)	48.65 (9.05)	2.21	.029	-6.18	-0.33	-0.27
Career Decision-Making Difficulties	166.96 (46.21)	182.26 (63.06)	2.05	.041	-29.97	-0.62	-0.31

Independent samples *t*-tests in table 14 revealed a statistically significant difference in SWB, $t(132.69) = 3.17, p = .002$, indicating that students with housewife mothers ($M=56.11, SD=6.81$) reported higher spiritual well-being than those with working mothers ($M=53.93, SD=3.95$). Conversely, achievement goals were significantly higher among students whose mothers were working women ($M=46.57, SD=5.14$) compared to those with housewife mothers ($M=43.60, SD=7.70$), $t(112.22) = -3.48, p = .001$. Similarly, students with working mothers ($M=48.65, SD=9.05$) reported high academic self-efficacy than those with housewife mothers ($M=45.39, SD=12.73$), $t(104.73) = -2.21, p = .029$. Career decision-making difficulties were greater among students with working mothers ($M=182.26, SD=63.06$) than those with housewife mothers ($M=166.96, SD=46.21$), $t(298) = -2.05, p = .041$.

Table 15

One Way ANOVA to Investigate Difference on the Basis of Socio-Economic Status On Study Variables (N= 300)

	<i>Upper Class n=29</i>	<i>Middle Class n=220</i>	<i>Lower Class n=51</i>				
<i>Variable</i>	<i>M (SD)</i>	<i>M (SD)</i>	<i>M (SD)</i>	<i>f</i>	<i>p</i>	<i>η²</i>	<i>Post Hoc</i>
Spiritual Well-Being	56.03 (6.10)	55.71 (6.63)	55.57 (5.88)	0.05	.953	.000	ns
Achievement Goals	43.62 (5.30)	43.14 (7.38)	48.75 (6.76)	12.98	.000	.08	c > b, a
Academic Self-Efficacy	48.79 (6.03)	46.05 (12.49)	44.08 (13.36)	1.40	.249	.009	ns
Career Decision-Making Difficulties	191.21 (18.31)	171.77 (52.14)	148.63 (45.32)	7.77	.001	.05	a > c; b > c

Table 15 indicated a significant effect of socio-economic status on achievement goals, $F(2, 297) = 12.98$, $p < .001$, and career decision-making difficulties, $F(2, 297) = 7.77$, $p = .001$. Post hoc comparisons revealed that students from lower socioeconomic ($M=48.75$, $SD=6.76$) backgrounds scored significantly higher in achievement goals than those from middle ($M=43.14$, $SD=7.38$) and upper class ($M=43.62$, $SD=5.30$). Similarly, compared to pupils from lower socioeconomic classes ($M=148.63$, $SD=45.32$), upper class ($M=171.77$, $SD=52.14$) and middle-class ($M=191.21$, $SD=18.31$) students had much more difficulty making career decisions. No significant differences were found across SES groups for spiritual well-being ($F(2, 297) = 0.05$, $p = .953$) and academic self-efficacy ($F(2, 297) = 1.40$, $p = .249$).

DISCUSSION

Chapter 4

Discussion

The purpose of the current study was to investigate the relationship between academic self-efficacy, achievement goals, spiritual well-being, and career decision-making difficulties. The objective of the present research was to investigate the differences on demographic variables among university students. Spiritual Well-Being Scale, Achievement Goals Questionnaire Revised, Academic Self-Efficacy Scale, and Career Decision-Making Difficulties Questionnaire were used to collect data. The current study had a sample of 300 male and female participants, currently enrolled undergraduates from Islamabad and Rawalpindi, between the ages of 18 and 25. The results of the present research align with the theoretical framework proposed Self-Determination Theory by Ryan and Deci (2020), which emphasizes the role of intrinsic motivation and psychological well-being in goal-directed behaviors; and Bloch and Richmond Theory (1998) proposing that spirituality is a dynamic force that help individuals to understand their place in this world and their core values and beliefs to make effective choices.

The current study accepted the first hypothesis, which states that spiritual well-being negatively predicts career decision-making difficulties among university students. Results revealed that spiritual well-being negatively predicts career decision-making difficulties. Rego et al., (2020) found that higher levels of spiritual well-being was related to lower levels of decisional conflict, uncertainty, a sense of increased knowledge and support, and decision satisfaction. Furthermore, students with a strong sense of spiritual well-being tend to approach life decisions with greater clarity and confidence, as they may have a more defined sense of purpose (Hill & Pargament, 2018).

