

THE ROLE OF CAREER SELF-EFFICACY IN DEVELOPING CAREER MATURITY AMONG STUDENTS WITH DISABILITIES

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Abstract

Career development among university students with disabilities remains a significant concern due to structural barriers, limited access to inclusive career services, and restricted employment opportunities. This study aims to examine the role of career self-efficacy in developing career maturity among university students with disabilities. A quantitative explanatory design was employed involving 76 students with disabilities in Makassar selected through total sampling. Data were collected using the Career Decision-Making Self-Efficacy Scale–Short Form and the Career Maturity Inventory–Form C, and analyzed using simple linear regression. The findings reveal that career self-efficacy has a positive and significant effect on career maturity. Students with higher confidence in self-appraisal, occupational information seeking, goal selection, planning, and problem solving demonstrate greater career readiness, with self-appraisal contributing most strongly. Strengthening career self-efficacy and enhancing inclusive institutional support are essential to optimize career development outcomes for students with disabilities.

Keywords: Career maturity, career self-efficacy, students with disabilities.

Abstract

Pengembangan karier mahasiswa penyandang disabilitas masih menghadapi berbagai hambatan struktural, keterbatasan layanan karier yang inklusif, serta akses kerja yang terbatas. Penelitian ini bertujuan untuk menganalisis peran efikasi diri karier dalam mengembangkan kematangan karier pada mahasiswa penyandang disabilitas. Penelitian menggunakan pendekatan kuantitatif dengan desain eksplanatori terhadap 76 mahasiswa penyandang disabilitas di Makassar melalui teknik total sampling. Data dikumpulkan menggunakan *Career Decision-Making Self-Efficacy Scale–Short Form* dan *Career Maturity Inventory–Form C*, kemudian dianalisis dengan regresi linear sederhana. Hasil penelitian menunjukkan bahwa efikasi diri karier berpengaruh positif dan signifikan terhadap kematangan karier. Mahasiswa dengan keyakinan diri tinggi dalam mengenali diri, mencari informasi karier, menetapkan tujuan, merencanakan, dan memecahkan masalah memiliki kesiapan karier lebih baik, dengan dimensi self-appraisal sebagai kontribusi paling dominan. Penguatan efikasi diri karier serta dukungan institusional yang inklusif penting untuk mengoptimalkan perkembangan karier mahasiswa penyandang disabilitas.

Kata Kunci: Efikasi diri karier; kematangan karier; mahasiswa penyandang disabilitas.

INTRODUCTION

Education is a conscious and planned effort to create a learning process that enables learners to actively develop their potential and develop the skills needed for themselves, society, the nation, and the state (Pristiwanti et al., 2022). University students are in a transition phase toward adulthood and begin preparing for their future careers (Santrock, 2012). Career choice is closely related to career maturity, which refers to readiness to manage career-development tasks and make appropriate career decisions (Ardiaputra & Sawitri, 2022).

Recent national labor indicators in Indonesia show improvement, yet major challenges remain for persons with disabilities. In 2024, Indonesia's open unemployment rate was 4.91%, decreasing by 0.41%

compared to 2023 (Statistik, 2024). However, employment participation among persons with disabilities remains very low; the number of workers with disabilities in Indonesia was reported at 763,925 people or around 0.55% of the national workforce (Karomalloh, 2024). In addition, unemployment among persons with disabilities was reported to be relatively high, especially among those with severe disabilities (9.63%), while unemployment among those with mild disabilities was 3.67%. Low labor force participation among persons with disabilities further indicates structural and social barriers that restrict access to work opportunities (Gunawan & Rezki, 2022).

At the regional level, South Sulawesi recorded 7,690 persons with disabilities, including 1,352 in Makassar, although the data were not yet fully concrete due to differences across agencies (Kabar Makassar, 2022). Barriers in educational access may affect career opportunities, and these constraints continue in employment. Evidence from Makassar showed that among 52 local government offices, only two employed persons with disabilities, and among 14,584 private companies, only 15 employed workers with disabilities, despite quota obligations regulated by Law No. 8 of 2016 (Pasorong et al., 2022). Given these limitations, higher education institutions are strategic in preparing the future of persons with disabilities by fostering independence and confidence to choose occupations aligned with interests and capacities as a foundation for career decision-making and self-understanding (Diah et al., 2017). Nevertheless, students with disabilities still face barriers in accessing higher education, including rejection from some universities that requires them to work harder to obtain learning opportunities (Azzahra et al., 2023).

Prior evidence also indicates that career maturity among individuals with physical disabilities may not be optimal. A study involving adolescents with physical disabilities found that some participants experienced difficulties recognizing personal potential and determining suitable career choices, influenced by limited understanding of the world of work and an underdeveloped self-concept, which contributed to confusion and hesitation in career planning (Andyani & Soetjningsih, 2021). Another study found that career maturity among adolescents with physical disabilities was on average at a moderate level, suggesting that they had begun forming an image of work life but still needed guidance and encouragement to confidently set career goals and prepare for future challenges (Hasanah & Rusmawati, 2020). Low career maturity among university students can lead to difficulties in planning and choosing appropriate careers, making students more easily influenced by other factors and potentially increasing the risk of failing to achieve desired careers (Rini & Atmaja, 2023). Low career maturity is also associated with decreased confidence and weaker beliefs in taking steps toward career goals, which may affect academic achievement such as lower performance or GPA (Chi et al., 2018).

