



## **Holistic Personality and MBKM Decision-Making: Student Well- Being and Equitable Access in Indonesian Higher Education**

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# Holistic Personality and MBKM Decision-Making: Student Well-Being and Equitable Access in Indonesian Higher Education

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## Abstract

Independent Learning–Independent Campus (Merdeka Belajar–Kampus Merdeka; MBKM) promotes off-campus experiential learning, yet the psychological conditions shaping participation and the equity implications of access remain underexamined. This multisite cross-sectional study tested the association between holistic personality and decision-making among 260 undergraduate MBKM participants at a State Islamic University and a Muhammadiyah university in Indonesia. Proportional random sampling was applied within the available participant frame. A structured questionnaire assessed holistic personality (experiential, attitudinal, and creative values) and MBKM decision-making (self-control, external control, and absence of control). Descriptive statistics, Cronbach's alpha, and Pearson correlation were used. Most respondents reported moderate decision-making (80.8%;  $M = 30.50$ ,  $SD = 6.21$ ) and moderate holistic personality (65.4%;  $M = 138.54$ ,  $SD = 14.88$ ). Reliability was acceptable for decision-making ( $\alpha = .67$ ) and good for holistic personality ( $\alpha = .81$ ). Holistic personality correlated positively and moderately with MBKM decision-making ( $r = .477$ ,  $p < .001$ ). Self-control and experiential value were the dominant dimensions. The study contributes a psychological-equity account of MBKM: students' capacity to regulate goals and derive meaning from experience is associated with more deliberate participation, but equitable participation requires information, financial, mobility, safety, and mentoring support. Universities should embed gender-responsive and welfare-sensitive safeguards in MBKM governance.

**Keywords:** Independent Learning; Holistic Personality; Student Decision.

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## INTRODUCTION

Indonesia's Independent Learning–Independent Campus (Merdeka Belajar–Kampus Merdeka; MBKM) policy repositions undergraduate learning beyond a classroom-bound curriculum by recognizing structured learning experiences with partners, communities, industries, and other institutions. The policy framework seeks to expand students' academic flexibility and readiness for work and civic life [1], [2]. Earlier Indonesian scholarship has similarly framed MBKM as a response to the need for adaptive competence in the Fourth Industrial Revolution [3] and as a progressive, learner-centred orientation to education [4]. Its implementation logic therefore concerns more than curriculum conversion: it requires students to make consequential choices about where, how, and under what conditions they will learn. The operationalization of MBKM across higher education institutions has also been characterized as an effort to connect disciplinary learning with practical, collaborative, and community-based activities [5].

Participation in such activities is not distributed automatically or evenly. Access may be shaped by economic resources, the quality of institutional information, credit-conversion procedures, family support, the safety of travel and placement locations, disability access, and the availability of mentoring. The policy analysis by Azzahra and Amanta [6] and the broader social-contract perspective on education articulated by UNESCO [7] both emphasize that educational innovation must be judged by whether it extends meaningful opportunity rather than merely enlarges participation counts. This concern is especially relevant to a welfare-oriented view of higher education, in which institutions must support students' capacity to participate, belong, and thrive [8].

MBKM also provides a relevant setting for experiential learning. Off-campus projects, internships, exchanges, teaching assistance, and community programmes place students in unfamiliar roles that require reflection, action, collaboration, and adjustment. Experiential learning theory conceptualizes learning as a process through which experience is transformed into knowledge [9], while research on learning spaces explains that the value of experience depends on the fit between learners and their educational environments [10]. In this sense, MBKM is not only a policy mechanism; it is a developmental environment that can stimulate agency, adaptability, and meaningful engagement.

Student agency is central to this developmental process. Bandura conceptualizes agency as individuals' capacity to influence their functioning and life circumstances through intentional action [11]. Self-determination theory further explains that autonomous motivation is strengthened when learners experience autonomy, competence, and relatedness [12], [13]. These perspectives imply that students' MBKM choices are not simply administrative selections; they are psychologically mediated decisions that can reflect self-regulation, perceived capability, future orientation, and social support.

This study uses the term holistic personality to describe an integrated tendency to engage cognitive, emotional, social, moral, and meaning-related resources when responding to learning and life challenges. This framing is consistent with psychological well-being as a multidimensional form of positive functioning [14], meaning-oriented development in logotherapy [15], dynamic personality organization [16], and the interaction between personality and environmental experience [17]. Although MBKM participation is expected to

support such capacities, students may enter the programme with differing levels of readiness to regulate goals, interpret experience, and make decisions under uncertainty.