Second Hypothesis suggested that there is a positive relationship between performance approach-avoidance achievement goals and career decision-making difficulties among university students. The findings showed a statistically significant positive correlation between career decision-making difficulties and performance avoidance achievement goals, and a small to moderate positive correlation between career approach achievement goals and career decision-making difficulties. These findings are consistent with Harackiewicz et al., (2002), who noted that performance-oriented students often experience greater anxiety and stress due to peer comparison and external pressures. Similarly, Greene et al., (2004) found inconsistent and sometimes negative associations between performance approach goals and achievement, suggesting that excessive performance focus can hinder positive outcomes. Together, these findings support the current results that performance-based achievement goals contribute to heightened decision-making difficulties due to anxiety, competition, and avoidance behaviors.

According to the third hypothesis, spiritual well-being and Performance Approach-Avoidance goals are negatively correlated. The results of this study showed a statistically significant inverse association between Spiritual well-being and Performance Approach-Avoidance goals, with a partially negative correlation. These findings are supported by Khan et al., (2014), who found a significant negative correlation between spiritual well-being and achievement motivation, particularly among male science students, demonstrating that strong spiritual orientation reduces performance-driven competitiveness. Additionally, Fernando and Chowdhury (2010) reported that spiritual well-being is positively associated with idealism and value-driven decision-making rather than relativistic or performance-based orientations, supporting the inverse relationship reported in the results.

Hypothesis fourth is that Academic self-efficacy will moderate the relationship between Spiritual well-being and Career decision-making difficulties, so that students with high academic self-efficacy would experience a stronger negative relationship. This hypothesis was accepted as the interaction between spiritual well-being and academic self-efficacy was significant, suggesting that the association between spiritual well-being and career decision making difficulties is moderated by academic self-efficacy. Gerçek and Atay (2022) revealed that academic self-efficacy increases pleasure and optimism in career-related procedures, demonstrating its strengthening role in the link between internal resources and career confidence. Similarly, Saleem and Hawamdeh (2022) found a positive association between spiritual well-being and self-efficacy among mental health professionals in Islamabad and Rawalpindi.

The study's fifth hypothesis states that academic self-efficacy moderates the association between career decision-making difficulties and achievement goals. Results of the study indicated partial acceptance of the hypothesis as the relation between career decision-making difficulties and mastery-approach goals was significantly moderated by academic self-efficacy; and Mastery-avoidance goals and Career decision-making difficulties. Contrastingly, no moderation effect was reported in relationship between Performance-approach goals and Career decision-making difficulties; and performance-avoidance goals and Career decision-making difficulties. Bubić et al., (2015) revealed that mastery-oriented goals and engagement in academic activities predicted higher career decision self-efficacy, showing that academic confidence amplifies the positive effects of mastery goals. Additionally, Tang et al., (2017) reported moderate to strong correlations between mastery-oriented goals and self-efficacy, thus supporting the moderating effect examined in the present study.

Sixth Hypothesis states that there will be more difficulties in making career decisions among early-semester students than later-semester students. Results reported similar patterns. Career Decision-Making Difficulties were significantly higher among early-semester students than among later-semester students indicating that compared to students in previous semesters, senior students have less trouble choosing a career. Subtirica and Pop (2016) found that adolescents with higher academic achievement and future orientation showed greater career confidence, supporting that experience and academic maturity results in lesser career decision-making difficulties over time.

Moreover, investigating gender differences within the sample was the seventh hypothesis of this study. Findings of the study showed no significant differences between males and females across all variables, including spiritual well-being, achievement goals, academic self-efficacy, and career decision-making difficulties. Thus, gender did not significantly affect the measured psychological constructs in the sample. According to Saleem and Hawamdeh (2022), while examining the connection between counselor self-efficacy, spiritual well-being, and compassion fulfillment on 55 mental health professionals from Rawalpindi and Islamabad, aged between 22 and 50 years, findings revealed no significant differences found across demographic groups. However, a positive association between spiritual well-being and counselor self-efficacy was reported.

Lastly, the purpose of the study was to investigate how mothers' occupations affect their children's spiritual health. The results revealed a statistically significant difference that students with housewife mothers reported higher spiritual well-being than students with working mothers, thus confirming hypothesis eight. Finding support from existing literature, Günay et al., (2023), conducted a qualitative phenomenological study which explored the spiritual development of children with academically employed mothers in Turkey, focusing on how

maternal career commitments influence children's spiritual experiences and perceptions. The study revealed that while professional engagement may provide material stability and serve as a model of independence, it may also limit the emotional and spiritual interactions necessary for a child's holistic development. In addition, Bano and Sitwat (2017) reported that students from religious school backgrounds experience stronger familial and home-based spiritual influences showed higher life satisfaction and perceived social support.

