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RELIGIOSITY AND PERSONALITY TRAITS (BIG FIVE) AND THEIR EFFECT ON UNIVERSITY STUDENTS' QUALITY OF LIFE

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ABSTRACT

This study explores how religiosity and the Big Five personality traits affect the quality of life (QoL) among university students in Pakistan, comparing those from Islamabad and Parachinar. Findings show religiosity, especially intrinsic religiosity, positively influences psychological resilience and life satisfaction. Among personality traits, extraversion and agreeableness are linked to higher QoL, while neuroticism negatively impacts it. Significant differences emerged between students from metropolitan Islamabad and conflict-affected Parachinar, with Islamabad students reporting better QoL, likely due to greater access to resources. The study highlights the importance of socio-cultural context and offers insights for policymakers and educators to enhance student well-being.

Key Words: *Religiosity, Big Five personality traits, Quality of life, mental health, Socio-cultural factors, Psychological resilience.*

INTRODUCTION

University students form a crucial segment of society, contributing to national development and innovation. Their well-being directly influences the progress of a country. However, many students globally face significant challenges, particularly concerning mental health and quality of life (QoL). In Pakistan, university students often deal with financial difficulties, academic stress, and political instability, all of which impact their mental health and overall life satisfaction (Tariq et al., 2020).

Mental Health Challenges among Pakistani Students

Pakistani university students experience high rates of mental health issues, bullying, and even suicide compared to students in other countries (Gul & Shahzad, 2022). Various factors contribute to these issues, including academic pressure, social adjustment difficulties, financial burdens, and uncertainty regarding future career prospects. Students in Parachinar, a historically conflict-affected region, face additional socio-political challenges, including limited access to mental health support and educational resources (Khan et al., 2021). On the other hand, students in Islamabad benefit from better educational infrastructure and mental health services but struggle with high living costs and intense academic competition (Rahman & Ali, 2019).

Quality of Life (QoL) and Influencing Factors

QoL is a broad concept encompassing physical health, psychological well-being, social relationships, and environmental factors. The World Health Organization (WHO) defines QoL as an individual's perception of their position in life concerning their goals, expectations, and societal influences (WHO, 1997). In Pakistan, cultural, religious, and economic factors significantly affect students' QoL, leading to different levels of life satisfaction across various regions (Tariq et al., 2020).

Role of Religiosity in Mental Health and Well-being

Religiosity defined as the degree to which individuals follow religious beliefs, practices, and moral values plays a crucial role in shaping psychological well-being (Koenig, 2012). Studies suggest that spirituality and religious engagement contribute to resilience, stress reduction, and better overall well-being (Gul & Shahzad, 2022). In Pakistan's collectivist society, religion strengthens communal bonds and provides emotional support. However, religious and societal expectations can sometimes create pressure, influencing students' personal and academic goals (Khan et al., 2021).

The Big Five Personality Traits and QoL

Personality traits significantly impact an individual's behavior, coping mechanisms, and life satisfaction. The Big Five personality traits conscientiousness, extraversion, agreeableness, neuroticism, and openness are widely studied in psychological research for their effects on mental health and QoL (Costa & McCrae, 1992).

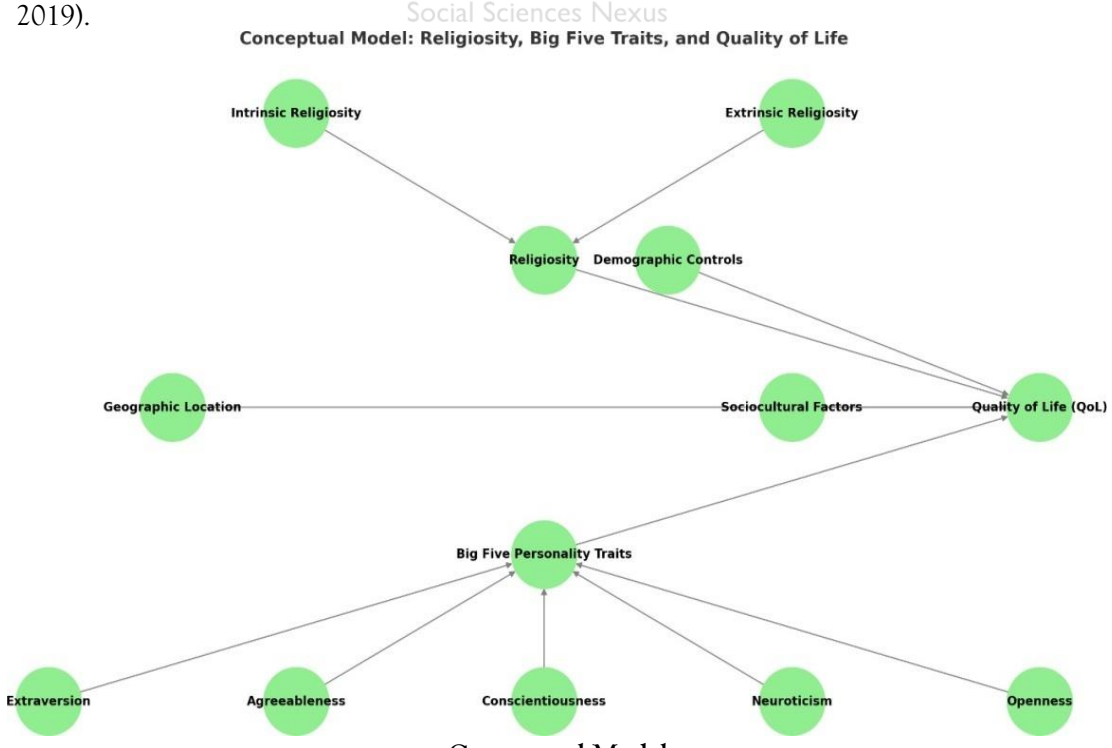
- **Conscientiousness** (discipline, organization) and extraversion (sociability, assertiveness) are strongly associated with higher life satisfaction (Rahman & Ali, 2019).
- **Neuroticism** (emotional instability) negatively affects mental well-being, leading to heightened stress and anxiety (Koenig, 2012).
- **Agreeableness** (compassion, politeness) and openness to experience (creativity, curiosity) also contribute to well-being, though in different ways.

