THE RELATIONSHIP BETWEEN SELF-EFFICACY AND LEARNING INTEREST WITH STUDENTS' PROBLEM-SOLVING ABILITY IN SPLDV STORY PROBLEMS INTEGRATED WITH ISLAMIC VALUES

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Abstract

This study aims to analyze the relationship between self-efficacy and learning interest with students' mathematical problem-solving abilities in the subject of SPLDV (Sistem Persamaan Linear Dua Variabel (System of Linear Equations in Two Variables)) integrated with Islamic values. The background of this study stems from the low problem-solving abilities of students in contextual questions, which are suspected to be influenced by affective and motivational factors. The research used a quantitative approach with a correlational design. The research subjects consisted of 60 ninth-grade students at SMPIT Iqra 1 Bengkulu City in the 2025/2026 academic year, selected through random sampling. Data were obtained through self-efficacy questionnaires, learning interest questionnaires, and SPLDV problem-solving tests based on Islamic values. Data analysis used correlation and multiple regression tests with the help of SPSS software. The results showed that self-efficacy and learning interest were positively and significantly related to mathematical problem-solving abilities, both partially and simultaneously, with a coefficient of determination (R^2) of 0.664. This indicates that 66.4% of the variation in problem-solving skills can be explained by self-efficacy and learning interest. These findings confirm that strengthening self-efficacy and learning interest integrated with Islamic values plays an important role in improving the quality of mathematics learning holistically.
Keywords: Self-Efficacy; Learning Interest; Problem-Solving Abilities; SPLDV; Islamic Values

INTRODUCTION

Education in the 21st century has undergone a fundamental shift in thinking, implementation, and paradigm. Education has shifted from being merely a means of transferring knowledge to a place for holistic competency development that is relevant to real life (Jaya et al., 2023). Among the various important and crucial competencies, problem-solving skills are universally recognized as one of the main pillars of Higher Order Thinking Skills (HOTS) in developing human abilities to think critically, creatively, and innovatively (Hurskaya et al., 2024). This ability is not only needed in academic settings, but also an important prerequisite for every individual to be able to participate and contribute in society and in the world of work. Mathematics plays a central role in honing this ability. Mathematics learning should ideally be designed to train students to develop critical, analytical, creative, systematic, and logical thinking skills.

Problem-solving ability is widely recognized as a core 21st-century competency and a key outcome of mathematics education, particularly because it fosters logical, analytical, and systematic thinking needed in real-life decision-making (Rambe et al., 2023). This competency goes beyond the mere ability to perform procedural calculations; it includes the capacity to think critically, logically, analytically, and systematically, as well as the ability to creatively apply mathematical knowledge to real-life and complex problems (Ratnasari et al., 2025). Conceptually, mathematical word problems are a special bridge for mathematical material to apply abstract mathematics to real-life applications, teaching students to translate everyday problems into mathematical models that can be solved (Khusna & Ulfah, 2021). Thus, problem-solving skills in mathematics are essential for all students to develop and hone their abilities in solving mathematical story problems, especially in SPLDV (Sistem Persamaan Linear Dua Variabel (System of Linear Equations in Two Variables)) material, which is very useful in everyday life.

Universally, the focus of assessment and evaluation in education has shifted to measuring application and reasoning, rather than simply measuring memorization of formula usage. This phenomenon is clearly evident in international assessments such as the Programme for International Student Assessment (PISA) conducted by the Organisation for Economic Co-operation and Development (OECD). PISA consistently measures mathematical literacy, which is defined as an individual's capacity to formulate, apply, and interpret mathematics in various contexts, a definition that is very much in line with problem-solving skills (OECD, 2019). Mathematics learning is an important process in education because mathematics plays a role in advancing logical, analytical, systematic, and problem-solving skills. Mathematics is not only a subject filled with formulas, procedures, and steps for solving problems, but also a tool for training problem-solving skills in real-life contexts.

In mathematics education, students learn and are required to understand and implement mathematical concepts in contextual situations, such as solving System of Linear Equations in Two Variables or Sistem Persamaan Linear Dua Variabel (SPLDV) story problems. However, in reality, many students lack understanding and find it difficult to solve mathematical problems such as those involving SPLDV (Sanidah & Sumartini, 2022). This difficulty is evident in students' ability to create mathematical models, understand information, and implement appropriate solution strategies. This phenomenon shows that mathematical problem-solving skills remain a significant challenge in mathematics education. The 2022 PISA report indicates that Indonesia’s mathematics literacy score remains below the OECD average (OECD, 2022). Most Indonesian students still have difficulty solving problems that require problem interpretation and mathematical modeling. These findings indicate that the mathematical problem-solving skills of students, including junior high school students, are still relatively low (Sanidah & Sumartini, 2022).