Limitations

1. Students from different universities of Rawalpindi and Islamabad made up the sample due to which the study results will have generalizability issue.
2. Because the study relied on self-reported surveys, social desirability bias may have an impact, especially considering cultural and religious sensitivity of spirituality in Pakistan.
3. It is completely quantitative research design, not using any qualitative approaches like focus group interviews, that could provide deeper understanding regarding student's lived experiences.
4. Several incomplete responses and fake patterned responses were dropped out because they could distort the actual results.
5. Data was collected at one time, thus not measuring the changes in students' self-efficacy and spiritual levels over the period of their academic journey.

Suggestions

1. The selected variables should be studied in more detail in Pakistan.
2. Further studies should adopt longitudinal designs to examine the causal relationships.
3. Using qualitative methods can help explore how students personally experience the role of faith, confidence, and goals in their career decisions.

4. Future research should include students from universities across different regions of Pakistan to enhance representativeness and cultural relevance.
5. Future research can draw on Islamic psychological models like tawakkul, niyyah, shukr, sabr, to explore how spiritual well-being rooted in faith enhances decision confidence and purpose.
6. Based on current findings, career counseling programs based on spiritual and motivational training should be designed and tested for their effectiveness to lessen the difficulties of making career decisions.

Implications

The present study provides valuable insights into how spiritual well-being, achievement goals, and academic self-efficacy interact to influence career decision-making difficulties among university students in Pakistan. In a collectivistic and religiously rooted society like Pakistan, spirituality plays a central role in shaping individuals' meaning systems, resilience, and sense of purpose. The finding that spiritual well-being negatively predicts career decision-making difficulties suggests that inner faith, connection with God (Allah), and a sense of a divine power provide psychological stability and guidance during times of uncertainty. This emphasizes that in Muslim-majority context, where faith is integral to personal identity and life decisions, there is a need of incorporating spiritual and value-based counseling approaches into university career guidance programs.

Moreover, academic self-efficacy emerged as a significant moderator, highlighting the need for educational institutions to enhance students' confidence in their academic capabilities alongside their spiritual growth. In Pakistan, students often face intense educational pressure, limited career guidance, and strong parental and societal expectations regarding career choices. In such an environment, even if students possess strong spiritual well-being and clear

achievement goals, their ability to make confident career decisions largely depends on their belief in their academic competence. Training programs and sessions in which students are taught about effective skill-building, goal-setting, and study strategies can help them to enhance their self-efficacy. In addition, Islamic motivational talks and mentorship by successful Muslim professionals can help students to strengthen their spiritual groundings. When students believe in their academic competence and possess spiritual clarity, they are more capable of managing uncertainty, anxiety, and the demands of making career-related decisions.

The study revealed that Achievement goals also played an important role, indicating that the type of motivation students pursue, either mastery or performance, can influence their decisional confidence. So, helping students to set achievement goals while integrating Islamic values like niyyah(intention) and ihsan (excellence) will help them to align their academic motivation with faith. These findings can guide educators, career counselors, and psychologists in designing holistic interventions that strengthen both internal faith and academic motivation to foster better career readiness.

Most importantly, the study contributes to the growing discourse on integrating Islamic principles in educational and counseling practices. From an Islamic psychological perspective, tawakkul (trust in Allah), sabr (patience), and shukr (gratitude) are deeply related to spiritual well-being and can be protective factors against stress and indecision. Therefore, spiritual development programs that align with Islamic teachings can be introduced in educational institutions, promoting students to recite Holy Quran with translation regularly, offerings daily prayers and build a strong connection with God (Allah), and encouraging students to take part in mindfulness-based activities, can promote students' personal growth, self-awareness, and purposeful decision-making.

Conclusion

This study's primary objective was to examine the relationships between spiritual well-being, achievement goals, and career decision-making difficulties while also examining whether academic self-efficacy plays a moderating role. Data was collected from 300 male and female currently enrolled undergraduates from different universities of Islamabad and Rawalpindi. The results of this study demonstrated the critical impact that academic self-efficacy and spiritual well-being have in lowering career decision-making difficulties among Pakistani university students. Spiritual well-being provides emotional balance, moral direction, and existential assurance, which help students navigate career uncertainty with faith and resilience. Academic self-efficacy further strengthens this relationship by empowering students to believe in their capacity to succeed, thereby helping students to take informed and confident decisions.

