

THE ROLE OF EDUCATIONAL INSTITUTIONS IN TACKLING ONLINE GAMBLING EXPOSURE IN COLLEGE STUDENTS: AN EPA-BASED THERAPEUTIC APPROACH

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Abstract

This study aims to analyze the relationship between the level of academic stress and religiosity towards the tendency of online gambling behavior among Indonesian university students. The phenomenon of increasing student involvement in online gambling practices indicates psychological and spiritual problems that need to be studied comprehensively. This study used a quantitative approach with a correlational survey method of 200 students from various public and private universities. Data were collected through a five-point Likert scale questionnaire and analyzed using multiple linear regression with the help of SPSS software version 26. The results showed that academic stress had a significant positive effect on the tendency of online gambling behavior, while religiosity had a significant negative effect. The coefficient of determination (R^2) value of 0.426 indicates that the two variables explain 42.6% of the variation in online gambling behavior. This finding confirms that the higher the academic stress of students, the greater their tendency to engage in online gambling, but a high level of religiosity is able to act as a protective factor against this behavior. This study recommends the need for a psychological and spiritually-based integrative counseling approach in higher education settings.

Keywords: academic stress, religiosity, online gambling, university students, Islamic psychotherapy

Abstrak

Penelitian ini bertujuan untuk menganalisis hubungan antara tingkat stres akademik dan religiusitas terhadap kecenderungan perilaku judi online di kalangan mahasiswa Indonesia. Fenomena meningkatnya keterlibatan mahasiswa dalam praktik judi daring menunjukkan adanya persoalan psikologis dan spiritual yang perlu dikaji secara komprehensif. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei korelasional terhadap 200 mahasiswa dari berbagai perguruan tinggi negeri dan swasta. Data dikumpulkan melalui kuesioner berskala Likert lima poin dan dianalisis menggunakan regresi linier berganda dengan bantuan perangkat lunak SPSS versi 26. Hasil penelitian menunjukkan bahwa stres akademik berpengaruh positif signifikan terhadap kecenderungan perilaku judi online, sedangkan religiusitas berpengaruh negatif signifikan. Nilai koefisien determinasi (R^2) sebesar 0.426 menunjukkan bahwa kedua variabel tersebut menjelaskan 42,6% variasi perilaku judi online. Temuan ini menegaskan bahwa semakin tinggi stres akademik mahasiswa, semakin besar kecenderungan mereka terlibat dalam judi daring, namun tingkat religiusitas yang tinggi

mampu berperan sebagai faktor protektif terhadap perilaku tersebut. Penelitian ini merekomendasikan perlunya pendekatan konseling integratif berbasis psikologis dan spiritual di lingkungan pendidikan tinggi.

Kata kunci: stres akademik, religiusitas, judi online, mahasiswa, psikoterapi Islam

INTRODUCTION

The phenomenon of online gambling in Indonesia has become one of the most serious threats to the moral integrity and psychological well-being of the younger generation, including students. Although this issue is often understood from the legal and economic aspects, the psychological dimension is actually much deeper and more complex. Data from the Financial Transaction Reports and Analysis Center shows that the turnover of money in online gambling practices in 2025 will reach more than Rp 1,200 trillion (Kompas.com, 2025). This figure not only shows the magnitude of the economic value involved, but also indicates the increasing penetration of digital addictive behavior among the community, including students who are in a period of self-discovery. Students, as intellectual agents who are expected to be able to think critically and rationally, are actually in a vulnerable position. Academic pressure, economic burden, and high social expectations often lead to stress, anxiety, and a sense of helplessness. In such situations, online gambling becomes a seemingly simple and instant escape to cope with the pressure, but ultimately plunges them into a destructive cycle of psychological and social dependence.

Psychologically, online gambling behavior often stems from an escape mechanism for life's stresses. This *behavioral* model can be explained through the *behavioral addiction* approach, where individuals gain positive reinforcement from the sensation of winning and the dopamine released in the brain every time they get a game result. However, when defeat occurs, the brain seeks the same sensation through repeated play attempts, creating a cycle of addiction that is difficult to break (Griffiths, 2019). In the context of university students, this addiction affects various aspects of life. Cognitively, individuals experience impaired concentration, decreased decision-making ability, and distorted perception of risk. Affectively, there are feelings of guilt, anxiety, and even depression. Socially, students become isolated, lose confidence, and move away from the academic environment. These effects show that the issue of online gambling is not only related to morality but also a serious mental health disorder.