This weakness in mathematics is often seen when students try to solve “mathematical story problems.” These word problems are questions that relate mathematics to contextual cases. These word problems not only teach students about calculation processes and the use of formulas, but also introduce mathematics in real life and train complex cognitive processes, namely understanding problems, converting information into mathematical models, determining solution strategies, implementing strategies, and rechecking the results obtained (Polya, 1945). Students' failure in this translation and modeling process is a common phenomenon that hinders the achievement of real problem-solving skills.

When identifying and analyzing this low problem-solving ability, the world of education often focuses on the cognitive aspect or the knowledge aspect of students, where this knowledge aspect often refers to the ability of students to understand concepts and use mathematical formulas. Students' low problem-solving skills are caused by their low knowledge. However, various studies show that students' difficulties in solving math problems are not only influenced by the cognitive domain or knowledge factors, but can also be caused by affective factors. The problem in mathematics for students is not only that they do not know the formulas and how to solve them, but also their self-confidence and their mathematics' learning interest. Thus, the two most dominant affective factors in students' learning are self-efficacy and learning interest (Fitriani & Pujiastuti, 2021; Harefa et al., 2023).

Self-efficacy, introduced by Albert Bandura (1997), is an individual's belief in their capacity to organize and execute a series of actions necessary to achieve a specific goal or performance. Student self-efficacy is defined as students' belief in their own ability to complete mathematical tasks (Bandura, 1994; Fitriani & Pujiastuti, 2021). The mechanism of self-efficacy's influence on students' problem-solving abilities is very clear. Students with high self-efficacy view difficult math problems as challenges to be overcome. They tend to be persistent, creative, have low math anxiety, and try various alternative strategies to solve math problems. Conversely, students with low self-efficacy tend to give up easily, are unsure of their abilities, and are unwilling to try to find the answer, even though cognitively they may be capable (Fitriani & Pujiastuti, 2021).

Özcan and Kültür (2021) confirmed in their research that students' sources of self-efficacy from past successful experiences can predict their mathematical achievement. Every time a student fails to solve a math problem, their self-efficacy is eroded, making them reluctant to try again in the future. Fitriani and Pujiastuti (2021) found in their research that self-efficacy has a significant and positive correlation with mathematics learning outcomes, contributing 65.3%. The problem is that many students in Indonesia, due to repeated exposure to failure in mathematics, have developed low self-efficacy, which becomes a major psychological barrier to problem-solving.

Apart from self-efficacy, another affective factor that influences students' problem-solving abilities is learning interest. Interest is defined as a human tendency to engage with certain materials, content, or activities, characterized by feelings of pleasure, increased attention, and a desire to participate. Student learning interest is an internal drive within students to engage in the learning process with full attention and interest (Harefa et al., 2023). Learning interest is a source of energy for students to motivate themselves to continue learning. Mathematics is often considered the most difficult subject in school. When students have no interest in mathematics, they will not make the extra effort to understand and solve problems. Students who have a mathematic's learning interest will show more active involvement, enthusiasm in learning the material, and a desire to find ways to understand mathematical problems (Maulina et al., 2022).

Maulina et al. (2022) found in their research that there is a positive and significant influence between learning interest and mathematical problem-solving abilities. Students who have a high level of interest will tend to be motivated to study mathematics repeatedly without coercion, thereby improving their abilities (Maulina et al., 2022).

Both of these affective factors are highly relevant to the material on System of Linear Equations in Two Variables (SPLDV). SPLDV material at the junior high

school level is the culmination of algebra learning, which is often associated with contextual problems. On the other hand, in the context of education in Indonesia, learning is not only aimed at increasing knowledge but also as a means of instilling character and religious values. As stipulated in Law No. 20 of 2003, education is an effort to create a learning environment in which students can develop themselves in terms of religion, personality, knowledge, and skills (Pristiwanti et al., 2022). This objective places religious aspects as the main goal. This indicates that mathematics learning can be integrated with religious values, including Islamic values. The integration of mathematics learning with Islamic values aims to develop individuals to be God-fearing, honest, disciplined, and responsible, so that learning does not only focus on mastering concepts but also on character building (Elida, 2023).