Students with disabilities may face additional family and social barriers that affect psychological readiness for career development. Individuals with disabilities can experience injustice within the family, such as shame from family members, restricted socialization, and assumptions that they are incapable, untalented, or have no future, which may foster low self-esteem, withdrawal, and feelings of not being accepted (Musoliyah, 2019). They may also experience personal and social constraints, such as low self-confidence, limited communication skills, and reduced ability to manage personal limitations, and students with disabilities may have difficulties presenting themselves appropriately and may show lower mastery of general knowledge. Negative stereotypes in society that view persons with disabilities as weak can reinforce marginalization, restrict social participation and opportunities, and combined with limited work access and insufficient soft skills may contribute to poverty and dependence (Rahmawati, 2022).

Career maturity can be indicated by the ability to plan careers and seek job-related information, knowledge about career alternatives and the world of work, commitment to preferred career fields, active involvement in career planning, and decision-making competence to choose appropriate career options (Rahmaniar & Sartika, 2020). A preliminary survey conducted on May 2, 2025 using Google Forms among 20 university students with disabilities aged 19–25 showed that 90% (18 respondents) reported being unable to determine their future career or further education plans, while 20% (4 respondents) reported being able to determine such plans. Key barriers included the absence of clear career or education planning (28%, 10 respondents), lack of awareness of personal interests and talents (14%, 5 respondents), limited parental or family support (14%, 5 respondents), low confidence in one's own decisions (14%, 5 respondents), and limited hope regarding future career goals (8%, 3 respondents). These survey findings suggest tendencies across four key aspects which are concern, curiosity, confidence, and consultation reflecting limited engagement in career planning, restricted self and occupational exploration, low decision confidence and motivation, and constrained access to support in career decision-making.

Additional interviews with three university students with disabilities conducted on January 15, 2026 suggested that career information was often sought independently through the internet, lecturers, and peers, yet accessibility and clarity remained problematic because information formats were not disability-friendly, such as standard PDF files and images that could not be read by screen readers. These interviews also indicated limited and unstructured campus-based services, and highlighted social and structural barriers including differentiated treatment and incomplete supporting facilities, which may affect comfort, confidence, and participation in career exploration and planning.

These conditions point to a practical-knowledge gap in understanding how to strengthen career maturity among university students with disabilities within higher education settings where career services and information access are not yet fully inclusive. The literature also indicates a population gap because prior studies have focused on adolescents with physical disabilities rather than university students with disabilities as a group (Andyani & Soetjningsih, 2021). One personal factor associated with career maturity is self-efficacy (Yon et al., 2012). Self-efficacy has been identified as a factor influencing career maturity (Andini et al., 2024). In the career context, career self-efficacy refers to an individual's belief in their ability to perform key tasks for making effective career decisions, including self-appraisal, gathering career information, goal selection, planning, and problem solving (Betz et al., 1996). Career self-efficacy also refers to beliefs about one's ability to make career decisions that shape behaviors needed to achieve desired outcomes (Astuti & Gunawan, 2016). Low career self-efficacy may lead students to face difficulties in choosing career directions, show weaker alignment between skills and abilities, demonstrate lower commitment to goals, and experience difficulty overcoming problems (Arghode et al., 2020).

Prior studies have shown that career self-efficacy is positively linked to career maturity (Ariana, 2019). A positive and significant relationship between career self-efficacy and career maturity has also been reported (Wahyuningsih et al., 2023). Evidence among final-year university students further indicated a positive effect of career self-efficacy on career maturity (Amir et al., 2023). However, empirical studies that specifically address students with disabilities remain limited, even though this group faces constraints in accessing career services, job-relevant information, and campus support that may influence self-understanding, career information seeking, and goal setting. Therefore, examining the role of career self-efficacy in predicting career maturity among students with disabilities is important to contribute evidence for inclusive career development in higher education.

Accordingly, this study aims to examine the effect of career self-efficacy on career maturity among university students with disabilities. The hypothesis of this study is that career self-efficacy has a positive effect on career maturity among students with disabilities.

METHOD

This study employed a quantitative approach with an explanatory design to examine the relationship between career self-efficacy and career maturity among university students with disabilities. The design was structured to allow systematic testing of a directional hypothesis regarding the role of career self-efficacy in explaining variations in career maturity. The research procedure was organized in a manner that enables replication, including clear identification of variables, detailed measurement procedures, and transparent data collection steps (Sugiyono, 2015).

The study involved two main variables. Career self-efficacy was positioned as the independent variable, while career maturity was treated as the dependent variable. The conceptualization of both variables was grounded in established theoretical frameworks and operationalized through standardized psychological instruments.

Career maturity in this study refers to the ability of university students with disabilities to understand themselves, plan future career paths, and make appropriate career decisions in accordance with their interests, abilities, and developmental stage, supported by relevant career-related knowledge and information. Career maturity was measured using the Career Maturity Inventory–Form C, which assesses four dimensions: concern, curiosity, confidence, and consultation (Savickas & Porfeli, 2011). Higher total scores indicate higher levels of career maturity, whereas lower scores indicate lower levels of career maturity.