The study emphasizes that choosing a career is a multifaceted process that is influenced by personal belief systems, faith, and purpose. In the Muslim context, where career choices are often intertwined with moral duty, family expectations, and divine purpose, integrating spirituality into academic and career guidance can promote both psychological well-being and vocational clarity.

Ultimately, promoting spiritual well-being, mastery-oriented goals, and academic self-efficacy can result in balanced, self-confident and purpose-driven graduates who make career decisions not out of fear or external pressure but from faith-based confidence and intrinsic motivation. The study thus contributes to both psychological literature and the practical advancement of holistic education in Pakistan's higher education ground.

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Annexures

Annexure A

Informed Consent

Dear Participant,

I am a final year student of MS Educational psychology at International Islamic University, Islamabad. I am doing my research work under supervision of Dr. Nazia Iqbal. Research is on “ROLE OF SPIRITUAL WELL-BEING, ACHIEVEMENT GOALS, AND ACADEMIC SELF-EFFICACY IN CAREER DECISION-MAKING DIFFICULTIES AMONG UNIVERSITY STUDENTS.” Purpose of this research is to examine the relationship of these variables among undergraduates enrolled in universities of twin cities. For this purpose, you are required to fill this questionnaire. This research will be carried out in complete confidentiality and privacy. Your participation will be entirely anonymous and voluntarily and your responses would be appreciated. I would like to seek your support and co-operation to spare a few minutes and fill out this form.

If you are willing to participate, please sign: _____

Annexure B

Demographic Details

Age _____

Gender

Male. Female.

Religion

Muslim. Non-Muslim

University _____

Field of study _____

Semester _____

CGPA _____

Father's Occupation

Govt. Employee. Private Job. Personal Business.

Mother's Occupation

Housewife. Working Women.

Socio-economic Status

Upper. Middle. Lower.

Annexure C

Spiritual Well-Being Scale

For each of the following statements circle the choice that best indicates the extent of your agreement or disagreement as it describes your personal experience.

SA Strongly Agree

MA Moderately Agree

A = Agree

D= Disagree

MD Moderately Disagree

SD Strongly Disagree

Sr.	Statement	SA	MA	A	D	MD	SD
1.	I don't find much satisfaction in private prayer with God						
2.	I don't know who I am, where I came from, or where I am going.						
3.	I believe that God loves me and cares about me.						
4.	I feel that life is a positive experience.						
5.	I believe that God is impersonal and not interested in my daily situations.						
6.	I feel unsettled about my future.						
7.	I have a personally meaningful relationship with God						
8.	I feel very fulfilled and satisfied with life.						
9.	I don't get much personal strength and support from my God.						
10.	I feel a sense of well-being about the direction my life is headed.						
11.	I believe that God is concerned about my problems.						
12.	I don't enjoy much about life.						
13.	I don't have a personally satisfying relationship with God.						
14.	I feel good about my future.						
15.	My relationship with God helps me not to feel lonely.						
16.	I feel that life is full of conflict and unhappiness.						
17.	I feel most fulfilled when I'm in close communion with God.						
18.	Life doesn't have much meaning.						
19.	My relation with God contributes to my sense of well-being.						
20.	I believe there is some real purpose for my life.						

Annexure D

Achievement Goal Questionnaire-Revised

Instructions: Following questions ask about the achievement goals. There is no right or wrong answer for any question. If you think you strongly agree with the statement, mark 5, if you think that you strongly disagree with the statement then mark 1, or if you agree more or less with the statement, find the number between 1 and 5 that best describes you. Response categories are:

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree

- | | | | | | | |
|----|--|---|---|---|---|---|
| 1 | My aim is completely master the material presented in the class. | 1 | 2 | 3 | 4 | 5 |
| 2 | I am striving to do well compared to other students. | 1 | 2 | 3 | 4 | 5 |
| 3 | My goal is to learn as much as possible. | 1 | 2 | 3 | 4 | 5 |
| 4 | My aim is to perform well relative to other students. | 1 | 2 | 3 | 4 | 5 |
| 5 | My aim is to perform well relative to other students. | 1 | 2 | 3 | 4 | 5 |
| 6 | My goal is to avoid performing poorly compared to others. | 1 | 2 | 3 | 4 | 5 |
| 7 | I am striving to understand the content as thoroughly as possible. | 1 | 2 | 3 | 4 | 5 |
| 8 | My goal is to perform better than the other students. | 1 | 2 | 3 | 4 | 5 |
| 9 | My goal is to avoid learning less than it is possible to learn. | 1 | 2 | 3 | 4 | 5 |
| 10 | I am striving to avoid performing worse than others. | 1 | 2 | 3 | 4 | 5 |
| 11 | I am striving to avoid an incomplete understanding of the course material. | 1 | 2 | 3 | 4 | 5 |
| 12 | My aim is to avoid doing worse than other students. | 1 | 2 | 3 | 4 | 5 |

Annexure E

Academic Self-Efficacy Scale

Please answer the following questions indicating how much each statement is true for you. Using the rating scale below, write the number that best reflects your answer on the space provided before each question.