Research Significance and Implications

This study explores the relationship between religiosity, personality traits, and QoL among university students in Parachinar and Islamabad. By comparing students from these two contrasting environments, the research provides insights into how socio-cultural and economic factors influence well-being. The findings aim to support educators, policymakers, and mental health professionals in developing strategies to improve students' psychological health, academic experiences, and overall quality of life (Tariq et al., 2020; Gul & Shahzad, 2022).

Theoretical Framework of the Study

This study explores the relationship between **Big Five personality traits, religiosity,** and **quality of life (QoL)** among university students in **Islamabad**and**Parachinar**.



Conceptual Model

Figure 01. Conceptual Model: Religiosity, Big Five Trails, and Quality of Life

Religion and Personality Traits

Religion, as defined by **Glock and Stark**, includes cognitive, experiential, and behavioral components. The **Big Five traits** extraversion, agreeableness, conscientiousness, neuroticism, and openness significantly influence well-being. Religiosity can enhance positive traits (e.g., agreeableness, extraversion) and buffer negative traits (e.g., neuroticism).

Quality of Life (QoL) and Moderating Factors

QoL, the **dependent variable,** includes physical, psychological, social, and environmental well-being. It is shaped by **internal** (personality, religiosity) and **external** (sociocultural, economic) factors.

Geographic and Sociodemographic Influences

Islamabad offers urban advantages but high stress, while Parachinar provides strong community support amid sociopolitical challenges. **Gender, family structure, and socioeconomic status** also impact QoL.

This framework highlights how personality and religiosity interact within different social and geographic contexts to shape students' well-being.

MATERIALS AND METHODS

Research Design

This study employs a comparative cross-sectional design to assess the relationship between Big Five personality traits, religiosity, and quality of life (QoL) among university students from Parachinar and Islamabad. The study compares two distinct groups to examine variations influenced by cultural, social, and academic environments.

Study Population and Sampling

The study targeted university students enrolled in bachelor's degree programs from both Parachinar and Islamabad. A total of 300 participants were selected, with an equal distribution of 150 students from each location, ensuring a balanced representation of males and females (n = 150 for each gender). The participants were aged between 18 and 25 years, with a mean age of 21.73 years and a standard deviation of 1.40. Stratified random sampling was employed to guarantee an equal representation from both locations. To facilitate data collection, printed questionnaires were distributed in person at the university campuses, which helped ensure a high response rate and allowed for direct engagement with the participants.

Operational Definitions of Variables

Religiosity is defined as the degree to which religious beliefs, practices, and values influence an individual's daily life. This concept is measured through both intrinsic and extrinsic religiosity, as proposed by Glock and Stark (1965) and Allport and Ross (1967), which capture the internal motivations (intrinsic) and external motivations (extrinsic) for religious engagement. In this study, the Big Five personality traits are used as a framework to evaluate individuals' personality dimensions, including **neuroticism**, which reflects emotional instability and stress susceptibility; **extraversion,** which captures sociability and assertiveness; **openness,** defined by creativity and curiosity; **agreeableness,** emphasizing compassion and cooperativeness; and **conscientiousness,** which refers to organization and goal-orientation (Wilt et al., 2016). These traits are widely accepted as fundamental aspects of human personality. Quality of Life (QoL) is assessed as a multidimensional measure encompassing physical, psychological, social, and environmental well-being. This is evaluated using the **WHOQOL-BREF** (World Health Organization, 1998) and **Ryff's Psychological Well-Being Scale** (Ryff, 1989), which provide comprehensive insights into an individual's overall life satisfaction and well-being. These instruments have been proven effective in capturing the complex nature of quality of life across diverse populations.