This urgency emphasizes Islamic values in mathematics learning. Contextual mathematics learning, which relates mathematical material to students' real-world situations, is recognized as an effective strategy for increasing interest and understanding. For students from integrated Islamic schools, their world and learning context are closely related to their daily Islamic practices. Therefore, integrating Islamic values into SPLDV story questions, such as those about charity, donations, worship times, or honesty, is a form of contextual learning that is most relevant to students' lives. Themes such as charity and donations also reflect real Islamic social finance practices, for example, the management of zakat, infaq, and alms funds by BAZNAS (Rizki, 2021). This constitutes the central rationale of the present study. By integrating Islamic values into SPLDV story questions, the material becomes more meaningful and personally relevant to students. Students are not only trained in mathematical thinking, but are also guided to understand the application of spiritual values in their daily lives. This is in line with Al-Faruqi's view, which emphasizes that science and religion should not be separated but can work together in shaping a whole person. Integrating Islamic values into general subjects is also part of broader efforts in Indonesia to cultivate moderate religious attitudes through education (Murad & Rizki, 2022).

Based on a review of previous studies, there have been many studies that examine affective factors such as self-efficacy, learning interest, and students' problem-solving abilities in detail with other variables. However, an important research gap persists and requires systematic examination. Various studies have confirmed the relationship between self-efficacy and problem-solving skills. Fitriani and Pujiastuti (2021) in their study showed the significant influence of self-efficacy factors on mathematics learning outcomes. Islami et al. (2024) and Rahmawati et al. (2021) also reinforce that self-efficacy is an important factor in the success of learning mathematics. Mauliana et al. (2022) found a positive and significant influence between learning interest and problem-solving ability.

Several studies have explored the integration of Islamic values in mathematics learning. Elida (2023) in her research identified that the integration of Islamic values can increase motivation, interest, and problem-solving abilities. From the results of the existing literature review, there are important gaps that need to be explored. There are still few correlational studies that specifically prove the simultaneous relationship between self-efficacy and learning interest as factors that influence students' problem-solving abilities in the context of material such as SPLDV story problems. Previous studies have proven that the integration of Islamic values into learning has a positive effect, but not many have tested the integration of mathematics problems with Islamic values.

Based on the phenomena, problems, urgency, and research gaps described above, this study aims to analyze the relationship between self-efficacy and learning interest with students' problem-solving abilities in SPLDV story problems integrated with Islamic values. This study is expected to contribute theoretically to the interaction between affective and cognitive factors in the context of mathematics learning that is relevant to human values and spirituality.

METHOD

This study uses a quantitative approach with a correlational research design. The research design used is a multiple correlational study. A quantitative approach was selected because the study focuses on measuring variables and statistically examining the relationships among them. This multiple correlational research design was chosen because it is in line with the research objectives, namely to test the relationship and strength between two independent variables (affective factors) simultaneously with the dependent variable (cognitive) (Hasbi et al., 2023). In this study, a correlational design was used to test the relationship between self-efficacy and learning interest simultaneously with students' problem-solving abilities in SPLDV story problems integrated with Islamic values. This design is appropriate because there is no special treatment for respondents, only observing the relationship between variables.

Location, Time, Population, and Research Sample

This research was conducted at SMPIT Iqra' 1 in Bengkulu City. This location was chosen because it was relevant to the research variables. This school explicitly has a learning system that consistently integrates Islamic values into learning. This is very relevant to the focus of the study, which is to test students' problem-solving abilities from questions that integrate Islamic values. This study was conducted in October 2025, which coincided with the odd semester of the 2025/2026 academic year.

The research population was all ninth-grade students at SMPIT Iqra' 1 Bengkulu City in the 2025/2026 academic year. Grade IX was chosen because the material on Two Variable Linear Equation Systems (SPLDV) was material that they had already learned and completed, so it could be assumed that grade IX already had the necessary knowledge to test their problem-solving abilities. Meanwhile, the samples for this study were class IX-A (30 students) and IX-B (30 students). Sampling in this study used random sampling techniques. Thus, the total sample for this study was 60 students.

Research Variables

This study involved three variables, namely: Self-Efficacy (X1) is the students' belief in their ability to complete mathematics tasks, Learning Interest (X2) is the students' belief in their ability to complete tasks, and Problem-Solving Skills in Solving SPLDV problems integrated with Islamic values (Y) is the students' ability to understand, plan, solve, and evaluate Islamic values-based SPLDV story problems.