An equity lens is indispensable because students' choices are embedded in social structure. Gendered social expectations, mobility constraints, safety considerations, and unequal access to financial or informational resources can influence who is able to benefit from off-campus learning [18]. A conceptual model of educational choice likewise positions individual decisions within nested family, institutional, and policy contexts [19]. Consequently, an evaluation of MBKM that concentrates only on employability or implementation compliance risks overlooking student well-being and the conditions needed for equitable participation.

Existing MBKM studies have predominantly examined policy implementation, stakeholder perceptions, curriculum adaptation, and institutional readiness [3], [4], [5]. Less attention has been paid to the psychological resources associated with students' participation decisions and to the welfare implications of the conditions that enable or constrain access. This study addresses that gap by examining the association between holistic personality and decision-making among MBKM participants in two documented Indonesian higher education sites. It asks whether students with stronger holistic personality tendencies also report more developed decision-making in relation to MBKM participation. By integrating an experiential-learning perspective with student agency and educational equity, the study provides a focused contribution to scholarship on women, education, and social welfare.

## METHODS

### *Research Design*

This study employed a quantitative, cross-sectional, correlational design. The design was selected to describe the distribution of holistic personality and MBKM decision-making and to test the direction and magnitude of their association at one point in time. The study is multisite in the sense that data were drawn from two higher education institutions; it is not an institutional-effectiveness comparison. Accordingly, the findings are interpreted as associative rather than causal.

### *Participants and Sampling*

The analysable sample comprised 260 undergraduate students who had participated in at least one MBKM-related activity. The documented research sites were Maulana Malik Ibrahim State Islamic University Malang, a public State Islamic University, and Universitas Ahmad Dahlan, a private Muhammadiyah university. Proportional random sampling was applied within the available MBKM participant frame, with attention to study programme, gender, and semester. The dataset reports the complete participant profile shown in Table 1; it does not provide institution-specific cell sizes, so no unsupported between-institution comparison is reported.

**Table 1.** Participant Characteristics (N = 260)

Variable	Category	n	%
Gender	Male	130	50.0
	Female	130	50.0

Variable	Category	n	%
Age	20–23 years	180	69.2
	24–25 years	80	30.8
Study level	Undergraduate	260	100.0

### *Operational Definitions of Variables*

The two study variables were operationalized through the structured questionnaire used in the source dataset. Holistic personality was treated as a composite tendency to interpret and enact learning through experiential, attitudinal, and creative values. MBKM decision-making was treated as students' perceived capacity to evaluate and regulate participation choices, represented by self-control, external/other control, and absence of control. The operationalization did not claim a diagnostic assessment of personality; it captured self-reported tendencies relevant to educational decision-making.

**Table 2.** Operational Definitions and Analytical Indicators

Variable	Operational Definition	Indicators	Analytical Role
Holistic personality	Integrated tendencies for meaning-making, adaptation, and constructive engagement with learning experiences.	Experiential value; attitudinal value; creative value	Independent variable
MBKM decision-making	Students' deliberative and self-regulated orientation when selecting and participating in MBKM activities.	Self-control; external/other control; absence of control	Dependent variable

### *Hypotheses Development*

Experiential learning is likely to be interpreted and used differently by students with different levels of self-regulation, purpose orientation, and adaptive capacity [10], [11]. Theories of agency and autonomous motivation suggest that students who perceive themselves as capable of organizing actions and goals should be more able to make deliberate educational choices [11], [12], [13]. This reasoning yielded the following directional hypothesis:

H1: Holistic personality is positively associated with students' decision-making toward MBKM participation.

### *Data Collection Procedure*

Data were collected once through a structured questionnaire administered to eligible MBKM participants at the two study sites. The questionnaire captured participant demographics, holistic personality tendencies, and decision-making related to MBKM participation. The original dataset reports that respondents had undertaken MBKM-related activities, including work-based and community-oriented learning options. Activity-level frequency counts and fieldwork dates were not included in the source dataset; therefore, the final report does not infer programme-type effects or temporal trends.