Data Collection Tools

The study utilized several key instruments to assess the variables of interest. First, the **Centrality of Religiosity Scale (CRS-15)** was used to measure religiosity, focusing on belief, emotional experiences, and religious practices. Second, the **Big Five Inventory-10 (BFI-10)** was employed to assess the Big Five personality traits extraversion, agreeableness, conscientiousness, openness, and neuroticism. The reliability of these traits ranged as follows: extraversion (0.70–0.80), agreeableness (0.65–0.75), conscientiousness (0.50–0.65), openness (0.39–0.56), and neuroticism (0.66–0.75). For evaluating the **Quality of Life (QoL)**, the **WHOQOL-BREF** was applied, which measures

physical health, psychological well-being, social relationships, and environmental factors. Lastly, a **Demographic Questionnaire** was used to collect data on participants' age, gender, academic discipline, socioeconomic status, university sector (private/government), and educational background, providing valuable contextual information for analysis.

Procedure

The procedure for this study began with obtaining ethical approval prior to data collection. Participants were thoroughly informed about the purpose of the study, their right to confidentiality, and the voluntary nature of their participation. Informed consent was secured from all participants, ensuring they understood the study's goals and their role in it. The questionnaires were then distributed to the participants, who completed them within the university settings. This approach ensured that the data collection process adhered to ethical standards while maintaining a conducive environment for the students to participate freely and comfortably.

Statistical Analysis

The study employed a variety of statistical methods to comprehensively evaluate the relationships between religiosity, personality traits, and quality of life (QoL). Descriptive statistics, including mean, standard deviations, and frequencies, were calculated for both groups to provide a clear overview of the data. Pearson's correlation analysis was used to assess the relationship between religiosity and QoL, testing Hypothesis

1. Multiple linear regressions was applied to evaluate the impact of the Big Five personality traits on QoL, supporting Hypothesis
2. To compare QoL scores between students from Islamabad and Parachinar, an independent samples t-test was conducted, addressing Hypothesis
3. Moderated multiple regressions was employed to explore the interaction effects of religiosity and neuroticism on QoL, as proposed in Hypothesis
4. Additionally, ANOVA and Tukey's HSD post hoc test were utilized to identify group differences in QoL based on demographic variables. Statistical significance was set at $p < 0.05$, and the results were visualized through ANOVA boxplots, regression summaries, correlation matrices, and comparison tables, ensuring a robust and thorough analysis. This methodology provided a comprehensive understanding of how religiosity and personality traits interact to shape the quality of life among university students from diverse sociocultural backgrounds.

RESULTS

The Results chapter presents a thorough data analysis and conclusions that provide insight into the relationships among personality traits, religion, and university students' quality of life. These findings not only corroborate the study's theories but also offer new insights into the ways that demographic, psychological, and environmental factors interact to affect individual differences and well-being. By using statistical analysis such as regression models, correlations, and t-tests to highlight both the minor and significant patterns in the data, this chapter establishes the foundation for enlightening discussion and implications.

Table 01. Demographic Characteristics

Variables	f (%)	Mean(SD)
Age		21.73(1.40)
Gender		
Male	150(50.0%)	
Female	150(50.0%)	
Ethnicity/Race		
Shia/Bangash	219 (73.0%)	
Shia/Turi	81 (27.0%)	
University		
Private	151 (50.3%)	
Government	149 (49.0%)	
Department		

Engineering	196 (65.3%)	
Social Sciences	51 (17.0%)	
Medical Fields	53 (17.7%)	
Family Monthly Income	121,300(265,015.57)	
Family Structure		
Nuclear	149 (49.7%)	
Joint	151 (50.3%)	
Father's Education		
Below Matric	41 (13.7%)	
Matric	63 (21.0%)	
FA	42 (14.0%)	
Bachelors	64 (21.3%)	
Master's and above	90 (30.0%)	
Mother's Education		
Below Matric	193 (64.3%)	
Matric	37 (12.3%)	
FA	26 (8.7%)	
Bachelors	22 (7.3%)	
Master's and above	22 (7.3%)	
Father's Occupation		
Retired	85 (28.3%)	
Still Working	215 (71.7%)	
Mother's Occupation		
Housewife	268 (89.3%)	
Employed	32 (10.7%)	

f= Frequency, % =percentage

The participants' demographics are displayed in Table 1, where the proportion of males and females was equal at 50% each, and the mean age was 21.73 years (SD = 1.40). Shia Bangash make up the majority of participants (73%) and are split nearly evenly between private (50.3%) and government (49.7%) universities. Engineering students make up the majority of the sample (65.3%), followed by students in the social sciences (17%) and medicine (17.7%). The average family income is 121,300 PKR, though there are large variations. Both nuclear and joint families are equally common. Fathers are generally more educated than mothers; only 7.3% of mothers have a master's degree or higher, compared to 30% of fathers. Most mothers (71.7%) are housewives, while most fathers (70.3%) are employed. A contextual basis for examining the individuals' personality traits, religious beliefs, and quality of life is provided by these demographics.

