

## **Citizens' Spiritual Capital for Strengthening Character Development in Indonesian Civic Education**

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### **Abstract**

*This paper aims to explore the concept of citizens' spiritual capital as a theoretical foundation for character development within Indonesian Civic Education. Employing a systematic literature review methodology, the research synthesizes scholarly works to address three key questions: the role of spiritual capital as a theoretical base, its key dimensions, and strategies for its integration. The findings indicate that spiritual capital, defined as the inner resource of values, meaning, and life purpose, provides a crucial foundation for developing character. Four key dimensions were identified as relevant: values foundation, moral reasoning, social cohesion, and service orientation. The study concludes that effective integration requires a multi-level strategy, emphasizing a bottom-up approach starting from individual self-development, supported by the family, and reinforced through non-formal education and community practices. This approach is posited to be more effective in fostering ethically responsible citizens and achieving sustainable national character development than top-down models. The research offers insights for educators and policymakers in designing character education programs that holistically develop the spiritual, moral, and civic dimensions of learners.*

**Keywords:** *Character Development, Civic Education, Indonesian Citizenship, Pancasila, Spiritual Capital*

Citizens are crucial for the growth of a country. In developing countries such as Indonesia, the success of development is contingent not only upon natural resources or technological advancement but primarily on the quality of its human resources (Kristiawan, 2015; Tenaya et al., 2020). Citizens are the principal actors who shape the course and longevity of development through active participation, legal awareness, and social responsibility. Putnam (1993) posited that the effectiveness of a modern state is profoundly affected by the level of civic virtue, which includes the participation and integrity of

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individuals in public matters (Hurenkamp et al., 2011). Consequently, development that is designed to advance the nation must consider citizens not only as policy objects, but also as subjects and motivators for development.

In the Indonesian context, strengthening the capacity and character of citizens is a prerequisite for the achievement of national development goals as stated in the Preamble to the 1945 Constitution. True development is the development of the whole human being which includes moral, spiritual, social, and intellectual aspects. Therefore, civic education has a strategic role to foster national awareness and strengthen civic culture. Almond and Verba (1963) in *The Civic Culture* emphasized that the character of a participatory, tolerant, and common interest-oriented citizen is the foundation for stable democracy and just development (Treviño et al., 2021).

In the last two decades, the Indonesian nation has faced a serious challenge in the form of moral decadence that has eaten away at the joints of national and state life. This phenomenon is reflected in the rampant cases of corruption, social violence, radicalism, and declining concern for the public interest (Amalia Putri, 2025; Tenaya et al., 2020). This condition shows that there is a gap between the achievement of economic development and the moral development of citizens. According to Lickona, without strong character education, economic progress will only give birth to a materialistic society that loses its moral and humanitarian direction (Lickona, 2018).

Moreover, moral decay directly affects the strength of society and the nation's integrity. When public morality is weak, society falls apart and people lose faith in the government. This phenomenon is the primary impediment to the establishment of a transparent government and an equitable society within the framework of national development. Consequently, the rejuvenation of citizens' character through moral and spiritual education is imperative for the restoration of social integrity and the fortification of national spirit. This initiative corresponds with Winataputra's claim that Indonesian citizenship education should transition from a normative framework to a critical transformative framework that fosters moral awareness and social responsibility among citizens (Winataputra, 2012, 2015).

Developing citizens' character necessitates a comprehensive strategy that encompasses cognitive, emotional, and conative dimensions. Kohlberg (1984) posits that the evolution of morality progresses via stages rooted in justice and ethical reasoning. Within this perspective,

character education transcends mere value instruction, it constitutes an internalization process that necessitates exemplification, habituation, and critical evaluation (Arthur & Cremin, 2012; Sherrod et al., 2010). This method underscores that character development cannot occur solely through verbal instruction, but rather through significant social interactions within the family, educational institutions, and the society. An interdisciplinary approach is essential for character development to encompass multiple elements of individuals' lives. Psychology establishes the basis for personality development; sociology delineates the social frameworks that affect individual behavior, while moral philosophy offers normative guidance for ethical conduct.