### *Data Analysis*

The analysis proceeded in three stages. First, frequencies and percentages described participant characteristics and category distributions. Second, means, medians, and standard deviations summarized the two composite scores. Third, Pearson’s product-moment correlation tested H1, using a two-tailed significance criterion of  $p < .05$ . The original draft mentioned chi-square analysis; however, no cross-tabulated categorical data or reported chi-square output were available. To avoid fabricating statistical evidence, chi-square results are not presented in this revised article.

### *Validity and Reliability*

Construct adequacy was supported by the theoretical correspondence of the questionnaire dimensions with experiential learning, agency, self-regulation, and well-being scholarship [10], [11], [14], [20]. Internal consistency was assessed using Cronbach’s alpha. The available dataset reports alpha coefficients for the two composite variables but does not include item-level validity coefficients, factor loadings, or an exploratory/confirmatory factor analysis. The revised manuscript therefore reports only the documented reliability evidence and limits interpretation to the level supported by those results.

## **RESULTS AND DISCUSSION**

### *Results*

#### *Participant Characteristics and Score Distribution*

The sample was gender-balanced, with 130 male and 130 female students. Most participants were 20–23 years old (69.2%), whereas 30.8% were 24–25 years old. All respondents were undergraduate students. The balance in gender representation is useful for an equity-oriented description of the sample; however, the available dataset does not provide gender-stratified means or inferential tests. The study therefore does not claim empirical gender differences in MBKM decision-making.

**Table 3.** Descriptive Statistics of the Study Variables

<b>Variable</b>	<b>Mean</b>	<b>Median</b>	<b>Standard Deviation</b>	<b>N</b>
MBKM decision-making	30.50	29	6.21	260
Holistic personality	138.54	136	14.88	260

#### *MBKM Decision-Making Profile*

Table 4 shows that 210 students (80.8%) were categorized as having a moderate level of MBKM decision-making. Only 30 students (11.5%) were in the high category, while 20 students (7.7%) were in the low category. The predominance of the moderate category suggests that most respondents considered MBKM participation through a combination of personal, academic, and contextual considerations rather than displaying uniformly strong or weak decisional control.

**Table 4.** Distribution of MBKM Decision-Making Levels

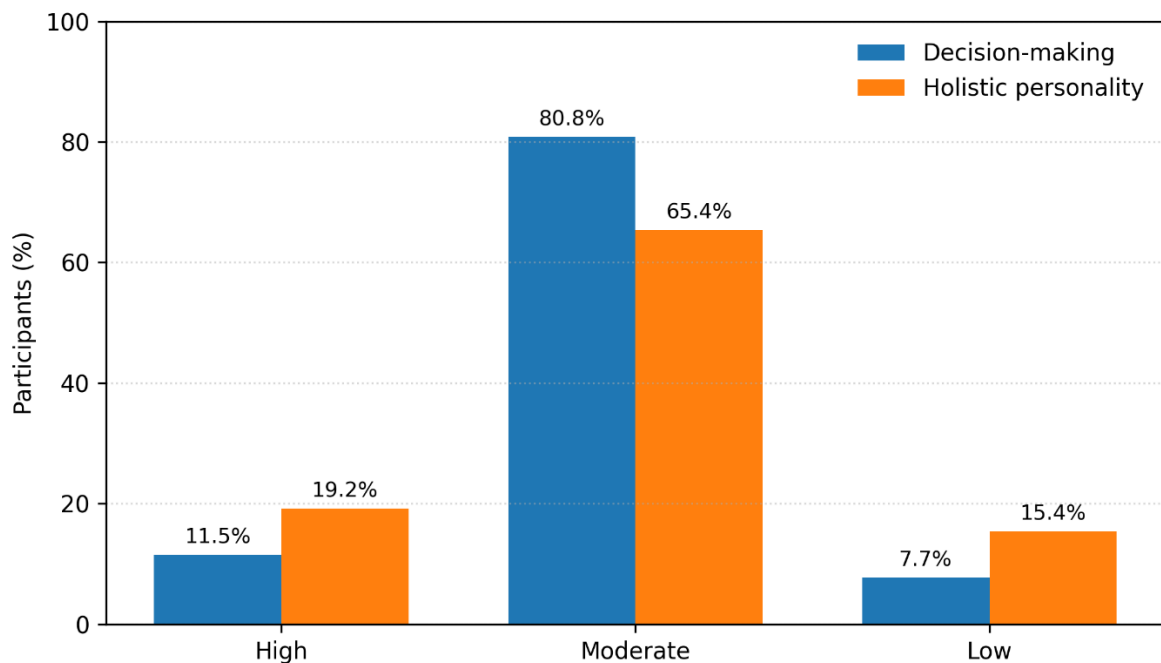
Category	n	%
High	30	11.5
Moderate	210	80.8
Low	20	7.7
Total	260	100.0

*Holistic Personality Profile*

Holistic personality was also concentrated in the moderate category. As shown in Table 5, 170 participants (65.4%) were classified as moderate, 50 (19.2%) as high, and 40 (15.4%) as low. This distribution indicates that MBKM participants generally possessed developmental resources related to meaning-making, adaptation, and engagement, but these resources were not uniformly high across the sample.