Research Instruments

This research instrument consists of a Self-Efficacy Questionnaire (X1), which is a Likert scale questionnaire adopted from research (Sari, 2023) to measure students' self-confidence in mathematics, and a Learning Interest Questionnaire (X2), which is a Likert scale questionnaire adopted from research (Rahmi, 2022; Rizki, 2025) to measure students' learning interest mathematics, and a Problem-Solving Test (Y), which is an essay test instrument consisting of four SPLDV story questions developed by the researcher and validated, where the context of the questions is

explicitly integrated with Islamic values (e.g., calculation of zakat, infaq, or worship time). Problem-solving skills in working on Islamic-based SPLDV story problems in this study were measured using problem-solving indicators by (Polya, 1945), consisting of four indicators, namely: understanding the problem, formulating a problem-solving plan, implementing the problem-solving plan, and rechecking the results obtained.

Data Analysis Techniques

Data analysis uses statistical software, namely SPSS. Data is analyzed in two stages, those are assumption analysis test and hypothesis testing. Assumption tests such as normality, homogeneity, and linearity tests are used to test whether the data is normally distributed, the data variance is homogeneous, and the data is linear. Meanwhile, hypothesis testing uses correlation and regression tests.

FINDINGS

This section presents empirical findings obtained from data collection in the field and statistical analysis conducted to process the data. Data was collected from 60 respondents who were ninth-grade students at SMPIT IQRA 1 in Bengkulu City. The data was divided into three variables that were the main objects of analysis in this study, namely Self-Efficacy (X1), Learning Interest (X2), and Mathematical Problem-Solving Ability in SPLDV story problems integrated with Islamic values (Y). The data analysis process was carried out in three main stages: descriptive statistical data analysis to provide an overview of the data, classical assumption analysis or prerequisite analysis as a feasibility test before hypothesis testing, and hypothesis testing to answer the research questions.

Descriptive Statistical Analysis of Data

The research data included Self-Efficacy (X1), Learning Interest (X2), and Mathematical Problem-Solving Ability on SPLDV story problems integrated with Islamic values (Y). Details of the descriptive analysis of each variable are presented in table 1 below:

Table 1. Descriptive Statistical Analysis of Data Result

Variables	N	Maximum Value	Minimum Value	Mean	Std. Deviation	Varians
Self-Efficacy (X1)	60	108	44	75,58	15,849	251,196
Learning Interest (X2)	60	110	44	54,68	16,573	274,661
Problem-Solving Abilities (Y)	60	91	31	61,52	12,889	166,118

For the Self-Efficacy variable, the data shows that the lowest score obtained by students was 44 and the highest score obtained by students was 108. From this score range, the average Self-Efficacy data for students was 75.58 with a standard deviation of 15.849. This high standard deviation indicates that there is considerable variation in the level of confidence students have in tackling math problems. Some students have very high self-confidence, while others still have moderate or low levels of confidence.

For the Learning Interest variable, the data shows that the lowest score obtained by students was 44 and the highest score obtained was 110. From this score range, the average Learning Interest data was 74.68 with a standard deviation of 16.573. The standard deviation value for learning interest was the highest standard deviation value among the two other variables. This implies that students' interest in

learning mathematics, especially Islamic-based SPLDV material, varies greatly between individuals.

Meanwhile, for the Problem-Solving Ability variable, which was measured through an SPLDV story test integrated with Islamic values, the data showed that the lowest score obtained by students was 31 and the highest score obtained was 91. From this score range, the average score for problem-solving ability was 61.52 with a standard deviation of 12.889.

Assumption Test Results

Normality Test

The normality test aims to determine whether the research data and residual data are normally distributed or not. This normality test uses the Kolmogorov-Smirnov technique. Details of the normality test for each variable are presented in Table 2 below:

Table 2. Normality Test Result

Variables	Sig. Values	Description	Conclusion
Self-Efficacy (X1)	0,182	0,182 > 0,05	Normal distribution
Learning Interest (X2)	0,200	0,200 > 0,05	Normal distribution
Problem-Solving Abilities (Y)	0,200	0,200 > 0,05	Normal distribution
Residual (Two Tailed)	0,200	0,200 > 0,05	Normal distribution

Based on the normality test results, for the Self-Efficacy variable, a significance value of 0.182 was obtained. For the learning interest variable, a significance value of 0.200 was obtained. And for the problem-solving ability variable, a significance value of 0.200 was obtained. Furthermore, in the normality test on the residual values, a significance value of 0.200 was obtained. In accordance with the testing criteria, because the significance value obtained is greater than the significance level of 0.05 (Sig. > 0.05), it can be concluded that the residual data is normally distributed. Thus, the normality assumption is fulfilled.