Career self-efficacy refers to the belief of university students with disabilities in their ability to successfully perform tasks related to career decision-making, including self-appraisal, gathering occupational information, selecting goals, planning future actions, and solving problems encountered in career development. Career self-efficacy was measured using the Career Decision-Making Self-Efficacy Scale–Short Form (CDMSE-SF), which was adapted into Indonesian (Sitio & Roswiyani, 2023). The instrument was originally developed based on five dimensions: self-appraisal, gathering occupational information, goal selection, planning for the future, and problem solving (Betz et al., 1996). Higher total scores reflect stronger career self-efficacy, while lower scores indicate weaker beliefs in one's ability to manage career-related tasks.

Sample or Population

Participants were university students with disabilities who were active students in Makassar City. Two inclusion criteria were applied: (1) being an active student in Makassar City, and (2) being a student with a disability. The sampling strategy was non-probability sampling using purposive sampling, meaning participants were selected based on pre-determined criteria relevant to the research purpose (Sugiyono, 2015). This strategy was chosen because not all students with disabilities were equally able to participate in questionnaire-based data collection, and the study required respondents who could complete the instruments.

The final sample consisted of 76 university students with disabilities. The sample size was considered adequate based on guidance indicating that a good sample size ranges from 30 to 500 participants, and that

30 participants is often considered a minimum threshold for obtaining valid results in behavioral research (Sunaryono, 2025). The study therefore aimed to meet and exceed this minimum recommendation.

Data Measurement

Career maturity was measured using the Career Maturity Inventory–Form C, developed by Crites and Savickas, and described in the formulation of the instrument by Savickas and Porfeli (2011). This scale measures four dimensions: concern, curiosity, confidence, and consultation. The instrument consisted of 24 items using a dichotomous response format: Agree (S) and Disagree (TS). Scoring followed item polarity: for favorable items, Agree = 2 and Disagree = 1, whereas for unfavorable items, Agree = 1 and Disagree = 2. To make the instrument structure transparent and replicable, Table 1 presents the blueprint used in this study:

Table 1. Blueprint of the Career Maturity Scale (CMI–Form C)

No.	Dimension	Favorable Items	Unfavorable Items	Total Items
1	Concern	-	1, 5, 9, 13, 17, 21	6
2	Curiosity	-	2, 6, 10, 14, 18, 22	6
3	Confidence	-	3, 7, 11, 15, 19, 23	6
4	Consultation	8, 12, 20, 24	4, 16	6
Total				24

Career self-efficacy was measured using the Career Decision-Making Self-Efficacy Scale–Short Form (CDMSE-SF) developed by Betz, Klein, and Taylor (Betz et al., 1996). The Indonesian version used in this study was adapted from previous work (Sitio & Roswiyani, 2023). The CDMSE-SF assesses five dimensions: occupational information, goal selection, planning, problem solving, and self-appraisal (Betz et al., 1996). The instrument consisted of 25 items with a Likert-type response format. Table 2 provides the blueprint as used in this study:

Table 2. Blueprint of the Career Self-Efficacy Scale (CDMSE-SF)

No.	Dimension	Favorable Items	Unfavorable Items	Total Items
1	Occupational Information	1, 10, 15, 19, 23	–	5
2	Goal Selection	2, 6, 11, 16, 20	–	5
3	Planning	3, 7, 12, 21, 24	–	5
4	Problem Solving	4, 8, 13, 17, 25	–	5
5	Self-Appraisal	5, 9, 14, 18, 22	–	5
Total				25

Content validity was established using expert judgment and quantified using Aiken's V. Content validity refers to the precision of an instrument in representing the full domain of the construct being measured (Azwar, 2019). Experts rated each item on a scale from 1 (very irrelevant) to 5 (very relevant), and Aiken's V coefficients were computed following the standard Aiken's V formula (Azwar, 2019).

Three expert validators from the Faculty of Psychology, Universitas Negeri Makassar, served as reviewers: St. Hadjar Nurul Istiqamah, Andi Nasrawati Hamid, and Rahmawati Syam. The Aiken's V evaluation indicated that the career self-efficacy scale achieved a coefficient of 0.71, categorized as high, and no items were dropped at this stage, with item-level V values ranging from 0.62 to 0.75. The career maturity scale achieved a coefficient of 0.72, also categorized as high, and similarly no items were dropped at this stage, with item-level V values ranging from 0.62 to 0.75.

Item discrimination refers to the ability of an item to differentiate respondents who possess the measured attribute from those who do not. Items were evaluated using corrected item-total correlation, with a minimum recommended coefficient of 0.30 to indicate adequate discrimination (Azwar, 2022). Item discrimination analyses were conducted using SPSS 25 for Windows.

For the CDMSE-SF, item analysis indicated that from the initial 25 items, five items were removed, resulting in 20 retained items. The removed items were item numbers 2, 12, 13, 16, and 21, with retained item-total correlation coefficients ranging from 0.306 to 0.832. For the CMI-Form C, item analysis indicated that from the initial 24 items, seven items were removed, resulting in 17 retained items. The removed items were item numbers 6, 8, 12, 20, 22, 23, and 24, with retained item-total correlation coefficients ranging from 0.407 to 0.726.

