RELATIONSHIP BETWEEN INTELLECTUAL INTELLIGENCE, ADVERSITY QUOTIENT AND EMPLOYEE PERFORMANCE MEDIATED BY RELIGIOUSITY

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Abstract

This article presents a novel approach to understanding the relationship between intellectual intelligence, Adversity Quotient, religiosity, and employee performance in Islamic banks. While previous research has focused on examining the individual impact of these variables on employee performance, this study explores the potential mediating effects of religiosity. The study was conducted on a sample of 141 employees at Islamic banks in Palu City, and the data were analyzed using PLS-SEM. The findings indicate that religiosity mediated the relationship between Adversity Quotient and employee performance, while the relationship between intellectual intelligence and employee performance was not mediated by religiosity. These unique findings highlight the importance for Islamic banks to provide worship facilities and hold Islamic studies to enhance employee religiosity, ultimately leading to improved performance. Overall, this study adds novelty to the literature by offering a fresh perspective on the dynamics of employee performance in the Islamic banking sector.

Keywords: intellectual intelligence; adversity quotient; religiosity; employee performance

Article Info

INTRODUCTION

The high level of competition is unavoidable, especially after the implementation of the free market era (He and Harris, 2020; Nagy et al., 2018). Competition between banks is getting tougher, causing them to keep trying by creating various products and services in the hope of winning the competition (Collis and Rukstad, 2008; Rietveld and Schilling, 2020). The challenges faced by intense competition for Islamic banks are efforts to improve performance because good banking performance will increase stakeholders' trust and can positively impact banks (van Esterik-Plasmeijer and van Raaij, 2017).

To improve banking performance and attract consumers (Ahn and Lee, 2019; Nur Rianto Al Arif and Rahmawati, 2018), employee performance is needed. Therefore, several factors, including intellectual intelligence, adversity quotient, and religiosity, need to be taken seriously since they affect employees' performance, dedication, loyalty, and love for their work and organization. Islamic banking must create conditions that encourage or enable employees to develop and improve their abilities and skills optimally. Achieving good employee performance is a dream for companies, and many companies spend a lot of funds on training to achieve better performance (Sendawula et al., 2018). This is closely related to the renewal of employee intelligence, specifically, intellectual intelligence that employees use in their work (Murtza et al., 2021). Measuring employees' ability to work, intellectual intelligence is crucial (Gondal and Husain, 2013; Reinaldo et al., 2021) since it determines a person's capacity to learn, solve problems, and make the right decisions.

While Islamic banks in Palu City have provided their employees with both formal and informal training, there still seems to be room for improvement. Although the informal training focuses on product introduction and information delivery to customers, employees do not always provide clear explanations to customers, particularly when the customer struggles to comprehend the given explanation. The training may not be sufficient in addressing the persisting issues as they keep occurring on a daily basis. It takes more than just intellectual intelligence to tackle problems; employees must have a robust mentality to face challenges head-on. One promising approach to building employees' problem-solving skills is through the use of Adversity Quotient (AQ) because this ability can measure a person's capacity to face difficulties and be empowered by them to turn them into opportunities (Ratna et al., 2070).

Apart from the aforementioned factors, religiosity plays an essential role in enhancing employee performance in Islamic banks. This is because religious beliefs can significantly influence an employee's work ethics, motivation, and unwavering dedication towards their work and organization (Aflah et al., 2021; Asutay et al., 2022; Gheitani et al., 2019; Jena, 2022). It is worth noting that Islamic values, which accentuate honesty, integrity, fairness, and transparency in business dealings, can serve as a moral compass, guiding employees' behavior and decision-making in the workplace (Ahmed et al., 2019; Sulaiman et al., 2022). So that employees can be more creative at work (Ahmad and Omar, 2016) and able to produce good achievements (Abu Bakar et al., 2018; Amaliah et al., 2015; Liu et al., 2021).