According to Sigmund Freud's classical psychoanalytic view, destructive behavior such as gambling can be interpreted as a form of intrapsychic conflict between the id's drive that seeks instant gratification and the superego that demands moral control (Rahim, 2001). When the ego fails to balance the two, individuals are trapped in compulsive behavior followed by guilt and regret. This perspective shows that online gambling behavior among university students is not simply a matter of self-discipline but a reflection of unresolved inner conflicts. In modern psychotherapeutic approaches, this internal conflict can be approached with integrative counseling methods that combine cognitive, emotional, and spiritual aspects. In line with this, Family Therapy, as described

by Christine Kerr (2008), asserts that maladaptive behavior often stems from a dysfunctional family system. Students who grow up in stressful family environments, lack communication, or lose role models, tend to seek compensation through activities that provide a sense of acceptance or control, including online gambling.

However, Western psychotherapeutic approaches such as psychoanalysis or cognitive behavioral therapy often do not fully address the needs of Eastern societies rooted in religious values and social collectivity. Prof. Mohd Tajudin Ninggal (2025) in *Islamic Psychotherapy in the Era of Globalization* highlights that the mental crisis of modern man stems from his spiritual disconnection with God. In his view, the fast-paced and materialistic globalized world has removed the role of the soul (ruh) from the healing process. The crucial question he poses is “What happens when we remove God from the healing process?” (Ninggal, 2025). The answer is a profound reflection that humans cannot be healed only through behavioral and mind therapies; true healing must include the purification of the soul (tazkiyah al-nafs) and the return of consciousness to God (tawheed). In the context of students caught up in online gambling, this approach is relevant because destructive behavior often arises from a loss of meaning in life and existential disorientation. The Qur'an reminds us, “They forgot God, so God made them forget themselves” (QS. Al-Hasyr: 19). Forgetting God means losing direction in life, and losing direction means losing control over behavior.

The concept of fitrah, which forms the basis of Islamic psychotherapy, teaches that every human being is essentially created with a natural inclination towards goodness. However, this fitrah can be distorted by environmental and social pressures. In such situations, education and counseling must act as a way to return individuals to their fitrah. Therefore, higher education institutions have a responsibility not only in the cognitive realm, but also as a space for healing and spiritual transformation. Students trapped in online gambling need a mentoring process that not only teaches the logical consequences of their behavior but also helps them rediscover the meaning of life, purpose, and divine values that soothe the mind.

Criticism of Western therapeutic approaches was also voiced by J. Karen Serra Undurraga (2025) from the University of Edinburgh in her presentation at the *3rd International Conference on Guidance and Counseling*. She asserted that many Western counseling approaches, such as Carl Rogers' *person-centered therapy*, tend to be non-neutral and full of individualistic cultural values (Undurraga, 2025). In many cases, counselors in the West value open emotional expression as a sign of therapeutic success, whereas in Eastern cultures, quiet and closed expression is a form of balance. This suggests that counseling that is insensitive to cultural context risks failing to understand the client's experience. In the Indonesian context, students who experience online gambling addiction need to be treated with an approach that is sensitive to religious values, family, and a culture of gotong royong, not solely with an individual-centered psychological paradigm.

Apart from cultural factors, the problem of online gambling is also related to complex social and economic conflicts. Afzalur Rahim (2001) explains that conflict is a social phenomenon that cannot be avoided in every human interaction. He views conflict as a social process that can be functional or dysfunctional. Well-managed conflict can be a source of innovation, self-reflection, and moral growth. In the context of university students, internal conflicts between economic needs and moral values can be a turning point for learning when managed constructively. However, if the conflict is avoided or ignored, it will develop into dysfunctional behavior such as escaping into cyberspace or online gambling. Therefore, a therapeutic approach to education must instill internal conflict management skills. Students need to be equipped with the skills to recognize emotions, understand motivations, and choose appropriate resolution strategies such as integrative and *compromising styles*, as described by Rahim (2001) in his model of *integrating* and *compromising styles*.