Table 02. Psychometric properties of the study variables (N=300)

Range							
Scales	**A**	M	SD	Actual	Potential	Skewness	Kurtosis
Religiosity	0.783	88.14	12.94	50-112	1-112	-.593	-.016
Intellectual Dimension	0.374	10.70	2.30	5-15	0-15	-.178	-.413
Ideological Dimension	0.514	12.70	2.41	5-15	0-15	-1.027	.356
Public Practices	0.550	7.93	1.54	5-10	0-10	-.213	-1.149
Private Practices	0.550	16.45	3.10	6-21	0-21	-.786	.816
Experiential Dimension	0.381	11.08	2.56	4-15	0-15	-.478	-.494
Quality Of Life	0.552	30.75	4.61	18-39	0-39	-.456	-.299
Big Five Personality Traits	0.515	35.48	5.05	19-47	0-50	-.072	-.194
Extraversion	0.153	7.72	1.70	3-10	0-10	-.568	-.257

Agreeableness	0.148	7.62	1.68	3-10	0-10	-.468	-.324
Conscientiousness	0.057	7.60	1.67	2-10	0-10	-.418	-.547
Neuroticism	0.119	6.76	1.77	2-10	0-10	-.278	-.464
Openness to Experiences	0.370	5.79	1.52	2-10	0-10	-.133	.333

The psychometric properties of the research variables are described in Table 2. (SD = 4.61) and moderate reliability (α =.552), Qualityof Life indicates a satisfactory level of well- being. The reliability of the Religiosity Scaleisstrong (α=.783), with a mean of 88.14 (SD = 12.94), while the subdimensions range from poor to moderate (α=.374 to.550). With a meanscoreof30.75, the Big Five Personality Traits scale also shows moderate reliability (α=.515, M = 35.48, S0D = 5.05), despite the lower reliability of its subdimensions. Skewness and kurtosis values indicate that the data are approximately normal, enabling further analysis.

Table 03. Correlation of Study Variables (N=300)

No.	Scales	I.	II.	III.	IV.	V.	VI.	VII.	VIII.	IX.	X.	XI.	XII.
I.	Religiosity												
II.	Intellectual Dimension	.70**											
III.	Ideological dimension	.60**	.30**										
IV.	PublicPractices	.50**	.37**	.37**									
V.	Private Practices	.63**	.33**	.30**	.27**								
VI.	Experiential Dimension	.70**	.49**	.46**	.23**	.31**							
VII.	QualityOfLife	.72**	.54**	.55**	.52	.36**	.50**						
VIII	BigFivePersonality Traits	.49**	.49**	.60**	.23**	.18**	.38**	.53**					
IX	Extraversion	.58**	.61**	.63**	.33**	.25**	.36**	.54**	.63**				
X	Agreeableness	.54**	.57**	.58**	.29**	.22**	.37**	.33**	.65**	.63**			
XI	Conscientiousness	.54**	.57**	.58**	.29**	.22**	.37**	.33**	.65**	.63**	1.0**		
XII	Neuroticism	.02	.02	.01	-.03	-.07	.03	.21**	.59**	-.01	.06	.06	
XIII	Opennessto experiences	.05	.03	.05		-.02	.08	-.01	.38**	.01	.01	.01	.08

**p<0.01

The correlation matrix for the study variables is shown in Table 03, highlighting significant correlations. There are strong positive correlations between religiosity and both Quality of Life (r =.723, p <.01) and Big Five Personality Traits (r =.496, p <.01), suggesting that religiosity has a significant impact on both. Intellectual (r =.701, p <.01) and experiential (r =.708, p <.01) dimensions of religiosity are the two that exhibit the strongest correlations with over all religiosity. There is a positive correlation between Quality of Life (r=.533,p<.01) and the Big Five Personality Traits, particularly Extraversion (r=.543,p<.01). Remarkably, neuroticism and openness to new experiences are not associated with most of the variables. These findings demonstrate the interplay among the sample's personality traits, quality of life, and religiosity.

Table 04. Multiple Regression Analysis

				95%CI	
V-A	B	SE B	B	LL	UL
QOL	2.340	1.375	------	-0.364	5.044
Religiosity	0.202	0.032	0.567***	0.139	0.265
Intellectual Dimension	0.144	0.123	0.072	-0.098	0.386
Ideological Dimension	0.220	0.113	0.115	-0.003	0.442
Public Practices	0.623	0.122	0.208***	0.383	0.863

Private Practices	-0.159	0.071	-0.107*	-0.298	-0.020
Experiential Dimension	-0.024	0.093	-0.013	-0.208	0.160
Big Five Personality Traits	0.279	0.046	0.305***	0.189	0.369
Extraversion	0.290	0.153	0.107	-0.011	0.591
Conscientiousness	-1.046	0.142	-0.381***	-1.326	-0.766

**p<.001, **p<.01,*p<.05

Table 04 displays the results of a multiple regression analysis for the Quality of Life (QOL) prediction. Religiosity (β = 0.567, p <.001) and the Big Five Personality Traits (β = 0.30, p <.001) are strong positive indicators that significantly improve QOL. Of the traits of religiosity, Public Practices have a positive effect on QOL (β=0.21, p<.001), while Private Practices have a somewhat negative correlation (β = -0.11, p <.05). A complex relationship is indicated by the negative correlation between QOL and conscientiousness (β=-0.38, p<.001). Other dimensions, such as intellectual and experiential dimensions and extraversion, have less of an impact or none. All things considered, the model highlights the ways in which religiosity and personality traits affect quality of life.