Homogeneity Test

Table 3. Homogeneity Test Result

	Self-Efficacy (X1)	Learning Interest (X2)	Problem-Solving Abilities (Y)
Sig. (Based on Mean)	0,740	0,631	0,383

Based on the results of the homogeneity test, the significance values (based on the Mean) obtained for the Self-Efficacy variable were 0.740, for the Learning Interest variable 0.631, and for the Problem-Solving Ability variable 0.383. Since all of these significance values are greater than 0.05, it can be concluded that the data variance of the three variables is homogeneous.

Linearity Test

The linearity test is used to ensure that the relationship between the independent and dependent variables is linear. Details of the linearity test for each variable are presented in the table 4 below:

Table 4. Linearity Test Result

Variables	Sig. (Linearity)	Sig. (Deviation from Linearity)	Description	Conclusion
$X1 \leftrightarrow Y$	0,001	0,421	0,001 < 0,050 (Linearity) 0,421 > 0,050 (Deviation	Linear

			from Linearity)	
$X2 \leftrightarrow Y$	0,001	0,203	0,001 < 0,050 (Linearity) 0,203 > 0,050 (Deviation from Linearity)	Linear

From the linearity test results table, the relationship between Self-Efficacy and Problem-Solving Ability shows a Deviation from Linearity Sig. value of 0.421. This value is greater than 0.05, which indicates a significant linear relationship. Similarly, for the relationship between Learning Interest and Problem-Solving Ability, a Deviation from Linearity Sig. value of 0.203 (> 0.05) was obtained. In addition, the Linearity Sig. value for both relationships is < 0.001, confirming that the linear model is acceptable.

Multicollinearity Test

This test aims to detect whether there is a high correlation between the independent variables (Self-Efficacy and Learning Interest). Multicollinearity detection is carried out by looking at the Tolerance and Variance Inflation Factor (VIF) values. Details of the multicollinearity test for each variable are presented in the table 5 below:

Table 5. Multicollinearity Test Result

Variables	Tolerance	VIF
Self-Efficacy	0,272	3,672
Learning Interest	0,272	3,672

Based on the table above, the Tolerance value for both independent variables is 0.272 (greater than 0.10) and the VIF value is 3.672 (less than 10). This indicates that there is no multicollinearity between the independent variables in this regression model.

Heteroscedasticity Test

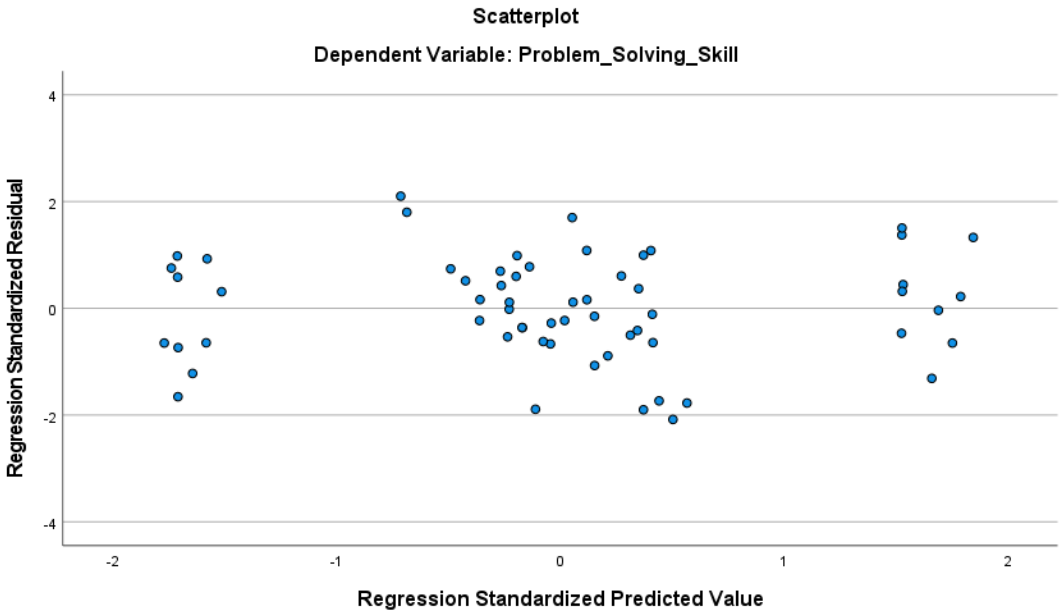


Figure 1. Heteroscedasticity Test Diagram Result

A heteroscedasticity test was conducted to examine whether there were differences in variance between residuals from one observation to another. Based on