Reliability refers to the consistency and stability of measurement results when repeated under similar conditions (Azwar, 2019). Reliability in this study was evaluated using Cronbach's alpha, with a minimum acceptable coefficient of 0.60 as a practical threshold for internal consistency (Sugiyono, 2019). Reliability analyses were performed using SPSS 25 for Windows. For the career self-efficacy scale (25 items) tested on 36 respondents during the pilot phase, Cronbach's alpha coefficients were reported for each dimension: 0.792 (occupational information), 0.622 (goal selection), 0.622 (planning), 0.684 (problem solving), and 0.789 (self-appraisal), indicating acceptable reliability. For the career maturity scale (24 items) tested on 36 respondents, Cronbach's alpha was 0.793, indicating that the scale was reliable.

Data Analysis

Data analysis consisted of descriptive and inferential techniques. Descriptive analysis was applied to describe respondent scores based on categorization using the mean and standard deviation approach, where low scores were defined as values below $M - 1SD$, moderate scores as values between $M - 1SD$ and $M + 1SD$, and high scores as values above $M + 1SD$ (Azwar, 2019). Descriptive analysis was used to present the distribution of career self-efficacy and career maturity levels without making population-wide generalizations (Sugiyono, 2013).

Assumption testing included normality testing using the Kolmogorov-Smirnov test. The decision rule applied was that p-values greater than 0.05 indicated normally distributed data, while p-values below 0.05 indicated non-normal distribution (Sugiyono, 2015). Linearity testing was conducted to examine whether the relationship between variables followed a linear pattern, using criteria that linearity significance should be below 0.05 and deviation from linearity should be above 0.05. All assumption tests were conducted in SPSS 25 for Windows.

Hypothesis testing was conducted using simple linear regression to examine whether the independent variable (career self-efficacy) significantly predicted the dependent variable (career maturity). Additional analyses were conducted to evaluate differences in the main variables based on demographic characteristics using nonparametric tests. The Mann-Whitney U test was used for comparisons involving two independent

groups, with significance determined by $p \leq 0.05$ (Sugiyono, 2015). The Kruskal–Wallis test was used for comparisons involving more than two groups, with significance determined by $p \leq 0.05$ (Juan & Abdul, 2022). All analyses were conducted using SPSS 25 for Windows.

RESULTS AND DISCUSSION

A total of 76 university students with disabilities in Makassar participated in this study. The demographic profile showed that 27 participants were male (35.5%) and 49 were female (64.5%). Participants were predominantly aged 22–23 years ($n = 30$; 39.5%), followed by 20–21 years ($n = 24$; 31.6%), 24–25 years ($n = 15$; 19.7%), and 18–19 years ($n = 7$; 9.2%). In terms of institutional affiliation, most respondents came from Universitas Negeri Makassar ($n = 39$; 51.3%) and Universitas Hasanuddin ($n = 21$; 27.6%), while the remaining respondents were distributed across Universitas Islam Negeri ($n = 4$; 5.3%), Universitas Muhammadiyah Makassar ($n = 4$; 5.3%), Universitas Muslim Indonesia ($n = 3$; 3.9%), Politeknik Negeri Ujung Pandang ($n = 3$; 3.9%), and Universitas Terbuka ($n = 2$; 2.6%). These data indicate that the sample was dominated by female students and students in the early twenties, with the largest representation from Universitas Negeri Makassar and Universitas Hasanuddin.

Table 3. Demographic Characteristics of Participants

Demographic Variable	Category	Frequency	Percentage
Sex	Male	27	35.5%
	Female	49	64.5%
Age	18–19 years	7	9.2%
	20–21 years	24	31.6%
	22–23 years	30	39.5%
	24–25 years	15	19.7%
	Total	76	100%
University	Universitas Negeri Makassar	39	51.3%
	Universitas Muslim Indonesia	3	3.9%
	Universitas Hasanuddin	21	27.6%
	Universitas Islam Negeri	4	5.3%
	Universitas Muhammadiyah Makassar	4	5.3%
	Universitas Terbuka	2	2.6%
	Politeknik Negeri Ujung Pandang	3	3.9%
Total		76	100%

Descriptive statistics were calculated to summarize the distribution of career maturity and career self-efficacy among 76 university students with disabilities. The empirical mean of career maturity was 24.21 ($SD = 4.31$), with observed scores ranging from 17 to 32. This value was slightly lower than the hypothetical mean of 25.50 ($SD = 2.83$). For career self-efficacy, the empirical mean was 42.90 ($SD = 8.56$), with observed scores ranging from 15 to 60, which was lower than the hypothetical mean of 50.00 ($SD = 10.00$).

Table 4. Descriptive Statistics of Career Maturity and Career Self-Efficacy

Variable	Hypothetical Min–Max	Hypothetical M (SD)	Empirical Min–Max	Empirical M (SD)
Career Maturity	17–34	25.50 (2.83)	17–32	24.21 (4.31)
Career Self-Efficacy	20–80	50.00 (10.00)	15–60	42.90 (8.56)

Category classification based on hypothetical cut-off scores showed that most respondents were in the moderate category for both variables. For career maturity, 46.0% of respondents were classified as moderate, 34.2% as low, and 19.7% as high. For career self-efficacy, 75.0% were classified as moderate, 25.0% as low, and none were categorized as high.