Table 05. T-Test for Gender

Mean, standard deviations and t-values (N=300)

Parachinar			Islamabad				95%C1		Cohen's d
Variables	M	S. D	M	S. D	t (300)	P	UL	LL	
Religiosity	86.80	12.86	89.48	12.92	-1.80(298)	.073	-5.61	0.25	-0.21
Intellectual Dimension	10.54	2.25	10.86	2.34	-1.21(298)	.228	-0.84	0.20	-0.14
Ideological Dimension	12.42	2.60	12.99	2.18	-2.05(298)	.042	-1.11	-0.02	-0.24
Public Practices	7.80	1.56	8.07	1.51	-1.50(298)	.132	-0.62	0.08	-0.17
Private Practices	16.27	3.17	16.63	3.04	-1.00(298)	.316	-1.07	0.35	-0.12
Experiential Dimension	11.02	2.43	11.13	2.69	-0.38(289)	.702	-0.70	0.47	-0.04
Quality Of Life	30.12	4.55	31.37	4.60	-2.37(298)	.018	-2.29	-0.21	-0.27
Big Five Personality Traits	35.29	5.15	35.67	4.95	-0.65(298)	.515	-1.53	0.77	-0.08
Extraversion	7.56	1.76	7.87	1.63	-1.60(298)	.110	-0.70	0.07	-0.19
Agreeableness	7.49	1.74	7.76	1.61	-1.41(298)	.159	-0.65	0.11	-0.16
Conscientiousness	7.49	1.74	7.76	1.61	-1.41(298)	.159	-0.65	0.11	-0.16
Neuroticism	6.85	1.76	6.66	1.78	0.95(298)	.344	-0.21	0.59	0.11
Openness To Experiences	5.82	1.58	5.75	1.45	0.38(298)	.704	-0.28	0.41	0.04

Note: CI=Confidence Interval, UL=Upper Limit, LL=Lower limit

There are some significant differences when comparing the research variables by gender in Table 5. Women performed better than men on the Quality of Life (p =.018, Cohen'sd=-0.27)andIdeologicalDimensionofReligiosity(p=.042,Cohen'sd=-0.24), suggesting that they are more ideologically religious and have higher levels of life satisfaction. The absence of significant gender differences in overall religiosity, the Big Five Personality Traits, or their subdimensions (p >.05) indicates that men and women are generally similar across most psychological and personality measures. These results show minor but notable differences in specific fields while highlighting the overall similarities between the sexes.

Table 06; T-Test for Geographic Location

Mean, standard deviation t-values (N=300)

Parachinar			Islamabad				95%C1		Cohen's d
Variables	M	S. D	M	S. D	t (300)	P	UL	LL	
Religiosity	86.80	12.86	89.48	12.92	-1.80(298)	.073	-5.61	0.25	-0.21

Intellectual Dimension	10.54	2.25	10.86	2.34	-1.21(298)	.228	-0.84	0.20	-0.14
Ideological Dimension	12.42	2.60	12.99	2.18	-2.05(298)	.042	-1.11	-0.02	-0.24
Public Practices	7.80	1.56	8.07	1.51	-1.50(298)	.132	-0.62	0.08	-0.17
Private Practices	16.27	3.17	16.63	3.04	-1.00(298)	.316	-1.07	0.35	-0.12
Experiential Dimension	11.02	2.43	11.13	2.69	-0.38(289)	.702	-0.70	0.47	-0.04
Quality Of Life	30.12	4.55	31.37	4.60	-2.37(298)	.018	-2.29	-0.21	-0.27
Big Five Personality Traits	35.29	5.15	35.67	4.95	-0.65(298)	.515	-1.53	0.77	-0.08
Extraversion	7.56	1.76	7.87	1.63	-1.60(298)	.110	-0.70	0.07	-0.19
Agreeableness	7.49	1.74	7.76	1.61	-1.41(298)	.159	-0.65	0.11	-0.16
Conscientiousness	7.49	1.74	7.76	1.61	-1.41(298)	.159	-0.65	0.11	-0.16
Neuroticism	6.85	1.76	6.66	1.78	0.95(298)	.344	-0.21	0.59	0.11
Openness To Experiences	5.82	1.58	5.75	1.45	0.38(298)	.704	-0.28	0.41	0.04

Note: CI=Confidence Interval, UL= Upper Limit, LL= Lower limit. Table 06 displays the geographic comparisons of the research variables (Islamabad vs. Parachinar). There were notable differences between Islamabad students' scores on the Ideological Dimension of Religiosity (p=.042, Cohen'sd=-0.24) and Quality of Life (p=.018, Cohen's d = -0.27). However, there was no significant difference in overall religiosity, the Big Five Personality Traits, or their sub dimensions between locations (p>.05), indicating that they are generally comparable. These results suggest that while Islamabad students exhibit somewhat higher levels of life satisfaction and ideological religiosity, the general psychological and personality traits are the same in both groups.