Integrating these three dimensions fosters the development of citizens who are not only law-abiding but also embody moral awareness and a strong sense of social responsibility toward their nation. In the Indonesian context, this vision aligns with the Profil Pelajar Pancasila, which emphasizes the values of faith, independence, mutual cooperation, and critical reasoning (Situmorang et al., 2025). Within a complex social framework, spiritual capital functions as an intrinsic asset that bolsters the integrity and ethical strength of individuals. The concept of Spiritual Quotient (SQ) was first introduced by Zohar and Marshall as the most advanced form of intelligence that enables individuals to establish connections with profound values and meanings (Zohar & Marshall, 2004).

Individuals use spiritual capital as a governing force, which fosters altruism and establishes a reflective foundation for understanding their life purpose and societal obligations. Character development rooted in spiritual capital should commence at the individual level. According to Ki Hajar Dewantara (1935), authentic education is an endeavor to direct all aspects of human nature towards attaining the utmost safety and happiness (Mujito, 2014). Consequently, the cultivation of citizens should extend beyond formal educational institutions to encompass the contributions of family, community, and religious organizations. The integration of formal, non-formal, and informal education will enhance the absorption of spiritual principles, including honesty, compassion, sincerity, and social responsibility.

Sustainable social transformation must begin with individual transformation. Giddens (1991) explained that changes in social structure depend on individual self-reflection and moral awareness in acting (Bennet & Segerberg, 2013; Davies & Barnett, 2015). Thus, the

development of citizens' character is a long-term investment whose results will be seen in the quality of public life and the governance of the nation. When an individual has a clean conscience and mature spirituality, he will become a just, honest, and courageous citizen to uphold the truth in the midst of social complexity.

The human heart is the center of behavioral control, where moral and spiritual values take root. A healthy heart will provide birth to noble behavior, while a dirty heart will give rise to social evil. Therefore, character Development must begin with the purification of the heart, which is at the core of the spiritual and moral intelligence of citizens. Citizens who have strong spiritual capital will be able to balance between personal interests and public interests. He is not only a private virtue individual but also an active, responsible citizen and contributes to the progress of the nation (public virtue). Thus, strengthening spiritual capital is the foundation for the development of the whole Indonesian human being faith, character, and civility.

The concept of spiritual capital was first introduced by Danah Zohar and Ian Marshall in their work *Spiritual Capital: Wealth We Can Live By* (2004). They define spiritual capital as the accumulation of values, goals, and views that we have in common about the most meaningful things in life, that go beyond material and social capital (Zohar & Marshall, 2004). In the Indonesian context, Tontowi Jauhari defines spiritual capital as "capital that is enhanced by utilizing the resources that exist in one's self or soul; the use of spiritual capital will give birth to the intelligence of conscience" (Jauhari, 2017)

The scope of spiritual capital includes the soul/spiritual dimension (not just formal religion), values, meaning, and purpose in human life. In this sense, spiritual capital is not only cognitive capital (IQ) or social capital but an "inner capital" that drives motivation, character, and work ethic. The spiritual aspect being discussed is not related to religion or other beliefs; rather, it pertains to the psyche, encompassing both the spiritual and mental dimensions.

Spirituality concerns something universal, namely values, meaning, and purpose in human life; spirituality is a principle that becomes a vital component of an individual or organism. Spiritual is meant as 'fundamental meaning, values, and goals. According to Danah Zohar and Ian Marshall, spiritual capital is the meaning, purpose, and view that we have

together about the most meaningful things in life. Spiritual capital is an encouragement as well as a deep existential anxiety, concern, need, and struggle of human beings to do something to make a life of service a meaningful goal. Spiritual capital goes beyond intellectual capital that bases life in a linear manner. Spiritual capital also surpasses social capital, in the form of material wealth and social benefits obtained from a society by relying on mutual trust. When intellectual intelligence (IQ) gives birth to material capital, while social capital is built with emotional intelligence (EQ), and the exploration of individuals, society, and companies towards a fundamental meaning, value, and purpose of life (SQ), it will produce spiritual capital. The three when combined will change the culture of individuals, society and companies.