the scatterplot graph above, it can be seen that the data points are scattered randomly above and below the number 0 on the Y axis and do not form a clear pattern (such as wavy or spreading). This indicates that there is no heteroscedasticity problem in the regression model, so the model is suitable for use.

Hypothesis Testing

Correlation test between Self-Efficacy and Problem-Solving Abilities as well as Learning Interest and Problem-Solving Abilities

Table 6. Correlation Test Result

Variables	Pearson Correlation		Regression	
	R	Sig. (1-tailed)	T	Sig.
$X1 \leftrightarrow Y$	0,784	< 0,001	2,848	0,006
$X2 \leftrightarrow Y$	0,785	< 0,001	2,912	0,005

Based on the results of the Pearson correlation test in the table above, a correlation coefficient (r) value of 0.784 was obtained with a Sig. (1-tailed) value of < 0.001. A positive correlation value of 0.784 indicates a very strong and unidirectional relationship. This means that the higher the students' self-efficacy, the higher their problem-solving abilities. Furthermore, based on the t-test in the regression analysis, the Self-Efficacy variable obtained a t-value of 2.848 with a significance value of 0.006. Because the significance value of 0.006 < 0.05, the null hypothesis is rejected. This finding statistically proves that there is a positive and significant effect of self-efficacy on students' problem-solving abilities in SPLDV story problems integrated with Islamic values.

The Pearson correlation test results show a correlation coefficient (r) value of 0.785 with a Sig. (1-tailed) value < 0.001. This value is slightly higher than the self-efficacy correlation, but it remains in the category of a very strong and positive relationship. In the partial test (t-test), the Learning Interest variable obtained a t {count} value of 2.912 with a significance value of 0.005. Because the significance value of 0.005 < 0.05, the null hypothesis is rejected. This confirms that learning interest has a positive and significant effect on students' problem-solving abilities. Students who have a high interest in mathematics material related to Islamic values tend to have better problem-solving scores.

The Simultaneous Influence of Self-Efficacy and Learning Interest on Students' Problem-Solving Abilities in Solving SPLDV Story Problems Integrated with Islamic Values

Table 7. ANOVA Test Result

Variables	Sig.	F
$X_1, X_2 \rightarrow Y$	< 0,001	56,431

The research hypothesis aims to determine the simultaneous effect of Self-Efficacy and Learning Interest on Problem-Solving Ability. This test was conducted using the F test (ANOVA). Based on the ANOVA table, an F value of 56.431 was obtained with a significance level of < 0.001. Since the significance value is far below 0.05, it can be concluded that Self-Efficacy and Learning Interest simultaneously have a significant effect on students' Problem-Solving Ability.

Table 8. Coefficient of Determination Analysis Result

Variables	Sig. Level	R	R Square
$X_1, X_2 \rightarrow Y$	0,05	0,815	0,664

The magnitude of the contribution of the two independent variables to the dependent variable can be seen from the coefficient of determination (R^2) value in

the table. The R value obtained is 0.815 and the R Square value is 0.664. This R Square figure means that 66.4% of the variation in students' problem-solving abilities can be explained by variations in the variables of self-efficacy and learning interest. The remaining 33.6% is influenced by other factors not included in this research model.

Table 9. Multiple Linear Regression Analysis Results

Model	B	T	Sig.
(Constant)	10,915	2,233	0,029
Self-Efficacy (X1)	0,340	2,848	0,006
Learning Interest (X2)	0,333	2,912	0,005

Based on the results of the Multiple Linear Regression Analysis Table, a multiple linear regression equation can be formulated to predict students' problem-solving abilities. The constant value obtained is 10.915. The regression coefficient for the Self-Efficacy variable (B1) is 0.340, and the regression coefficient for the Learning Interest variable (B2) is 0.333. Thus, the regression equation is:

$$Y = 10{,}915 + 0{,}340X_1 + 0{,}333X_2$$

The interpretation of this equation is as follows: The constant value of 10.915 indicates that if the students' self-efficacy and learning interest scores are 0 (zero), then the students' problem-solving ability is predicted to be 10.915. The regression coefficient X1 of 0.340 indicates that every one-unit increase in self-efficacy score, assuming learning interest remains constant, will increase the problem-solving ability score by 0.340. This positive value confirms a direct relationship. The regression coefficient X2 of 0.333 shows that every one-unit increase in learning interest score, assuming self-efficacy remains constant, will increase the problem-solving ability score by 0.333.