Table 5. Category Distribution of Career Maturity and Career Self-Efficacy

Variable	Low	Moderate	High	Total
Career Maturity	26 (34.2%)	35 (46.0%)	15 (19.7%)	76
Career Self-Efficacy	19 (25.0%)	57 (75.0%)	0 (0.0%)	76

Dimension-level descriptive statistics were presented to provide a more detailed overview of the hypothetical score distribution across each component of career maturity and career self-efficacy. As shown in Table IV, the highest hypothetical mean score for career maturity was observed in the concern dimension ($M = 9.00$, $SD = 1.00$), followed by confidence ($M = 7.50$, $SD = 0.83$), curiosity ($M = 6.00$, $SD = 0.66$), and consultation ($M = 3.00$, $SD = 0.33$). For career self-efficacy, the highest hypothetical mean was found in the occupational information and self-appraisal dimensions ($M = 12.50$, $SD = 2.50$), followed by problem solving ($M = 10.00$, $SD = 2.00$). The goal selection and planning dimensions shared the same hypothetical mean ($M = 7.50$, $SD = 1.50$).

Table 6. Dimension-Level Descriptive Statistics

Variable	Dimension	Mean	SD
Career Maturity	Concern	9.00	1.00
	Curiosity	6.00	0.66
	Confidence	7.50	0.83
	Consultation	3.00	0.33
	Occupational Information	12.50	2.50
Career Self-Efficacy	Goal Selection	7.50	1.50
	Planning	7.50	1.50
	Problem Solving	10.00	2.00
	Self-Appraisal	12.50	2.50

Dimension-level category distribution was also examined to provide a more detailed description of participants' profiles across each component of career maturity and career self-efficacy. As shown in Table V, the majority of respondents were classified in the moderate category for all dimensions. For career maturity, the highest proportion of moderate scores was found in curiosity (67.11%) and concern (63.16%). However, relatively large proportions of respondents were also classified in the low category for consultation (44.74%) and confidence (40.79%), indicating that many participants reported limited tendency to seek advice and relatively low confidence in making career decisions.

For career self-efficacy, moderate category scores were also dominant across all dimensions, with occupational information showing the largest proportion of moderate respondents (64.4%), followed by goal selection (60.5%) and problem solving (59.2%). Notably, several dimensions also showed considerable proportions in the high category, particularly planning (42.1%) and self-appraisal (40.7%), suggesting that some respondents perceived themselves as relatively capable in evaluating their own strengths and preparing career-related plans, even though their overall career self-efficacy remained mostly in the moderate range.

Table 7. Dimension-Level Category Distribution of Career Maturity and Career Self-Efficacy

Variable	Dimension	Low	Moderate	High
Career Maturity	Concern	17 (22.37%)	48 (63.16%)	11 (14.47%)
	Curiosity	15 (19.74%)	51 (67.11%)	10 (13.16%)
	Confidence	31 (40.79%)	35 (46.05%)	10 (13.16%)
	Consultation	34 (44.74%)	32 (42.11%)	10 (13.16%)
	Occupational Information	6 (7.89%)	49 (64.4%)	21 (27.6%)
	Goal Selection	4 (5.26%)	46 (60.5%)	26 (34.2%)
Career Self-Efficacy	Planning	4 (5.26%)	40 (52.6%)	32 (42.1%)
	Problem Solving	8 (10.5%)	45 (59.2%)	23 (30.2%)
	Self-Appraisal	4 (5.26%)	41 (53.9%)	31 (40.7%)

Prior to hypothesis testing, assumption testing was conducted to ensure that the data met the requirements for parametric analysis. Normality was assessed using the Kolmogorov–Smirnov test, with the criterion that a significance value greater than 0.05 indicates a normal distribution. Linearity was evaluated by examining both the linearity significance value and the deviation from linearity, where a deviation from linearity value greater than 0.05 indicates a linear relationship between variables.

The results showed that the Kolmogorov–Smirnov test yielded a significance value of 0.200, indicating that the distribution of the data did not significantly deviate from normality. In addition, the linearity test produced a significance value 0.190 for deviation from linearity. The deviation from linearity value exceeded 0.05, indicating that the relationship between career self-efficacy and career maturity was linear. These findings confirm that the assumptions of normality and linearity were satisfied, and the data were therefore appropriate for further hypothesis testing.

Table 8. Results of Normality and Linearity Tests

Assumption	Sig. (p)	Interpretation
Normality (Kolmogorov–Smirnov)	0.200	Normally distributed
Linearity	0.190	Linear relationship

Hypothesis testing showed that career self-efficacy significantly predicted career maturity among university students with disabilities. The regression coefficient indicated a positive direction, meaning that higher career self-efficacy scores were associated with higher predicted career maturity scores. The regression model produced a standardized effect of $\beta = 0.788$, with a statistically significant t-value ($t = 11.001$, $p < 0.001$). The coefficient of determination showed that career self-efficacy accounted for 62.1% of the variance in career maturity ($R^2 = 0.621$). These results suggest that career self-efficacy provides a substantial contribution to explaining differences in career maturity within the sample.