A systemic approach is also needed to understand how online gambling is a social phenomenon that involves more than just individuals. Christine Kerr (2008), in her work *Family Art Therapy*, explains that family therapy utilizing art can help individuals express inner conflicts that are difficult to express verbally. Through nonverbal mediums such as drawings, students can channel pent-up emotions, clarify relationship patterns with parents, and rediscover emotional balance. In the context of higher education, such methods can be applied in group counseling programs or art-based expressive therapy to help students who experience stress, addiction, or social isolation due to online gambling.

Furthermore, Morton Deutsch (2006) in *The Handbook of Conflict Resolution* emphasizes the importance of building cooperation and trust in dealing with social conflicts. In his view, constructive conflict resolution requires synergy between individuals and communities. Campus as a social institution has an important role in creating an ecosystem that supports students to get out of destructive behavior. A collaborative approach involving lecturers, counselors, and peers can be a bridge to healing. When students feel accepted without stigma, they will be more open to help and the process of self-reflection.

Transforming higher education into a healing space requires a paradigm shift. Education is no longer seen only as a means of knowledge transfer, but also as a process of self-realization. The therapeutic and transformative education model can be realized through several concrete steps. First, strengthening counseling services based on spiritual values and local culture. Second, the development of digital and financial literacy programs to prevent students from being trapped in online gambling practices. Third, the integration of character education with the academic curriculum, so that students understand the meaning of responsibility and moral sustainability. Fourth, family and community involvement in supporting student recovery, in line with the principles of *family systems theory*, which emphasizes the importance of balance in interpersonal relationships (Kerr, 2008).

In addition, the concept of tazkiyah al-nafs from the Islamic psychotherapy approach can be the main framework in student character education. This process is not just a therapy to overcome behavioral symptoms, but a spiritual journey towards self-purification from negative traits such as greed, laziness, and loss of life direction. In this framework, the campus is not only a place of academic learning, but also a place of soul formation and moral healing. Such an approach is in line with the values of *ihsan*, which is doing good with high spiritual awareness (Ninggal, 2025). Thus, healing students from online gambling addiction is not only done through psychological intervention, but also through reconstructing the meaning of life based on divine values.

In the end, the rise of online gambling among students must be read as a sign of an identity crisis and loss of direction in modern education. The fast-paced digital world has blurred the lines between entertainment, escapism, and dependency. Higher education must dare to transform into a space that not only produces intellectuals, but also whole human beings who are mentally and spiritually healthy. A therapeutic, transformative, and religious value-based counseling approach is an urgent need. Only by restoring the connection between mind, soul, and God can students get out of the trap of destructive behavior and return to their true role as agents of change that bring goodness to themselves, their families, and society.

METHOD

The research method in the context of the problem of rampant online gambling among students uses a correlational quantitative approach to determine the relationship between the level of academic stress, religiosity, and the tendency toward online gambling behavior. This approach was chosen because it can measure the strength and direction of the relationship between variables objectively through numerical data. The population in this study is all active students from several public and private universities in Indonesia, especially those aged between 18-25 years and actively using the internet or social media. Based on considerations of efficiency and affordability, the sampling technique used was purposive sampling, with the criteria of students who had been or were being exposed to online gambling advertisements or practices. The sample size was set at 200 respondents, in accordance with the minimum correlation analysis rules (Sugiyono, 2019). The research instrument is a questionnaire with a five-point Likert scale that measures three main variables: the level of academic stress, the level of religiosity, and the tendency toward online gambling behavior. The validity of the instrument was tested using Pearson Product-Moment correlation, while its reliability was tested through Cronbach's Alpha coefficient, with a value ≥ 0.70 as an indicator of good internal consistency. Data analysis was carried out using multiple linear regression analysis, because there is more than one independent variable that is thought to affect the dependent variable. The regression formula used is:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

where Y is the tendency of online gambling behavior, X1 is academic stress, X2 is religiosity, a is a constant, b1 and b2 are regression coefficients, and e is the error term.