Strongly disagree 1 2 3 4 5 6 7 Strongly Agree

1. I know how to schedule my time to accomplish my tasks.
2. I know how to take notes.
3. I know how to study to perform well on tests.
4. I am good at research and writing papers.
5. I am a very good student.
6. I usually do very well in school and at academic tasks.
7. I understand my academic tasks.
8. I find my university academic work is interesting.
9. I am very capable of succeeding at the university.

Annexure F

Career Decision-Making Difficulties Questionnaire

For each statement, please circle the number which best describes you.

Does not describe me 1 2 3 4 5 6 7 8 9 Describes me well

1. I know that I have to choose a career but I don't have the motivation to make the decision now.
2. Work is not the most important thing in one's life and therefore the issue of choosing a career doesn't worry me much.
3. I believe that I do not have to choose a career now because time will lead me to the "right" career choice.
4. It is usually difficult for me to make decisions.
5. I usually feel that I need confirmation and support for my decisions from a professional person or somebody else I trust.
6. I am usually afraid of failure.
7. I like to do things my own way.
8. I expect that entering the career I choose will also solve my personal problems.
9. I believe there is only one career that suits me.
10. I expect that through the career I choose, I will fulfill my aspirations.
11. I believe that a career choice is a one-time choice and a life-long commitment.
12. I **always** do what I am told to do, even if it goes against my own will.
13. I find it difficult to make a career decision because I do not know what steps I have to take.
14. I find it difficult to make a career decision because I do not know what factors to take into consideration.
15. I find it difficult to make a career decision because I don't know how to combine the information, I have about myself with the information I have about the different careers.

16. I find it difficult to make a career decision because I still do not know which occupations interest me.

17. I find it difficult to make a career decision because I am not sure about my career preferences yet (for example, what kind of relationship I want with people, which working environment I prefer).

18. I find it difficult to make a career decision because I do not have enough information about my competencies (for example, numerical ability, verbal skills) and/or about my personality traits (for example, persistence, initiative, patience).

19. I find it difficult to make a career decision because I do not know what my abilities and/or personality traits will be like in the future.

20. I find it difficult to make a career decision because I do not have enough information about the variety of occupations or training programs that exist.

21. I find it difficult to make a career decision because I do not have enough information about the characteristics of the occupations and/or training programs that interest me (for example, the market demand, typical income, possibilities of advancement, or a training program's prerequisites).

22. I find it difficult to make a career decision because I don't know what careers will look like in the future.

23. I find it difficult to make a career decision because I do not know how to obtain additional information about myself (for example, about my abilities or my personality traits).

24. I find it difficult to make a career decision because I do not know how to obtain accurate and updated information about the existing occupations and training programs, or about their characteristics.

25. I find it difficult to make a career decision because I constantly change my career preferences (for example, sometimes I want to be self-employed and sometimes I want to be an employee).

26. I find it difficult to make a career decision because I have contradictory data about my abilities and/or personality traits (for example, I believe I am patient with other people but others say I am impatient).

27. I find it difficult to make a career decision because I have contradictory data about the existence or the characteristics of a particular occupation or training program.
28. I find it difficult to make a career decision because I'm equally attracted by a number of careers and it is difficult for me to choose among them.
29. I find it difficult to make a career decision because I do not like any of the occupation or training programs to which I can be admitted.
30. I find it difficult to make a career decision because the occupation I am interested in involves a certain characteristic that bothers me (for example, I am interested in medicine, but I do not want to study for so many years).
31. I find it difficult to make a career decision because my preferences cannot be combined in one career and I do not want to give any of them up (e.g., I'd like to work as a freelancer, but I also wish to have a steady income).
32. I find it difficult to make a career decision because my skills and abilities do not match those required by the occupation I am interested in.
33. I find it difficult to make a career decision because people who are important to me (such as parents or friends) do not agree with the career options I am considering and/or the career characteristics I desire.
34. I find it difficult to make a career decision because there are contradictions between the recommendations made by different people who are important to me about the career that suits me or about what career characteristics should guide my decisions.