Table 9. Simple Linear Regression Result For Hypothesis Testing

Predictor	B	t	Sig. (p)	R ²	Interpretation
Career Self-Efficacy	0.397	11.001	0.000*	0.621	Significant positive

*Significant ($p < 0.05$)

Additional regression analysis was conducted to examine the relative contributions of each dimension of career self-efficacy in predicting career maturity. The results indicated that all five dimensions were statistically significant predictors ($p < 0.05$). Among them, self-appraisal demonstrated the strongest positive contribution ($\beta = 0.777$, $p < 0.001$), indicating that higher confidence in evaluating one's own abilities was associated with higher levels of career maturity when controlling for the other dimensions in the model.

Occupational information ($\beta = 0.355$, $p = 0.009$) and problem solving ($\beta = 0.294$, $p = 0.003$) also showed significant positive coefficients, suggesting that stronger beliefs in one's ability to obtain career-related information and solve career-related problems were associated with higher predicted career maturity scores.

In contrast, goal selection ($\beta = -0.548$, $p < 0.001$) and planning ($\beta = -0.387$, $p = 0.001$) showed significant negative coefficients. This indicates that, when analyzed simultaneously with other dimensions in the regression model, higher scores in these dimensions were associated with lower predicted career maturity scores. The negative direction does not imply that goal selection and planning are detrimental in general; rather, it reflects their relative statistical contribution within the multivariate model, where overlapping variance among dimensions may influence the direction and magnitude of standardized coefficients.

Table 10. Effects of Career Self-Efficacy Dimensions on Career Maturity

Dimension	β	Sig. (p)
Occupational Information	0.355	0.009*

Dimension	β	Sig. (p)
Goal Selection	-0.548	0.000*
Planning	-0.387	0.001*
Problem Solving	0.294	0.003*
Self-Appraisal	0.777	0.000*

*Significant ($p < 0.05$)

Further nonparametric analyses were conducted to examine whether career self-efficacy and career maturity differed across demographic groups. The results showed no statistically significant differences in career self-efficacy based on sex ($p = 0.192$), age group ($p = 0.060$), or university affiliation ($p = 0.110$). Although the p-value for age approached the 0.05 threshold, it did not reach statistical significance.

Similarly, no significant differences were found in career maturity across sex ($p = 0.553$), age group ($p = 0.511$), or university affiliation ($p = 0.676$). These findings indicate that variations in career self-efficacy and career maturity within this sample were not systematically associated with demographic characteristics, suggesting that the observed levels of both constructs were relatively consistent across groups.

Table 11. Group Comparisons of Career Self-Efficacy and Career Maturity

Outcome	Grouping Variable	Test	Sig. (p)
Career Self-Efficacy	Sex	Mann–Whitney	0.192
	Age	Kruskal–Wallis	0.060
	University	Kruskal–Wallis	0.110
Career Maturity	Sex	Mann–Whitney	0.553
	Age	Kruskal–Wallis	0.511
	University	Kruskal–Wallis	0.676

Discussion

The present study offers a clearer understanding of career development among university students with disabilities by describing their career self-efficacy and career maturity and examining the predictive role of career self-efficacy on career maturity. Overall, the descriptive findings indicate that most participants demonstrated a moderate level of career self-efficacy, with 75.0% categorized as moderate and 25.0% categorized as low, while none reached the high category. This profile suggests that many students with disabilities have developed a functional level of confidence in managing career-related tasks, such as identifying career options, considering future pathways, and making career decisions. However, the absence of participants in the high category indicates that this confidence may not yet be fully consolidated into a stable and strong belief system. In practical terms, a moderate level of career self-efficacy may enable students to engage in career planning at a basic level, yet it may still be vulnerable when students encounter structural barriers, inaccessible information, or limited career guidance services.

This finding is consistent with evidence that career decision-making self-efficacy among individuals with disabilities frequently appears in the moderate range. Cheng and Sin (2021) found that students who

are deaf or hard of hearing tended to show moderate career decision-making self-efficacy, indicating that confidence in career decisions may exist but can remain constrained by contextual and cognitive challenges in processing career information. Chao et al. (2022) also emphasized that career decision-making self-efficacy among university students with disabilities is shaped by contextual variables, particularly perceived barriers and the availability of social support, suggesting that self-efficacy development depends heavily on whether students receive accessible guidance and encouragement. Syam et al. (2025) further showed that perceived parental expectations had a positive and significant effect on career self-efficacy among students with disabilities. Although the explained variance was relatively small, the effect was considered meaningful for a vulnerable group facing structural, psychosocial, and environmental barriers in career development. In addition, Restuti et al. (2025) demonstrated that structured interventions and inclusive career guidance can strengthen self-efficacy among students with disabilities, which supports the interpretation that the moderate profile found in this study may reflect a developmental condition that can be enhanced through systematic support rather than an unchangeable limitation.