Spiritual capital is able to change low motivation to high motivation. The concept of spiritual capital adopts an adaptive system of the human complex with several basic transformational principles, including self-awareness, spontaneity, guidance by vision and values, holism, caring, diversity, independence from the environment, reframing, positive interpretation of misfortune, humility, and calling. Efforts to develop motivational scales sourced from spiritual capital are expected to have implications for increasing resources, care, and social cooperation.

Spiritual capital has fundamental elements that function as moral, emotional, and existential drivers in humans. Zohar and Marshall (2004) explain that spiritual capital is the accumulation of meaning, purpose, and outlook on life that provides direction for individual and organizational behavior. This capital is a form of non-material wealth that is a source of value, commitment, and a spirit of life that is oriented towards meaning, not just economic gain. Jauhari (2007) added that spiritual capital arises from the internal potential of human beings, which is explored through inner awareness, resulting in intelligence of conscience that fosters a strong work ethic, personality, and moral beliefs. In this context, spiritual capital is an inner force that encourages a person to work with passion, responsibility, and integrity, because his actions are based on meaningful values and goals.

Conceptually, scholars have identified several dimensions that characterize spiritual capital. Palmer and Wong describe it as the capacity of individuals and groups to recognize the intrinsic spiritual worth of human beings and to use this awareness to build a purposeful and harmonious society (Palmer et al., 2013). Conceptually, Palmer and Wong emphasize

that spiritual capital arises from a profound process of self-reflection and an enduring quest for meaning that transcends material or utilitarian concerns. Theoretically extending this view, Middlebrooks and Noghiu (2010) delineate five interrelated dimensions of spiritual capital: spiritual sensitivity, spiritual leadership, spiritual survival, spiritual outreach, and spiritual motivation which together illustrate how spiritual awareness is embodied in moral behavior, value-driven leadership, and socially responsible action (Middlebrooks & Noghiu, 2010). Together, these dimensions illustrate how spiritual capital functions within individuals to shape moral reasoning, nurture empathy, and strengthen social responsibility, thereby creating a moral framework that supports ethical decision-making and collective harmon.

Furthermore, Zohar and Marshall (2004) explain that spiritual capital has transformative properties because it is able to transform human motivations from low levels such as fear, greed, and anger to high motivations such as gratitude, compassion, and devotion. Thus, spiritual capital is not just a collection of values but moral energy that allows a person to act reflectively, responsibly, and oriented towards the common good. Martinez, Rogers, and Yancey assert that spiritual capital is a critical factor in the promotion of social solidarity, creativity, and altruistic behavior within contemporary organizations (Martinez et al., 2018). These components position spiritual capital as a vital human resource that nurtures a work culture grounded in purpose and meaning, while simultaneously maintaining a balanced orientation between personal aspirations and collective well-being (Middlebrooks & Noghiu, 2010; Zohar & Marshall, 2004)

From the perspective of spiritual psychology, spiritual capital is also closely related to spiritual intelligence (SQ), which goes beyond intellectual intelligence (IQ) and emotional intelligence (EQ). If IQ produces material capital and EQ grows social capital, then SQ gives rise to spiritual capital that forms a higher moral wisdom and vision of life (Zohar & Marshall, 2004). These three capitals—material, social, and spiritual—interact with each other in the development of the culture of individuals, communities, and institutions. By combining the three, people can find a balance between their cognitive, emotional, and spiritual sides that leads to moral and useful behavior. In this perspective, spiritual capital is the foundation of the human complex adaptive system. It leads to self-awareness, spontaneity, empathy, openness to differences, and stability of values in the face of social change (Jauhari, 2017).