Overall, the results of this data analysis show strong consistency between variables. Both partially and simultaneously, affective aspects (self-efficacy and learning interest) are proven to be valid and significant predictors of cognitive aspects (problem-solving ability) in the context of mathematics learning that integrates Islamic values.

DISCUSSION

This study aims to test and empirically prove the relationship between self-efficacy and learning interest with students' mathematical problem-solving abilities in SPLDV (System of Linear Equations in Two Variables) material integrated with Islamic values. Based on the findings and statistical data analysis, it was found that the proposed hypothesis was accepted. These findings provide strong empirical evidence that students' self-confidence and interest in mathematics play a central role in supporting students' cognitive abilities, especially when mathematics material is presented in a context that is relevant to Islamic values.

Self-efficacy as a predictor of mathematical problem-solving ability. The first finding of this study shows that there is a positive and significant relationship between self-efficacy and students' problem-solving abilities. A positive regression coefficient indicates that the higher the students' confidence in their abilities, the higher the scores they obtain in solving SPLDV story problems integrated with Islamic values. This finding is in line with Bandura's Social Cognitive Theory, which states that self-efficacy is the main determinant of human actions; a person's belief in their abilities determines how much effort they will put in and how long they will persevere in the face of obstacles (Bandura, 1994; Fitriani & Pujiastuti, 2021).

In the context of SPLDV story problems, students face a cognitive challenge in the form of translating verbal representations (everyday language) into mathematical models. This process often becomes a major point of failure for students. Students with high self-efficacy perceive difficulties in translating word problems as challenges, not threats. They have better resilience when encountering dead ends in their calculations and tend to use more diverse metacognitive strategies to find solutions. Conversely, students with low self-efficacy tend to doubt their abilities as soon as they read long problem texts, causing them to experience math anxiety that hinders clear thinking (Indirwan et al., 2021). In the context of this study, the use of problems that integrate Islamic values may contribute indirectly to self-efficacy. Questions such as "*Rina is a student who spends a total of 180 minutes on Tilawah and memorizing the Qur'an. The time Rina spends memorizing the Qur'an is 30 minutes longer than the time she spends on Tilawah. Determine how many minutes Rina spends on each activity of Tilawah and memorizing the Qur'an?*" When students feel familiar with the context of the question (e.g., zakat, reciting the Quran, praying, and breaking the fast), they feel "more capable" of understanding the problem than if the question uses an unfamiliar context.

The role of learning interest in the context of mathematics integrated with Islamic values. The second finding shows that learning interest has a positive and significant relationship with problem-solving ability. Learning interest is a persistent tendency to pay attention to and engage in certain activities accompanied by feelings of pleasure (Harefa et al., 2023). In mathematics learning, interest functions as a filter of attraction. Students with high interest will focus their full attention on the story problems given. SPLDV story problems require good reading literacy; students must sort out relevant and irrelevant information. Without interest, students tend to read superficially, which often leads to misinterpretation of the problem. Interested students will engage deeply, read the problem carefully, and enjoy the process of finding solutions (Maulina et al., 2022).

The integration of Islamic values initially triggers situational interest. Students are interested because the questions are unique and related to their religion. Over time, this relevance can foster individual interest, where students realize that mathematics is an important tool for performing religious duties (such as praying on time). Calculation is likewise central to Islamic financial obligations, such as zakat, whose collection performance is commonly analyzed through quantitative ratios (Athief et al., 2022). Islamic-based SPLDV questions such as "*After performing the dawn prayer, Ridwan spent a total of 75 minutes reading the Qur'an and studying mathematics. The time he spent reading the Qur'an was twice the time he spent studying mathematics. How long did Ridwan spend on each activity?*" shows a mathematical perception that also exists in Islam. When mathematics is perceived as "knowledge that is useful for this world and the hereafter," students' psychological resistance decreases, and their curiosity increases. This is in line with (Elida, 2023) opinion that the integration of Islamic values can be a powerful strategy to increase motivation and mathematics' learning interest, which ultimately leads to improved learning outcomes.