The dimension-level pattern of career self-efficacy reinforces the interpretation above. Most participants were categorized as moderate across occupational information, goal selection, planning, problem solving, and self-appraisal. This indicates that students possess a basic level of confidence across the major components of career decision-making, yet these competencies have not reached optimal levels. Betz et al. (1996) conceptualized career self-efficacy as a multidimensional belief system that supports key decision-making tasks such as self-appraisal, occupational information gathering, goal selection, planning, and problem solving. Therefore, a moderate distribution across dimensions implies that students may be able to carry out career-related tasks under supportive circumstances but may struggle to sustain them when faced with environmental constraints. For example, students may understand the need to explore career information or set goals, yet their confidence could decrease when career information is inaccessible or when they do not have sufficient guidance to interpret labor market requirements.

Similarly, the descriptive findings for career maturity revealed that most participants were categorized as moderate (46.0%), while a substantial proportion fell into the low category (34.2%), and only a minority reached the high category (19.7%). This pattern indicates that career maturity among students with disabilities is present but not evenly developed. In other words, many students have begun to develop readiness for career planning and decision-making, but a significant number remain insufficiently prepared. Savickas and Porfeli (2011) conceptualized career maturity through concern, curiosity, confidence, and consultation, which reflects not only internal readiness but also the extent to which individuals can access resources, develop exploration experiences, and receive guidance. A moderate-to-low profile in career maturity therefore suggests that students may possess some awareness of career development tasks but still experience barriers that limit their ability to engage in consistent and effective career planning.

The present findings align with previous studies showing that career maturity among students with disabilities often remains moderate and requires further strengthening. Juneja (2023) reported that career maturity among university students with visual impairments was not fully developed, highlighting the need for structured and inclusive career interventions to strengthen readiness and decision-making. Zhou et al. (2025) similarly found that career maturity among students with visual impairments tended to be moderate, characterized by limited planning skills, unclear career goals, and reduced independence in decision-making. The study also emphasized that these limitations are shaped by restricted access to career information and limited opportunities to explore the world of work. These findings are relevant to the current study because

they suggest that moderate career maturity among students with disabilities is not solely a matter of individual readiness, but also a consequence of limited opportunities and systemic constraints.

The dimension-level findings for career maturity further reveal a meaningful pattern. Most participants were categorized as moderate in concern, curiosity, and confidence, while consultation showed a notably high proportion in the low category. This indicates that students may already show some readiness to think about the future and explore career possibilities, but they are less likely to seek advice or guidance from others in career decision-making. Savickas and Porfeli (2011) described consultation as the extent to which individuals seek advice from others when making career decisions. A low consultation profile may reflect limited access to inclusive career counseling services, lack of trusted mentors, or prior experiences of receiving inadequate guidance. This pattern is important because consultation can function as a resource that strengthens decision quality, helps individuals validate career plans, and increases access to information that may not be available through independent exploration alone. Thus, improving consultation may require institutional changes, such as strengthening inclusive career services, providing accessible guidance formats, and ensuring that counseling environments are perceived as supportive and non-discriminatory.

The main inferential finding of this study showed that career self-efficacy significantly and positively predicted career maturity among university students with disabilities. This result supports the idea that students who believe in their ability to manage career-related tasks are more likely to demonstrate readiness for career planning, exploration, and decision-making. Adeline et al. (2015) similarly concluded that career self-efficacy plays a significant role in strengthening confidence among adolescents with disabilities in career decision-making, and individuals with higher career self-efficacy tend to be more active in career exploration and more prepared for workplace demands. Juneja (2023) also emphasized that self-efficacy contributes to clearer career goals, stronger planning ability, and higher readiness in career decision-making among students with disabilities, while low self-efficacy is associated with uncertainty and lower career maturity. Zhou et al. (2025) further demonstrated that differences in career maturity between students with disabilities and non-disabled peers are partly reflected in weaker independence and less clarity in career values and goals, which suggests that self-related beliefs and perceived control play important roles in career development outcomes among students with disabilities.

However, the findings also suggest that the relationship between career self-efficacy and career maturity should be interpreted in a contextual manner. Although career self-efficacy was generally moderate, career maturity remained moderate-to-low, and a considerable portion of students fell into the low career maturity category. This indicates that confidence alone may not automatically translate into mature career behavior when environmental resources and structural supports are insufficient. This contextual gap may also be reflected in students' emotional readiness. Syam (2025) reported that most university students with disabilities experienced moderate career anxiety (81.10%), which may hinder work readiness. This suggests that even when students perceive themselves as capable in career-related tasks, anxiety and uncertainty about the transition to work can reduce consistent planning, exploration, and decision implementation. Iswari et al. (2024) emphasized that students with disabilities often face barriers such as limited access to career information, insufficient field experiences, lack of inclusive guidance, and social-environmental constraints, which can weaken the translation of internal beliefs into concrete career planning and decision-making. In this context, students may believe they are capable, yet still struggle to implement career plans because they lack access to accessible information formats, career exploration opportunities, or structured institutional support.