Empirically, spiritual capital has been proven to be able to increase the intrinsic motivation of individuals to do social and professional good. Moghadam et al. found that spiritual capital is positively associated with improved employee performance, organizational commitment, and job satisfaction because spiritual values foster a sense of meaning in work (Moghadam & Makvandi, 2019). Similar research by Vasconcelos (2021) shows that individuals with high levels of spiritual capital tend to show ethical behavior, social concern, and service-oriented creativity (Vasconcelos, 2021). This information proves that spiritual capital is not only abstract but also has real implications for the formation of character and the quality of human resources. Thus, the development of spiritual capital is expected to strengthen the spirit of togetherness, collaboration, and social concern, which is the moral foundation in the life of the nation and state.

In the literature of civic development and education, spiritual capital is often associated with the character of a responsible and collectively oriented citizen. For example, Jauhari (2007) emphasizes that spiritual capital can be the foundation of a work ethic that moves not only about material things but also about meaning and humanity which, in the context of citizens, means social work, shared responsibility, and active participation.

Furthermore, Noghiu (2020) in "A Framework for Spirituality-Infused Leadership Education and Organizational Spirituality" states that the discourse of spiritual capital expands the understanding of leadership and citizenship by incorporating spiritual structures and practices into the capital of citizens and organizations. Quantitative research also supports that spiritual capital contributes to organizational performance and possibly to the social participation of citizens. For example, Moghadam et al. (2019) found a positive relationship between spiritual capital and improved employee performance. Thus, spiritual capital can be used as an analytical framework that connects individuals' values, norms and social cultural systems in the development of citizen character and national development.

The concept of spiritual capital is widely recognized for offering a fresh viewpoint on human nature and moral development; nonetheless, numerous challenges and criticisms remain in both theoretical and empirical spheres. The primary issue is its abstract and complex nature, rendering it difficult to define and evaluate in practical contexts (Palmer et al., 2013) . Many academics contend that spiritual capital, which focuses on values, meanings, and life purpose, is intrinsically normative and subjective, complicating its

utilization as a quantitative variable in social research. Meanwhile, spiritual capital in Christianity refers to the spiritual resources possessed by individuals such as faith, spiritual discipline, and relationship with God that can strengthen spiritual and moral life. Through prayer and self-control, a person can build strong spiritual capital. St. Maximos emphasizes self-control as a way to combat self-love. By controlling lust, a person can restore moral intelligence and be able to differentiate between the desires of the flesh and the will of God (Gulo et al., 2023)

Despite these criticisms, spiritual capital has significant theoretical and practical implications for the development of character education and the development of citizens. Theoretically, spiritual capital can be a conceptual framework that bridges the relationship between the inner values of the individual and social and national responsibility. He opens up space for integration between moral education, spirituality, and character Development oriented towards public civilization. Practically, spiritual capital can be used as a basis for designing more meaningful character development programs in formal, non-formal, and informal education by emphasizing the importance of honesty, compassion, social care, and self-control as basic values of civilized citizens. This approach is relevant to the policy direction of the Pancasila Student Profile, which places the aspects of faith, piety, and noble morals as the main foundation for the development of the nation's character .

Then, character education has a broader and deeper meaning compared to moral education. This is because character education is related to right or wrong issues and focuses on instilling habits to do good things in daily life. Through this process, students are expected to have high awareness and understanding, accompanied by concern and commitment to apply virtue in real actions. In other words, character education aims to form human beings who not only know and understand the values of goodness but also get used to practicing them in every aspect of life.