Self-efficacy and learning interest in holistic mathematics learning. The third and most crucial finding is the simultaneous, highly significant, and strong influence (R Square = 0.664) of self-efficacy and learning interest on problem-solving ability. This figure of 66.4% is a very large contribution, indicating that the majority of the variance in students' problem-solving abilities on this material can be explained by these two psychological factors.

This high simultaneous contribution indicates that self-efficacy and learning interest do not work separately but synergistically. Self-efficacy provides the belief that "I can do it," while interest provides the reason "why I should do it." The combination of belief in one's abilities and interest in the material creates optimal psychological conditions for learning, often referred to as flow state (Csikszentmihalyi et al., 1990). In this state, students are immersed in problem-solving activities with complete focus and intrinsic enjoyment. The interaction between these two variables can also be explained through the Expectancy-Value Theory perspective (Wigfield & Eccles, 2000). Self-efficacy represents expectancy for success, while interest represents subjective task value. This theory predicts that the highest academic performance is achieved when students believe they can succeed and they value the task. In the context of this study, the integration of Islamic values increases task value (mathematics becomes a form of worship), while the experience of success in working on relevant problems increases expectancy (self-efficacy).

In school education, especially in Integrated Islamic schools, religious values can be instilled holistically. Students are taught that every subject is very important and useful for developing their knowledge. By integrating Islamic values into the questions, students can learn that religious values can be a source of learning and that mathematics is also related to Islamic values. Other authentic Islamic contexts, such as profit-sharing (mudharabah) contracts in Islamic banking (Jayadi et al., 2022) or the lending of business capital by sharia cooperatives (Rizki et al., 2022), could likewise be developed into contextual SPLDV story problems. Students are taught that Allah does not burden anyone beyond their capacity, a verse from Allah that directly builds optimism in students. The verse from Allah SWT reads:

لَا يُكَلِّفُ اللّٰهُ نَفْسًا اِلَّا وُسْعَهَاۗ لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْۗ رَبَّنَا لَا تُؤَاخِذْنَآ اِنْ نَّسِيْنَآ اَوْ اَخْطَأْنَاۚ رَبَّنَا وَلَا تَحْمِلْ عَلَيْنَآ اِصْرًا كَمَا حَمَلْتَهٗ عَلَى الَّذِيْنَ مِنْ قَبْلِنَاۚ رَبَّنَا وَلَا تُحَمِّلْنَا مَا لَا طَاقَةَ لَنَا بِهٖۚ وَاعْفُ عَنَّاۗ وَاغْفِرْ لَنَاۗ وَارْحَمْنَاۗ اَنْتَ مَوْلٰىنَا فَانْصُرْنَا عَلَى الْقَوْمِ الْكٰفِرِيْنَ ٢٨٦

"Allah does not charge a soul except [with that within] its capacity. It will have [the consequence of] what [good] it has gained, and it will bear [the consequence of] what [evil] it has earned. "Our Lord, do not impose blame upon us if we have forgotten or erred. Our Lord, and lay not upon us a burden like that which You laid upon those before us. Our Lord, and burden us not with that which we have no ability to bear. And pardon us; and forgive us; and have mercy upon us. You are our protector, so give us victory over the disbelieving people." (Q.S. Al-Baqarah [2]:286)

CONCLUSION

This study successfully revealed the crucial role of psychological factors in the success of mathematics learning integrated with spiritual values. Based on the data analysis and discussion, three main conclusions can be drawn that answer the research objectives. There is a positive and significant relationship between self-efficacy and students' problem-solving abilities in SPLDV story problems integrated with Islamic values. This finding confirms that students' self-confidence serves as a mental foundation that strengthens their resilience in facing complex problems. There is a positive and significant relationship between learning interest and students' problem-solving abilities. This proves that the integration of Islamic values into mathematics material can increase the relevance and meaningfulness of the material for students, which in turn arouses their interest. High interest encourages students to engage more deeply and read the questions more carefully, which are the main prerequisites for solving story problems. Simultaneously, self-efficacy and learning interest make a

very large and significant contribution (66.4%) to students' problem-solving abilities. These findings indicate that these two affective variables work together to create optimal psychological conditions for students to achieve. Cognitive success in mathematics cannot be separated from students' affective readiness.

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