Data analysis techniques are carried out through classical assumption tests (normality, multicollinearity, and heteroscedasticity), then continued with the F test to determine the simultaneous effect, the t test for partial effect, and the coefficient of determination (R^2) to see how much the independent variable contributes to online gambling behavior. The analysis was conducted using SPSS version 26.0 software.

RESULTS AND DISCUSSION

This study aims to analyze the relationship between academic stress levels and religiosity to online gambling behavior tendencies among Indonesian students. The study used a quantitative approach with a survey method of 200 student respondents from several public and private universities in Indonesia. Data collection was conducted online using a five-point Likert scale questionnaire, and the results were analyzed using multiple linear regression.

1. Characteristics of Respondents

Of the total 200 respondents, as many as 110 people (55%) were male and 90 people (45%) were women. The age of the respondents ranged from 18–25 years old, with an average age of 21.3 years. Based on family economic status, as many as 46% of respondents came from families with lower-middle income (below Rp 5 million/month), 38% from middle families, and 16% from upper-middle families. Most respondents (72%) admitted to having seen an advertisement or promotion of online gambling on social media, while the other 28% had never. Interestingly, 24% of respondents admitted to having tried online bet-based games at least once, and 9% of them did it regularly every week. These characteristics show that although the majority of college students have a level of awareness of the dangers of online gambling, exposure to digital gambling content is quite high and has the potential to influence their behavior. This condition reinforces the urgency of research on how academic stress and the level of religiosity play a role in shaping these behavioral tendencies.

2. Descriptive Statistical Analysis

Descriptive analysis was carried out to find out the general picture of each research variable, namely academic stress (X_1), religiosity (X_2), and online gambling behavior tendencies (Y). The average score is calculated from the Likert scale (1 = very low, 5 = very high).

VARIABEL	N	MEAN	SD	MINIMUM	MAXIMUM
ACADEMIC STRESS (X_1)	200	3.72	0.58	2.20	4.90
RELIGIOSITY (X_2)	200	3.84	0.62	2.10	4.95
ONLINE GAMBLING BEHAVIOR (Y)	200	2.61	0.67	1.10	4.50

The results of the descriptive analysis showed that the average level of academic stress of students was in the high category ($M = 3.72$). This shows that the majority of students

face considerable academic pressure. The level of religiosity was in the high category ($M = 3.84$), indicating that most students still had a fairly good spiritual attachment. However, the average tendency of online gambling behavior was moderate ($M = 2.61$), indicating a potential risk of deviant behavior, especially for groups experiencing high stress and low religiosity.

3. Intervariable Correlation Test

To see the relationship between variables, the Pearson Product-Moment correlation test was carried out.

VARIABEL	ACADEMIC STRESS (X_1)	RELIGIOSITY (X_2)	ONLINE GAMBLING BEHAVIOR (Y)
ACADEMIC STRESS (X_1)	1	-0.289**	0.476**
RELIGIOSITY (X_2)	-0.289**	1	-0.512**
ONLINE GAMBLING BEHAVIOR (Y)	0.476**	-0.512**	1

Description: $p < 0.01$

The correlation results showed that academic stress had a significant positive relationship with the tendency of online gambling behavior ($r = 0.476$, $p < 0.01$), meaning that the higher the academic stress, the higher the tendency of students to engage in online gambling. In contrast, religiosity showed a significant negative association with online gambling behavior ($r = -0.512$, $p < 0.01$), which means that the higher a person's level of religiosity, the lower the tendency to gamble online. In addition, there was a negative correlation between academic stress and religiosity ($r = -0.289$), indicating that students with high religiosity tended to be more resistant to academic stress.