Megawangi in Kesuma (2011) says character education is "an effort(Badan Standar Kurikulum dan Asesmen Pendidikan, 2022) to educate children so that they can make wise decisions and practice them in their daily lives so that they can make a positive contribution to their environment." In line with that, Lickona (2013) emphasizes the importance of three components of ethical character that are interconnected, namely moral knowing, moral feeling, and moral behavior. According to him, good character consists of knowing, wanting,

and doing good things. These three components form habits in thinking, habits in the heart, and habits in actions. In the practice of moral life, these three aspects work in a complex and simultaneous manner, often even unconsciously.

In line with this view, the United States Department of Education in Arifin and Barnawi defines character education as a learning process that allows students and adults to understand, care, and act based on universal ethical values, such as respect, justice, responsibility, good civic virtues, and concern for oneself and others (Arifin & Barnawi, 2012). Through this process, character education is expected to be able to form individuals who not only have an ethical understanding but also a moral consciousness embodied in responsible social action.

Furthermore, a person with upright character, according to Lickona, is the result of the integration of three main dimensions, namely moral knowledge, moral feelings, and moral actions, which complement and strengthen each other. These three dimensions are necessary to lead a person to a mature moral life, which is referred to as moral maturity. Therefore, in shaping children's character, it is important to cultivate the ability to judge what is right, foster concern for the truth, and encourage courage to do good despite facing temptations from within and pressure from the social environment.

Therefore, character Development is an educational process that aims to shape a person's inherent nature in responding morally to situations, which is demonstrated through actions such as good behavior, honesty, responsibility, respect for others, and the practice of other virtuous values. Character education essentially aims to form human beings with integrity, social empathy, and noble personalities in the life of society and the nation.

Based on the background and focus of this paper, the research questions are formulated as follows:

1. How can the concept of citizens' spiritual capital serve as a theoretical foundation for character Development in Indonesian Civic Education?
2. What are the key dimensions of spiritual capital that are relevant to fostering citizen character?
3. What strategies can be employed to integrate spiritual capital development into character-Development approaches at the individual, familial, and societal levels?

## **Method**

This study employs a systematic literature review methodology to synthesize existing scholarly work on spiritual capital and character development. The data collection procedure involved identifying relevant literature through academic databases. The analysis followed a systematic, multi-step process. First, all documents were thematically coded to identify key themes related to moral and character education. Second, comparative analysis was used to trace policy evolution over time, examining how educational reforms incorporated spiritual and moral dimensions. Finally, triangulation across multiple sources helped validate interpretations and ensure analytical rigor.

While this research primarily focused on policy-level discourse rather than classroom implementation, its strength lies in contextual sensitivity and critical engagement with the philosophical and pedagogical dimensions of Civic Education. The approach allows for a comprehensive understanding of how spiritual capital and moral education are integrated within Indonesia's evolving educational paradigm. Despite the limitation of relying on publicly available documents, this methodology offers valuable insights for both theory and practice in developing civic and character education across diverse cultural contexts.

## **Result and Discussion**

### **The Concept of Citizens' Spiritual Capital Serve as a Theoretical Foundation For Character Development in Indonesian Civic Education**

Character development consists of two main terms, namely coaching and character. The term "coaching" refers to efforts that are made consciously, planned, directed, and organized to improve one's knowledge and skills through acts of guidance, direction, and supervision to achieve the expected goals. According to Husaini, coaching is an educational process that is carried out formally and nonformally with the aim of growing, developing, and guiding human potential to behave in accordance with applicable social and moral values (Husaini, 2014). Meanwhile, the term "character" refers to the character, trait, behavior, or personality that is characteristic of an individual. In the context of education, character is often understood as moral and ethical qualities that determine the way a person thinks, feels, and acts (Maemonah, 2023)

Thus, integrally, character Development can be defined as a conscious, planned, and continuous effort to improve individual behavior towards a better direction through the

improvement of knowledge, skills, and moral attitudes. This coaching process is carried out through guidance, direction, and supervision activities that aim to form human beings with noble and responsible personalities (Arifin & Barnawi, 2012). Character development is not just an indoctrination activity but a moral education process that fosters self-awareness, internal discipline, and social sensitivity in individuals as citizens.