Table07; T-Test for Ethnicity/Race

Mean, standard deviations and t-values (N=300)

	SHIA/BANGASH (SD)		SHIA/TURI (SD)				95%C1		Cohen'sd
Variables	M	S. D	M	S. D	t (300)	P	UL	LL	
Religiosity	88.78	12.60	86.41	13.7	1.412	.159	-0.93	5.68	0.18
Intellectual Dimension	10.79	2.11	10.46	2.73	1.117	.265	-0.25	0.92	0.15
Ideological Dimension	12.71	2.45	12.69	2.32	0.052	.958	-0.60	0.63	0.01
Public Practices	7.94	1.59	7.93	1.41	0.051	.960	-0.39	0.41	0.01
Private Practices	16.60	3.36	16.02	2.24	1.434	.153	-0.21	1.37	0.19
Experiential Dimension	11.08	2.36	11.07	3.07	0.011	.992	-0.65	0.66	0.00
Quality Of Life	31.09	4.32	29.83	5.24	2.112	.036	0.09	2.43	0.27
Big Five Personality Traits	35.65	5.27	35.04	4.37	0.931	.352	-0.68	1.90	0.12
Extraversion	7.80	1.70	7.49	1.70	1.384	.167	-0.13	0.74	0.18
Agreeableness	7.61	1.67	7.65	1.70	-0.194	.846	-0.47	0.39	-0.03
Conscientiousness	7.62	1.72	7.54	1.55	0.357	.721	-0.35	0.51	0.05
Neuroticism	6.77	1.82	6.73	1.64	0.168	.866	-0.41	0.49	0.02
Openness To Experiences	5.85	1.61	5.62	1.21	1.178	.240	-0.16	0.62	0.15

According to race and ethnicity, Shia Bangash and Shia Turi study factors are contrasted in Table 07. There was a significant difference (p =.036, Cohen's d = 0.27), with Shia Bangash participants reporting higher Quality of Life scores. The Big Five Personality Traits, overall religiosity, and their subdimensions did not differ significantly (p >.05), suggesting that psychological, personality, and religiosity measures are comparable for both ethnic groups. These findings indicate minor variations in life satisfaction between Shia Bangash and Shia Turi participants, but also show broad similarities between them.

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Table 08; T-TEST FOR Universities

Mean, standard deviations and t-values (N=300)

Private			Government				95%C1		Cohen's d
Variables	M	S. D	M	S. D	t (300)	P	UL	LL	
Religiosity	89.42	12.90	86.84	12.9	1.735	.084	-0.35	5.52	0.20
Intellectual Dimension	10.85	2.33	10.54	2.26	1.173	.242	-0.21	0.83	0.14
Ideological Dimension	1297	2.18	12.43	2.60	1.963	.051	-0.00	1.09	0.23
Public Practices	8.07	1.51	7.80	1.57	1.506	.133	-0.08	0.62	0.17
Private Practices	16.62	3.03	16.28	3.18	0.950	.343	-0.36	1.05	0.11
Experiential Dimension	11.11	2.70	11.05	2.42	0.199	.842	-0.52	0.64	0.02
Quality Of Life	31.38	4.59	30.11	4.57	2.403	.017	0.23	23.31	0.28
Big Five Personality Traits	35.66	4.93	35.30	5.17	0.618	.537	-0.79	1.51	0.07
Extraversion	7.86	1.63	7.57	1.76	1.484	.139	-0.09	0.68	0.17
Agreeableness	7.76	1.61	7.49	1.74	1.369	.172	-0.12	0.65	0.16
Conscientiousness	7.63	1.66	7.57	1.69	0.303	.762	-0.32	0.44	0.04
Neuroticism	6.68	1.78	6.84	1.76	-0.801	.424	-0.57	0.24	-0.09
Openness To Experiences	5.74	1.45	5.83	1.58	-0.517	.606	-0.44	0.25	-0.06

Study factors by university type (private vs. public) are compared in Table 8. Private college students reported higher Quality of Life scores; this difference was statistically significant (p =.017, Cohen's d = 0.28). Once more approaching significance (p =.051, Cohen's d = 0.23), the Ideological Dimension of Religiosity also points to a trend toward higher ideological religiosity among students attending private universities. Students from private and public universities did not significantly differ in terms of overall religiosity, the Big Five Personality Traits, or their subdimensions, indicating that there were only slight variations in ideological religiosity and life satisfaction (p >.05).