**Table 5.** Distribution of Holistic Personality Levels

Category	n	%
High	50	19.2
Moderate	170	65.4
Low	40	15.4
Total	260	100.0



**Figure 1.** Distribution of MBKM Decision-Making and Holistic Personality Categories

*Reliability and Hypothesis Test*

The reliability results demonstrate a stronger internal-consistency estimate for holistic personality ( $\alpha = .81$ ) than for MBKM decision-making ( $\alpha = .67$ ). The latter is acceptable for

exploratory group-level analysis but warrants caution, particularly for individual-level interpretation. The correlation analysis found that holistic personality was positively associated with MBKM decision-making ( $r = .477, p < .001$ ). The coefficient indicates a moderate positive relationship and corresponds to approximately 22.8% shared variance ( $r^2 = .228$ ). H1 was therefore supported.

**Table 6.** Internal Consistency of the Composite Measures

Variable	Cronbach's Alpha	Interpretation
MBKM decision-making	.67	Acceptable for exploratory analysis
Holistic personality	.81	Good internal consistency

**Table 7.** Pearson Correlation Test for H1

Variables	r	p	N	Decision
Holistic personality – MBKM decision-making	.477	< .001	260	H1 supported

**Table 8.** Dominant Questionnaire Dimensions

Construct	Dominant Dimension	Relative Pattern Indicated by Source Data	Interpretive Focus
MBKM decision-making	Self-control	Highest-ranked; external/other control moderate; absence of control lowest	Goal regulation and responsible participation
Holistic personality	Experiential value	Highest-ranked; attitudinal value moderate; creative value lowest	Meaning derived from direct learning and social engagement

## Discussion

The principal finding is a moderate, positive association between holistic personality and MBKM decision-making ( $r = .477, p < .001$ ). This result suggests that students who report stronger integrated resources for meaning-making, adaptation, and engagement also report more developed decision-making in relation to MBKM participation. The relationship should not be interpreted as causal because the design was cross-sectional and based on self-report. Nevertheless, the approximately 22.8% shared variance indicates that the relationship is substantively relevant rather than trivial. It supports the proposition that MBKM participation is partly a psychological and developmental issue, not merely a matter of programme availability or curricular permission.

The prominence of self-control in the decision-making profile offers a concrete explanation for this association. MBKM activity often requires students to coordinate academic duties, communicate with new supervisors or peers, manage travel and placement demands, and make decisions under less familiar conditions. Self-regulated learning involves planning, self-monitoring, and adjustment of strategies [21], [22], [23], while high self-control has been linked to better adjustment and academic outcomes [24]. The result also accords with expectancy-value and social-cognitive explanations of choice, in which perceived control, value, efficacy, and anticipated outcomes shape willingness to invest effort [25], [26], [38]. In

the MBKM context, self-control can be understood as a practical welfare resource: it supports students' capacity to protect academic priorities while navigating external expectations.

Experiential value was the dominant holistic-personality dimension. This pattern is theoretically coherent with experiential learning, which regards concrete engagement, reflection, conceptualization, and active experimentation as interdependent learning processes [9], [10]. Students may perceive MBKM as valuable because it connects learning to workplace, community, intercultural, or project-based realities. The present study adds nuance by showing that experience alone is insufficient; the capacity to interpret experience as meaningful is associated with more deliberate participation decisions. This is consistent with Frankl's meaning-oriented account of responsible action [15] and with Ryff's emphasis on purpose in life, autonomy, environmental mastery, and personal growth [14].

The prevalence of moderate rather than high scores on both constructs is important. It cautions against assuming that participation in an MBKM programme automatically produces fully developed agency, well-being, or holistic personality. Student engagement is situated at the interface between individual characteristics and institutional practices [20], [21]. Students' perceptions of learning environments, feedback, workload, and support influence how they engage and adjust [22]. Related research also identifies motivation, adaptation, meaning in life, and well-being as interdependent components of university success [27], [28], [33]. Thus, universities should treat psychological preparation and continuing support as integral to MBKM design rather than as optional enrichment.