The relationship between spiritual capital and the development of the character of citizens must be understood in the context of human beings as multidimensional beings, who have biological, psychological, social, and spiritual aspects. According to Zohar and Marshall (2004), spiritual capital is an inner resource rooted in values, meanings, and life goals that provides moral direction for human actions. This concept shows that humans are not only influenced by intellectual capital and social relationships but also by spiritual forces that foster integrity, empathy, and ethical awareness (Vasconcelos, 2021). Therefore, character Development based on spiritual capital requires an approach that pays attention to the diversity of individual backgrounds, social structures, and cultures in society.

The Indonesian nation, which consists of diverse social, cultural, and religious backgrounds, needs a contextual and inclusive character development strategy. The application of a generalistic approach without paying attention to individual uniqueness and differentiation can actually ignore basic human values. Palmer and Wong emphasized that the development of spiritual capital must take into account spiritual diversity in society because each individual has a unique way of understanding the meaning and purpose of his or her life (Palmer et al., 2013). Thus, spiritual capital in the context of fostering the character of citizens must function as a moral umbrella that respects differences and fosters social harmony.

When spiritual capital develops in line with social values and norms, then transcendental motivation and orientation will grow naturally in citizens. This process will strengthen the spiritual intelligence that enables individuals to carry out their social roles with full responsibility and integrity (Lucey, 2019). In this case, character development can start from the stage of introduction to values and social institutions in the surrounding environment to the stage of strengthening individual moral awareness. This approach is relevant to the view of Lickona (2013) that good character includes three main components,

namely moral knowledge, moral feelings, and moral actions, which must be developed in an integrated manner through education and example.

Furthermore, spiritual capital that includes intelligence of conscience plays an important role in the formation of citizen character. This capital is the foundation for internalizing noble values such as honesty, justice, caring, and social responsibility (Zohar & Marshall, 2004). If all citizens have spiritual capital that develops optimally, then the individual's personality will be a reflection of the nation's character. In this context, spiritual capital helps individuals find a deeper meaning in life, cultivate self-awareness of the essence of statehood, and direct behavior to universal virtue values. In other words, when spiritual capital has constellated with the meaning of life, individuals will understand and live their role as citizens holistically. This is the essence of character development based on spiritual capital development Indonesian people who are faithful, ethical, and civilized.

Spiritual capital, which includes the qualities of fortitude, optimism, tawakal, sincerity, courage, fear, honesty, and so on, is the root of character development or education. That the traits that will be instilled and implemented in Indonesian education curricula actually focus on the SQ aspect rather than the IQ (cognition) and EQ (affection) aspects. Therefore, it can be concluded that spiritual capital can be the seed of fostering the nation's character, which begins from the development of the character of citizens based on spiritual capital.

Between 2019 and 2024, Indonesia's Civic Education underwent notable transformation shaped by national reform priorities. The analysis reveals a clear movement toward embedding character education and spiritual values at the heart of Civic Education frameworks. Civic Education, as part of the national education system, plays a crucial role in transmitting both civic knowledge such as governance, rights, and responsibilities and the moral foundations required for responsible participation in society (Jatmika et al., 2025)

In 2019, the Ministry of Education and Culture initiated policy discussions highlighting concerns over moral decline, weakening national identity, and the need to balance academic excellence with ethical formation (Anggriawan et al., 2024). By 2020, a key ministerial regulation institutionalized character education across all subjects, with Civic Education positioned as its primary driver. The framework emphasized ethical reasoning, social

responsibility, and civic participation directly linking educational goals to the practice of Pancasila values (Simanungkalit, 2024).