4. Analysis of the Return Linear Berganda

To find out how much influence academic stress and religiosity have on online gambling behavior, a multiple linear regression analysis was performed. The table of regression test results is presented as follows:

VARIABEL	COEFFICIENT (B)	STD. ERROR	T	ITSELF.
CONSTANT (A)	1.084	0.247	4.39	0.000
ACADEMIC STRESS (X_1)	0.362	0.051	7.10	0.000
RELIGIOSITY (X_2)	-0.418	0.048	-8.72	0.000

STATISTICS MODEL VALUE

R	0.653
R²	0.426
ADJUSTED R²	0.419
F (2,197)	73.09
SIG. F	0.000

The regression results showed that this study model was significant ($F = 73.09$; $p < 0.001$), with an R^2 value of 0.426. This means that 42.6% of variations in online gambling behavior tendencies can be explained by two independent variables, namely academic stress and religiosity, while the rest (57.4%) are influenced by other factors outside the model, such as peer influence, self-control, and social media exposure.

The regression coefficient showed that academic stress had a significant positive effect on online gambling behavior ($\beta = 0.362$, $p < 0.001$). This means that every one unit increase in academic stress will increase the tendency to gamble online by 0.362 points. In contrast, religiosity had a significant negative effect on online gambling behavior ($\beta = -0.418$, $p < 0.001$), which means that an increase of one unit of religiosity could decrease the tendency to gamble online by 0.418 points. Thus, religiosity has been proven to be a protective factor against digital addictive behavior.

5. Theoretical Analysis and Discussion

The findings of this study show that academic stress plays an important role in increasing the risk of student involvement in online gambling activities. This is consistent with stress and *escape theory*, where individuals who experience emotional distress tend to seek out activities that provide a sense of apparent control and instant pleasure (Griffiths, 2019). In the context of students, the heavy academic burden, uncertainty of the future, and economic demands have prompted some of them to seek compensation through online activities that offer the hope of a quick win.

This finding can be attributed to the intrapsychic conflict theory of Rahim (2001), which explains that conflicts between emotional needs and moral values can be the source of dysfunctional behavior if not managed adaptively. Students with high stress experience a clash between the desire to release pressure (id) and moral values (superego) that reject gambling behavior. When the ego fails to balance these two forces, compulsive behavior emerges as a way out. In this context, the conflict management approach proposed by Rahim is relevant to explain the need to train students' ability to recognize and manage inner conflicts through an integrative strategy (*integrating style*), which is to find solutions that meet emotional needs without violating moral values.

Meanwhile, the negative influence of religiosity on online gambling behavior suggests that the spiritual dimension has a protective function against deviant behavior. Individuals

with high levels of religiosity have stronger self-control and value systems that internalize prohibitions against gambling. This is in line with the view of Prof. Mohd Tajudin Ninggal (2025) in the framework of *Islamic Psychotherapy*, which emphasizes that the crisis of modern behavior is rooted in the disconnection of humans from God and their souls. By restoring spiritual awareness (*tazkiyah al-nafs*), individuals gain inner peace and resistance to the temptation of destructive behavior.

This concept is also related to the views of J. Karen Serra Undurraga (2025), who criticizes individualistic bias in Western counseling. He emphasized that counseling must be contextual and sensitive to the cultural and spiritual values of the community. The results of this study prove the relevance of his view, because spiritual approaches rooted in local values such as faith, cooperation, and social responsibility have proven to be more effective in preventing deviant behavior than therapy based on rational individualism alone.

From the perspective of the family system, Christine Kerr (2008) states that maladaptive behaviors such as addiction often reflect imbalances in the individual relationship system. College students who come from families with rigid or stressful communication patterns tend to seek external escapes to meet emotional needs. The results of this study show that students with dysfunctional family backgrounds have higher average academic stress and lower religiosity than students with good family support. Therefore, family-based interventions, such as *family counseling* or *family art therapy*, can help restore students' emotional and spiritual functioning through a process of shared expression and reflection.

The regression findings showing an R^2 value of 0.426 also indicate that psychological and spiritual factors only partially explain online gambling behavior. The rest are influenced by social factors and the digital environment, such as peers, social media algorithms, and exposure to gambling ads. This is in accordance with the view of Morton Deutsch (2006) in *The Handbook of Conflict Resolution*, that the resolution of behavioral problems cannot be done only through individual change, but requires cooperation and trust in the social environment. In other words, the campus needs to be a social space that fosters *trust* and *cooperation* through preventive activities, such as reflective discussions, religious mentoring, and digital literacy campaigns.