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Table 09; T-Test for Family Structure

Mean, standard deviations and t-values (N=300)

Nuclear			Join				95%C1		Cohen' s d
			t						
Variables	M	S. D	M	S. D	t (300)	P	UL	LL	
Religiosity	89.96	12.34	86.34	13.31	2.44	.015	0.70	6.53	0.28
Intellectual Dimension	10.61	2.19	10.79	2.40	-0.67	.504	-0.70	0.34	-0.08
Ideological Dimension	12.83	2.53	12.58	2.29	0.87	.384	-0.31	0.79	0.10
Public Practices	7.89	1.54	7.98	1.55	-0.53	.597	-0.44	0.26	-0.06
Private Practices	16.77	3.10	16.13	3.08	1.81	.072	-0.06	1.35	0.21
Experiential Dimension	11.31	2.32	10.85	2.77	1.56	.119	-0.12	1.04	0.18
Quality Of Life	31.11	4.27	30.38	4.92	1.37	.177	-0.32	-0.78	0.16
Big Five Personality Traits	35.24	5.20	35.72	4.90	-0.82	.411	-1.63	1.67	-0.10
Extraversion	7.60	1.67	7.83	1.72	-1.14	.255	-0.61	0.16	-0.13
Agreeableness	7.56	1.73	7.69	1.63	-0.68	.498	-0.51	0.25	-0.08
Conscientiousness	7.60	1.74	7.60	1.61	0.04	.967	-0.37	0.39	0.01
Neuroticism	6.53	1.69	6.98	1.81	-2.22	.027	-0.85	-0.05	-0.26
Openness To Experiences	5.95	1.53	5.63	1.49	1.82	.070	-0.03	0.66	0.21

Note: CI=Confidence Interval, UL=Upper Limit, LL=Lower limit

Table 09 compares the study factors by family structure (nuclear vs. joint). There were notable variations in neuroticism (p =.027, Cohen's d = -0.26), where those from joint families showed higher levels, and religiosity (p =.015, Cohen's d = 0.28), where those from nuclear families scored higher. There were no significant differences (p >.05) in Quality of Life, the Big Five Personality Traits, or most of the subdimensions, indicating that family arrangements are generally similar. These findings suggest that the degrees of religiosity and emotional stability among students from nuclear and joint family systems vary slightly but significantly.

DISCUSSION

The findings of this study provide strong empirical support for the proposed hypotheses, shedding light on the complex relationship between religiosity, personality traits, and quality of life (QoL) among university students. The results confirm Hypothesis 1 (H1), which suggested a positive correlation between religiosity and QoL. As indicated in Table 03, religiosity and QoL exhibit a strong positive correlation ($r = 0.723$, $p < .01$), while Table 04 highlights religiosity's predictive power in enhancing QoL ($\beta = 0.57$, $p < .001$), reinforcing its crucial role in promoting overall well-being. Similarly, Hypothesis 2 (H2), which proposed that the Big Five Personality Traits significantly influence QoL, is supported by the findings. The correlation results in Table 3 ($r = 0.496$, $p < 0.01$) and regression analysis in Table 4 ($\beta = 0.30$, $p < 0.001$) confirm their predictive role. Further analysis of sub-hypotheses H2(a) to H2(e) reveals intricate relationships between specific personality traits and QoL. Extraversion shows a significant positive correlation with QoL ($r = .543$, $p < .01$) and predictive influence ($\beta = 0.11$, $p < 0.05$), while agreeableness follows a similar trend ($r = 0.545$, $p < 0.01$). Interestingly, conscientiousness presents mixed results, with its negative regression coefficient ($\beta = -0.38$, $p < .001$) suggesting that its influence on QoL may be mediated by other factors. Neuroticism, as expected, displays a negative correlation with QoL ($r = -0.025$), aligning with previous theoretical expectations (Saroglou, 2011).

Hypothesis 3 (H3), which postulates that cultural and geographic differences influence QoL, is also supported. Table 6 demonstrates that students from Islamabad report a higher QoL ($M = 31.37$, $SD = 4.60$) than those from Parachinar ($M = 30.12$, $SD = 4.55$), with a statistically significant difference ($p = .018$, Cohen's $d = -0.27$). These disparities may be attributed to higher ideological religiosity scores

(p = 0.042, Cohen's d = -0.24), likely influenced by increased ideological exposure and greater access to resources in metropolitan areas. This highlights the broader implications of urbanization and sociocultural contexts in shaping students' well-being. Furthermore, demographic analysis reveals that the sample was equally balanced in gender representation, with most participants (73%) identifying as Shia Bangash. These findings align with research emphasizing the role of cultural and religious homogeneity in shaping psychological experiences (Cohen, 2009). The equal distribution of nuclear and joint family structures reflects the sociocultural dynamics of the population, consistent with research in collectivist societies (Hofstede, 2011). Additionally, the notable educational gap between mothers and fathers mirrors broader South Asian trends, where patriarchal norms influence educational access (Saroglou, 2011). Similar patterns have been documented in studies on rural Pakistani populations, highlighting persistent gender disparities in higher education (Aslam, 2009).

The study also examined the psychometric properties of the scales used, revealing reliability levels that ranged from low to moderate. These findings align with prior research indicating challenges in measuring abstract concepts such as religiosity and personality traits. Cognitive aspects of religiosity often show lower reliability due to individual differences in interpretation (Saroglou, 2011). Hood et al. (2009) highlighted variability in emotional and experiential dimensions, which explains the low reliability observed in subdimensions such as Public and Private Practices in this study. Similarly, Abu-Raiya and Pargament (2010) found that religious and spiritual categories often exhibit inconsistent reliability due to cultural and individual differences in expression. With respect to personality measurement, Schmitt et al. (2007) and McCrae and Costa (1997) noted that certain Big Five Personality subdimensions show lower reliability in non-Western contexts due to cultural variations in interpreting personality-related questions. Research by Kumar et al. (2015) also suggests that personality scales developed in Western settings require cultural modifications to improve internal consistency in diverse populations. These findings emphasize the necessity of culturally sensitive adaptations to enhance the validity and reliability of psychometric tools. Future studies could incorporate exploratory and confirmatory factor analyses tailored to the cultural context of Islamabad and Parachinar to refine these measurements.