### **The Key Dimensions of Spiritual Capital Relevant to Fostering Citizens' Character in Civic Education**

Meanwhile the integration of spiritual capital within civic education frameworks represents a distinctive approach that recognizes the importance of shared moral horizons in sustaining democratic societies. As noted in recent scholarly discussions, “Spiritual capital serves as the foundation for civic virtues, providing the ethical framework within which democratic values can be meaningfully practiced and sustained across diverse communities (Gemar, 2024; Mahfud et al., 2019)”. This perspective emphasizes that spiritual capital is not merely an add-on to civic education but rather an essential component that gives meaning and purpose to civic engagement and democratic participation. The connection when we talk about moral education, then Moral and character education represents a deliberate effort to foster ethical development and virtuous behavior among students. While related, these concepts emphasize different aspects of ethical formation: moral education focuses on cognitive processes of ethical reasoning and judgment, while character education emphasizes the cultivation of virtues and habits that lead to ethical behavior (Susilo et al., 2022). Theoretical frameworks for character education often draw from Aristotelian virtue ethics, which emphasizes the cultivation of moral virtues through practice and habituation. This approach aligns well with educational philosophies that view character development as a holistic process involving cognitive, affective, and behavioral dimensions. In the Indonesian context, character education has been explicitly linked to the development of key virtues that reflect national values while preparing students for global citizenship.

The analysis reveals that spiritual capital has been conceptualized within Indonesian civic education through several key dimensions:

1. Values Foundation

Spiritual capital grounds civic education in universal values including honesty, integrity, and compassion which are articulated within Indonesia's rich religious and cultural context;

2. Moral Reasoning

The focus extends beyond memorization to developing students' ability to navigate ethical dilemmas, using spiritual reflection to inform their reasoning on civic issues;

3. Social Cohesion

It is framed as crucial for binding together a diverse society, Development social cohesion and national unity by emphasizing shared moral foundations;

4. Service Orientation

This dimension emphasizes active community involvement and serving others, with project-based learning serving as a key method to connect spiritual values to real-world action.

(Arif, 2018; Mongoven, 2009; Pratt, 2012; Sujana, 2019; Tenaya et al., 2020)

Between 2019 and 2024, the application of spiritual capital in civic education has materialized in several key ways. Curricula now weave spiritual values into concrete themes like environmental stewardship, social justice, and religious moderation, linking abstract principles to real-world civic duties. Pedagogically, teachers are shifting from pure lecture to methods that engage students' inner lives, such as reflective journals, service-learning projects, and values clarification exercises. There is also a growing, albeit difficult, effort to assess ethical growth through portfolios and project evaluations that track character development. Finally, the effort extends beyond the classroom, encouraging schools to foster a moral environment through community rituals, shared norms, and celebrations that consistently reinforce these values. (Apandie & Karolina, 2021; Rahmelia & Apandie, 2023)(Gusmadi, 2018; Nurdianti & Suryadi, 2019)

**Table 1. Key Dimensions of Spiritual Capital in Indonesian Civic Education**

<b>Dimension</b>	<b>Description</b>	<b>Implementation Examples</b>
<b>Values Foundation</b>	Ethical principles derived from spiritual traditions that inform civic responsibilities	Integration of Pancasila values in civic content; emphasis on honesty, integrity, and social responsibility
<b>Moral Reasoning</b>	Development of ethical decision-making capabilities through reflection on spiritual values	Case studies of ethical dilemmas; reflective discussions on civic issues with moral dimensions
<b>Social Cohesion</b>	Use of shared spiritual values to build unity across diverse communities	Interfaith dialogue projects on religious moderation; celebrations of religious diversity within civic frameworks
<b>Service Orientation</b>	Expression of spiritual values through community service and civic engagement	Service-learning projects; community development initiatives connected to civic education

Source: Processed by Author based on literature (2025)

### **Strategies can be Employed to Integrate Spiritual Capital Development Into Character-Development Approaches at The Individual, Family, and Social Context**

In fostering the character of the nation, especially the character of its citizens, this spiritual capital becomes a starting point or approach; it can even be said to be one of the components in realizing the character development mentioned above. There are several stages or efforts in fostering character through spiritual capital as synthesized from several references, i.e:

First, Using the top-down model pattern, the coaching pattern is carried out first to the upper class (elite); the expected effect that arises from this model is like the process of 'dripping rainwater,' which is the effect that drips from top to bottom. This model poses a considerable risk of social costs because the political elite is not necessarily the moral elite. Second, Using the bottom-up model pattern, this model focuses on fostering the character of citizens starting from oneself as the main role model, then family, society, and the state. This model is possible to be more effective and efficient. This religious capital and spiritual capital have the goal of growing, maintaining, and developing social cohesion. Because it starts from individuals who have high spiritual motivation with religious traits that grow in their conscience, plus service to the surrounding environment (because they realize their duty as God's beings) will create a solid social interaction. If one of them is in conflict, the

conscience that is the reference of this spiritual capital will neutralize the mood so that it does not cause conflict. It is clear here that the influence of social capital on improving the quality of citizens.

Then, the role of the family is very important; considering that its power is more influential in controlling religious values in the home environment, character development will be more able to be implemented slowly and periodically. The family certainly knows the extent to which spiritual values have developed in the individual, so departing from there, the family can play a balancing role between the development of spiritual capital and efforts to build character more intensely.

The development of the nation's character by focusing on the spiritual capital of citizens is not emphasized in formal institutions, considering that each individual has very often received character-based teaching even though it only includes aspects of cognition (IQ) and affection (EQ), without paying much attention to the (SQ) or spiritual aspects. Therefore, the development of spiritual capital is deliberately focused on its effectiveness in non-formal institutions. So that the implementation is more controlled and cannot be separated. Non-formal institutions are considered to have a strong enough influence to absorb the flow of character development that starts from spiritual capital, as well as its implications for improving the quality of citizens.

Isn't an individual who is obedient in his transcendental relationship reflected in good behavior? And, of course, his behavior is very little that has the potential to lead to violation when carrying out the role. Therefore, there is no doubt that the emphasis on character development through the spiritual capital of citizens is a necessity. Because as individuals we will never be separated from the spiritual aspect, whether close to or far from the Creator. Then if you want to measure how much or how far this spiritual capital affects the results and improvement of the quality of citizens, then observations can be made on the level of violations that occur in a certain period of time. Are transgressions and crimes increasing, or are they decreasing?

Of course, when citizens have spiritual capital accompanied by spiritual intelligence that supports and balances, then automatically their role as citizens will run well. And when the rights and obligations of citizens are carried out in a balanced and responsible manner, it is already a reflection of a qualified citizen. This means that when citizens are responsible

and can be categorized as qualified, then the development of the nation's character can be considered successful.

## **Conclusion**

Based on the systematic literature review conducted, this study concludes that spiritual capital offers a robust theoretical foundation for strengthening character development in Indonesian Civic Education. It serves as an "inner capital" that bridges individual moral awareness with social and civic responsibilities, aligning with the nation's goals of creating civilized citizens.

The key dimensions of spiritual capital relevant to fostering citizen character are: (1) a Values Foundation rooted in universal ethics and Pancasila; (2) Moral Reasoning that uses spiritual reflection to navigate ethical dilemmas; (3) Social Cohesion that builds unity across diversity; and (4) a Service Orientation that translates values into community action.

To integrate spiritual capital development, a multi-level strategy is essential. At the individual level, self-reflection and habituation of spiritual values are key. At the familial level, the family acts as a primary agent for instilling and balancing these values. At the societal level, a bottom-up approach that starts with individual transformation and extends to community and national life is more effective and sustainable than a top-down model. Furthermore, leveraging non-formal educational institutions is crucial for effectively nurturing the spiritual quotient (SQ) alongside the cognitive (IQ) and emotional (EQ) aspects, ultimately leading to qualified, responsible citizens and the successful development of the nation's character.

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