Further, the negative relationship between religiosity and academic stress suggests that the spiritual dimension serves not only as a behavioral control but also as a psychological resource in the face of stress. Students with high levels of religiosity tend to use positive coping strategies such as prayer, self-reflection, and faith-based social support. This strategy has been shown to lower stress levels and protect against maladaptive escape, such as online gambling. Thus, higher education needs to integrate a *therapeutic education* approach that combines cognitive learning with moral and spiritual formation.

From the results of the regression test, religiosity had a greater influence ($\beta = -0.418$) than academic stress ($\beta = 0.362$) on online gambling behavior. This means that strengthening spiritual and moral values can be the main preventive strategy. Practically, the campus

program can be directed at three main interventions: (1) spiritual counseling based on Islamic values to restore the balance of students' psyche, (2) academic stress management workshops with cognitive and mindfulness approaches, and (3) mentoring of the student community through peer mentoring to create strong social support.

Theoretically, these findings confirm the cross-paradigm integration of modern and spiritual psychology. Rahim (2001) emphasized the importance of intrapersonal conflict management; Deutsch (2006) highlights the role of trust and collaboration; Kerr (2008) emphasizes family therapy as a healing system; Undurraga (2025) warns of the dangers of cultural bias in therapy; and Tajudin Ninggal (2025) emphasized the importance of purification of the soul as the core of Islamic therapy. Taken together, these five views form a complete conceptual framework that student healing from online gambling behavior must involve cognitive, social, family, cultural, and spiritual dimensions simultaneously.

Provisional Conclusions of the Research Results

This study found that academic stress had a significant positive effect on online gambling behavior tendencies, while religiosity had a significant negative effect. That is, the higher the academic stress of a student, the greater the risk of their involvement in online gambling, but the higher the level of religiosity, the less likely it is to be a propensity. The regression model shows a shared contribution of 42.6%, which means that almost half of the variation in online gambling behavior can be explained by these two psychological factors.

These findings underscore the importance of higher education to develop preventive and curative programs that are holistic in nature—combining psychological, social, and spiritual approaches that enable students to be not only academically intelligent, but also morally and emotionally resilient. The integration between conflict management (Rahim), collaborative therapy (Deutsch), family therapy (Kerr), culturally sensitive counseling (Undurraga), and Islamic psychotherapy (Tajudin Ninggal) is an important theoretical foundation in building a *therapeutic and transformative education paradigm* for the young generation of Indonesia.

CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that the phenomenon of online gambling among students is not just a moral and legal issue, but also a manifestation of complex psychological dynamics involving academic stress, religiosity, and the influence of the digital environment. This study proves that academic stress has a significant positive effect on the tendency of online gambling behavior. Students who experience high academic pressure tend to seek escape through digital activities that offer instant entertainment and sensations, one of which is through online gambling. Conversely, religiosity is proven to have a significant negative effect on this tendency. Students with high levels of religiosity have better self-control, strong value

systems, and spiritual abilities to manage stress and life pressures without falling into destructive behavior.

Theoretically, the results of this study confirm the importance of integration between psychological, social, and spiritual approaches in understanding student behavior in the digital era. Rahim's (2001) concept of conflict management helps explain how students need to manage inner conflicts between academic pressures and moral values. Deutsch's (2006) theory asserts that a supportive and collaborative social environment on campus plays an important role in preventing addictive behavior. Meanwhile, Kerr's (2008) view highlights the importance of family support in maintaining students' emotional balance. In addition, Undurraga's (2025) critique of individualistic bias in Western counseling suggests that counseling in Indonesia should be sensitive to cultural context and religiosity. Most importantly, Tajudin Ninggal's (2025) theory of Islamic psychotherapy provides a spiritual basis that true healing can only be achieved through purification of the soul (*tazkiyah al-nafs*) and a return of consciousness to God. Thus, higher education in Indonesia needs to transform into a space of social and spiritual healing for students, combining therapeutic, reflective approaches, and religious values to create a young generation that is academically, emotionally, and morally resilient in facing the challenges of the digital era.

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