The study also explored correlations between religiosity, QoL, and personality traits. A strong positive correlation was observed between religiosity and both QoL ($r = 0.723$, $p < 0.01$) and the Big Five Personality Traits ($r = .496$, $p < .01$). These findings align with Saroglou (2011), who demonstrated the beneficial effects of religiosity on mental health. Pargament et al. (2005) further support this, suggesting that intrinsic religiosity fosters coping mechanisms that enhance psychological resilience and life satisfaction. Hood et al. (2009) emphasized that overall religiosity correlates strongly with its intellectual and experiential components, reinforcing the complex nature of religiosity. Extraversion was also found to have a strong relationship with QoL ($r = 0.543$, $p < 0.01$), which is consistent with previous research indicating that extraversion is a key predictor of subjective well-being across cultures (Diener et al., 1999; McCrae & Costa, 1997). However, non-significant correlations between neuroticism and openness to experience with other variables suggest that cultural norms may influence the expression of these traits in non-Western settings (Schmitt et al., 2007). This underscores the importance of examining cultural beliefs in shaping personality expression.

Gender differences in religiosity and personality traits were not observed, aligning with studies reporting similar patterns in non-Western contexts (Saroglou, 2011). However, women exhibited higher QoL scores ($p = 0.018$, Cohen's $d = -0.27$) and stronger ideological religiosity ($p = 0.042$, Cohen's $d = -0.24$), suggesting that religiosity may serve as a greater psychological resource for women than men. Sørensen et al. (2020) support this, noting that women tend to rely more on religious beliefs for emotional coping, enhancing their psychological resilience and life satisfaction. Additionally, geographic differences in ideological religiosity and QoL were significant, with Islamabad students reporting higher scores than those in Parachinar. These findings align with Inglehart and Welzel's (2010) World Values Survey, which demonstrated the influence of urban environments on ideological orientation and life satisfaction. Urban settings provide access to

diverse resources, educational opportunities, and social networks, which may account for the observed disparities. Norris and Inglehart (2004) further argue that urbanization exposes individuals to a broader range of ideological perspectives, potentially explaining higher ideological religiosity in Islamabad students.

The impact of family structure on emotional stability and religiosity was also notable. Students from joint families exhibited higher neuroticism ($p = 0.027$, Cohen's $d = -0.26$), while those from nuclear families reported greater religious affiliation ($p=0.015$, Cohen's $d = 0.28$). These findings align with Hofstede (2011), who explored the psychological impact of family dynamics in collectivist cultures. Higher religiosity in nuclear families may reflect greater autonomy in religious practices, whereas higher neuroticism in joint families could stem from interpersonal conflicts associated with extended family living arrangements. Shah et al,. (2019) support this, arguing that while nuclear families encourage individualized religious expression, joint family structures may create emotional challenges due to shared responsibilities and social expectations.

The low reliability observed in certain scales, such as the Intellectual and Experiential Dimensions of Religiosity and the Big Five Personality Traits subdimensions, aligns with previous studies. Hood et al. (2009) explain that emotional and experiential aspects of religiosity often exhibit inconsistent reliability due to their inherently subjective and situational nature. McCrae and Costa (1997) similarly highlight that personality subdimensions—especially extraversion, neuroticism, and agreeableness tend to show lower reliability in non-Western contexts due to cultural differences in interpretation. Schmitt et al. (2007) note that personality tests developed in Western contexts often struggle with internal consistency in diverse cultural settings, as linguistic and cultural norms influence how individuals respond to items. Rammstedt and John (2007) further demonstrate that the BFI-10, though generally reliable, exhibits lower internal consistency in certain subdimensions such as conscientiousness and openness to experience. These findings underscore the need for culturally tailored psychometric tools, emphasizing the importance of validation and adaptation to improve measurement accuracy in diverse populations.

CONCLUSION

The findings of this study emphasize the crucial role of religiosity and personality traits in shaping the quality of life among university students in Pakistan. Religiosity emerged as a strong predictor of well-being, offering emotional resilience and a sense of purpose. Among the Big Five traits, extraversion and agreeableness were associated with higher QoL, while neuroticism negatively impacted students' mental well-being. Geographic disparities between Islamabad and Parachinar students highlight the influence of socio-economic conditions, access to resources, and cultural factors in shaping well-being. The results underscore the need for tailored mental health interventions and policies that acknowledge the complex interplay of religious beliefs, personality traits, and environmental factors. Future research should explore longitudinal effects and incorporate qualitative insights to further deepen our understanding of these relationships. By addressing these psychological and socio-cultural factors, educational institutions and policymakers can develop more effective strategies to support student well-being and academic success.

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