The dimension-level regression findings provide further evidence of this contextual complexity. Self-appraisal emerged as the most dominant positive predictor of career maturity, suggesting that students who are more confident in understanding their own strengths, limitations, interests, and values tend to demonstrate higher readiness in career planning and decision-making. van Leeuwen et al. (2025) emphasized that among graduates with disabilities, the ability to recognize and trust personal capacities is strongly linked to successful transitions into the workforce. This supports the interpretation that self-appraisal is a foundational component for career maturity, because students who understand themselves well can set more realistic goals, anticipate challenges, and make better-aligned decisions. Occupational information also contributed positively, indicating that students who feel confident in gathering and utilizing career-related information tend to show higher career maturity. Restuti et al. (2025) highlighted that students with disabilities who receive relevant and complete career information can better evaluate opportunities, understand professional requirements, and align choices with their abilities and interests. Problem solving also had a positive association with career maturity, suggesting that students who feel confident in handling obstacles are more prepared to manage career-related challenges. Kurniasari and Kesuma (2025) emphasized that problem-solving skills help students with disabilities face barriers, evaluate options, and adjust career pathways to personal needs.

A distinctive contribution of this study lies in the finding that goal selection and planning showed significant negative coefficients. These results should not be interpreted as meaning that goal selection and planning are inherently harmful, but rather that they may reflect misalignment between students' intended goals and plans and the realistic opportunities and supports available to them. Juneja (2023) explained that difficulty in setting appropriate and realistic career goals among students with disabilities can lower confidence and hinder career maturity, which provides a plausible explanation for the negative coefficient in goal selection. Similarly, Othman et al. (2019) reported that students in special education contexts often experience difficulty developing career plans that match their potential and personal needs, and this misalignment can reduce clarity and readiness in career development. Therefore, the negative direction may indicate that students who report stronger confidence in goal selection and planning may still be pursuing goals and plans that are less feasible or insufficiently supported, which ultimately reduces their overall career maturity. This finding highlights the importance of ensuring that career goals and plans among students with disabilities are not only internally desired but also realistically achievable through accessible pathways and supportive environments.

The additional analyses further showed that neither career self-efficacy nor career maturity differed significantly by gender, age group, or university background. These findings suggest that demographic characteristics do not function as primary determinants of career confidence or readiness among students with disabilities. Amalia and Kurniawati (2020) emphasized that career-related confidence among individuals with special needs is shaped more strongly by psychosocial support from family, peers, and educators rather than demographic variables. Jamwal and Gupta (2025) similarly noted that self-efficacy in career readiness among students with disabilities is influenced more by expectations, experiences, and counseling services than by age. For career maturity, Zhou et al. (2025) suggested that development is shaped by learning experiences and adaptation processes during university life rather than by gender differences. Raji and Dehnavi (2024) also emphasized that psychosocial variables such as social adaptation and communication skills play stronger roles than demographic factors in shaping career maturity among individuals with hearing impairments. Espada-Chavarria et al. (2020) further indicated that career maturity

among students with disabilities is more strongly shaped by the availability of career support services and opportunities for work experience than by institutional background. Taken together, these findings support the conclusion that career development among students with disabilities is better understood through the lens of support systems, accessibility, and experience-based opportunities rather than demographic segmentation.

In conclusion, the present study strengthens the evidence that career self-efficacy is an important predictor of career maturity among university students with disabilities, while also demonstrating that the pathway from confidence to maturity is influenced by contextual feasibility and support structures. The findings imply that interventions should not focus solely on strengthening internal beliefs, but also on ensuring accessible career information, inclusive counseling services, structured work exposure opportunities, and guidance that helps students align goals and plans with realistic pathways.

CONCLUSION

This study aimed to examine whether career self-efficacy predicts career maturity among university students with disabilities. The findings demonstrate that career self-efficacy plays a significant and positive role in shaping career maturity in this population. Students who possess stronger confidence in their ability to understand themselves, gather career information, set goals, plan future steps, and solve problems tend to show higher readiness in career planning, decision-making, and career exploration. These results confirm that internal beliefs about personal capability function as an important psychological resource in supporting the developmental tasks of career formation among students with disabilities.

At the same time, the findings indicate that although career self-efficacy contributes meaningfully to career maturity, the translation of confidence into fully mature career behavior is influenced by contextual conditions. Career maturity among participants was generally moderate, suggesting that belief in personal capability does not automatically guarantee optimal career readiness when access to information, inclusive services, and structural support systems remain limited. Therefore, career development among students with disabilities should be understood as an interaction between internal psychological strength and external environmental support.

This study contributes to the development of psychology, particularly in the field of career and vocational psychology, by extending the application of career self-efficacy theory to students with disabilities in higher education. The findings highlight that strengthening self-appraisal, access to occupational information, and problem-solving confidence may serve as strategic entry points for enhancing career maturity in vulnerable student populations. Moreover, the study emphasizes that career interventions for students with disabilities must move beyond individual-level empowerment and incorporate inclusive institutional practices that support realistic goal setting and structured career planning.

Several limitations should be considered in interpreting these findings. The number and distribution of participants were limited and uneven across universities, which may affect representativeness. The use of self-report questionnaires may also introduce response bias, particularly considering accessibility challenges experienced by some respondents. In addition, the study did not differentiate participants based on type of disability and relied solely on a quantitative approach, limiting deeper exploration of contextual and experiential factors. Future research is encouraged to include broader samples, differentiate disability categories, and integrate qualitative methods to obtain a more comprehensive understanding of career development processes among students with disabilities.

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