The equity implications are especially salient for a journal concerned with women, education, and social welfare. The present dataset is gender-balanced, but it does not contain the subgroup comparisons needed to make a statistical claim that female and male students experience MBKM differently. Rather than reproducing an unsupported gender difference, the appropriate conclusion is that equitable access must be designed prospectively. Gender, safety, mobility, family obligations, financial capacity, disability access, and information asymmetry can influence whether students are able to convert a formal right to participate into a real opportunity [18], [19], [31], [32]. A welfare-sensitive MBKM system should therefore provide transparent information, flexible placement options, financial support, accessible accommodation and transportation, safety protocols, and confidential pathways for reporting problems.

The study's novelty lies in linking MBKM participation to a holistic-personality lens while treating decision-making as both an agency outcome and an equity-sensitive process. Existing Indonesian MBKM research has extensively discussed policy implementation and stakeholder perceptions [3], [4], [5], [39], [40]. The present analysis moves beyond a narrow employability narrative by showing that students' internal developmental resources are associated with their participation decisions. In doing so, it connects the educational design of off-campus learning with social-welfare conditions that influence who can benefit from it. This contribution is especially relevant for institutions seeking to make experiential education more inclusive, psychologically supportive, and responsive to diverse student circumstances.

Several practical implications follow. First, MBKM preparation should include a structured pre-departure orientation that develops self-regulation, realistic goal-setting, communication, and help-seeking. Second, institutions should pair students with academic and field mentors who can respond early to workload, safety, and adaptation problems. Third,

financial and logistical support should be available through transparent, needs-sensitive procedures so that students are not excluded by costs or mobility barriers. Fourth, programme evaluation should monitor not only participation and credit conversion but also perceived well-being, sense of belonging, safety, and accessibility. Whole-of-curriculum approaches to student well-being and active engagement research support the value of embedding such support within normal academic practice [30], [34], [35], [36], [37].

## CONCLUSION

This study shows that holistic personality is positively and moderately associated with students' decision-making toward MBKM participation. Most respondents reported moderate levels of both constructs, while self-control and experiential value emerged as the dominant dimensions. The evidence indicates that MBKM should be understood as a developmental learning environment whose benefits depend partly on students' self-regulatory and meaning-making resources. The contribution of this study is to position MBKM decision-making within a psychological-equity framework: participation is not only a curricular option but also an opportunity shaped by well-being, agency, information, safety, financial capacity, mobility, and mentoring. Universities should therefore combine experiential learning opportunities with gender-responsive, accessible, and welfare-sensitive supports. Such supports can help ensure that students from diverse circumstances are not merely eligible for MBKM, but are genuinely able to participate and benefit.

## LIMITATIONS

Three limitations delimit the findings. The study relied on a two-site, cross-sectional sample, so causal effects and national generalization cannot be claimed. The source dataset did not include item-level validity evidence, institution-specific sample sizes, programme-type frequencies, or gender-stratified inferential tests. Finally, the decision-making scale showed acceptable but not strong internal consistency. Future research should use validated multidimensional measures, report factor-analytic evidence, collect longitudinal data before and after MBKM participation, and test whether access conditions and psychosocial support mediate or moderate outcomes for different groups of students.

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## AUTHOR CONTRIBUTION

E.K.P. conceptualized the study, developed the research design, coordinated data collection, conducted the statistical analysis, interpreted the findings, and prepared the original manuscript draft. A.R.I. contributed to instrument development, data management, and the analysis and interpretation of the results. T.S. provided theoretical and analytical guidance, refined the conceptual framework, and critically reviewed and revised the manuscript for important intellectual content. A.R.A.D. contributed to the literature synthesis, interpretation of the findings, and critical revision of the manuscript. All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

## CONFLICT OF INTEREST

"The authors declare no conflict of interest."

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The authors used OpenAI's ChatGPT solely to support language editing, readability refinement, and manuscript organization. No artificial intelligence tool was used to generate research data, conduct statistical analyses, interpret findings, or make scientific decisions. All AI-assisted output was critically reviewed, revised, and verified by the authors, who assume full responsibility for the accuracy, integrity, and originality of the final manuscript.

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