The importance of employee performance cannot be overstated, as it forms the backbone of any successful organization. High-performing employees drive increased productivity, exceptional customer service, and enhanced profitability. With so much at stake, it's no wonder that employee performance continues to captivate the interest of researchers and remains a relevant and popular topic of investigation. Previous studies have examined various factors, such as leadership style, motivation, and work environment (Diamantidis and Chatzoglou, 2019; Pawirosumarto et al., 2017). Researchers have also explored specific factors, including organizational culture, perceived organizational support, and compensation (Beltrán-Martí and Bou-Llusar, 2018; Darma and Supriyanto, 2017; Nazir and Islam, 2017). Additionally, the relationship between work-life balance, happiness at work, and work engagement with employee performance has been studied (Bataineh, 2019; Cesário and Chambel, 2017), as well as work motivation and leadership (Pancasila et al., 2020). Furthermore, recent studies have investigated the impact of COVID-19 and Industry 4.0-based technologies on employee performance (Narayanamurthy and Tortorella, 2021). Research has even explored the connection between social media use in the workplace, communication, work discipline, cultural reconstruction, and organizational environment (Prayogi et al., 2019; Song and Baicker, 2019; Zacharias et al., 2021). Predictive research has also linked employee performance to transactional leadership and entrepreneurial passion (Abdelwahed et al., 2023) and employer attractiveness (Nguyen and Nguyen, 2022), making it a fascinating and dynamic research field.

In addition, a significant number of studies have explored the intriguing relationship between intellectual intelligence (as evidenced by the works of (Fitriani and Iskandar, 2022; Kurniawan, 2020; Lona et al., 2020; Nasrul and Alfalah, 2020; Ratnasari et al., 2020; Sibasopait, 2018; Zulpadli et al., 2022), Adversity Quotient (as explored Hong, 2020; Lasman et al., 2018; Lubis, 2019; Meiyrdhayanti dan Askafi, 2021), and religiosity as potential factors in improving employee performance (as researched by Fairus Abdillah, R. Ramlawati, 2022; Harahap et al., 2023; Novalia et al., 2021; Osman-Gani et al., 2013; Robbie and Sayyaf, 2022; Wijayanti and Nurhayati, 2021). Additionally, previous studies have attempted to determine the moderating and mediating role of religiosity in improving employee performance by examining variables such as compensation, motivation, education, experience, and competence (Marpaung et al., 2021; Masruroh et al., 2021). However, previous research has primarily focused on assessing the individual impact of these variables on employee performance. This study aims to fill the existing research gap by exploring the complex relationship between three critical variables and investigating the extent to which religiosity mediates the relationship between intellectual intelligence, adversity quotient (AQ), and employee performance in Islamic banks in Palu City. This particular aspect has not been examined by previous studies, despite the strong relationship between intellectual intelligence, adversity quotient (AQ), and religiosity found in prior research (Dürlinger and Pietschnig, 2022; Singh and Sharma, 2017).

METHOD

This study uses a quantitative approach with an explanatory research design to describe the role of religiosity in mediating the relationship between intellectual intelligence, adversity question (AQ), and employee performance. The population in this study were all employees totaling 141 people who worked at all Islamic banks in Palu City. Because the population is not so large, the sample withdrawal is made by the saturated sample technique so that all members of the population will be the sample of this study. Sample data was collected through a questionnaire, with the demographic profile of respondents as shown in table 2.

Intelligence, Adversity Quotient, religiosity, and employee performance. Each construct has been adopted from various theories (Table 1).

Table 1. Construct Measurement

Construct	Question Items	Source
Intellectual Intelligence	1. I have experiance in solving problems 2. I convery information in langue that is easy to diget; 3. I always want to know the problems faced by others; 4. I do not only do one way in achieving the expected goal; 5. I prioritize cutomers who are really in need.	(Fox, 1993)
Adversity Ouotient	1. I have the attitude to bpunce back from problems or difficulties that I am facing 2. I dare to take responsibility for the consequences that raise from difficulties; 3. Responsibility can raise the level of awareness that corresponds to actions; 4. Problems in the office are limited to office problems for me; 5. I do not consider problems or difficulties to be permanent.	(Stoltz, 2007)
Religiosity	1. I regularly perform the five daily prayers 2. I am obliged to pay zakat because it is one of the pillars of islam 3. Allah will answer my prayers if I am sincer 4. I follow religius studies held in the office environment where I work; 5. I am always willing and sincere about what happens to me.	(Acok and Suroso, 2011)
Employee Performance	1. I always try to work with care and enthusiasm; 2. As an employee, I am able to achieve the quality that the company wants; 3. I always complate my work on time; 4. I Consider the task given to me as a mandate; 5. I always report to my superiors everything I do as a form of task accounttability; 6. I feel that a job must be based on honesty.	(Byars and Rue, 2008)

Source: The authors.

The analysis method will use the Partial Least Square Structural Equation Model (PLS-SEM), considered more appropriate for answering research problems related to complex relationships in the path model. (Sarstedt et al., 2020). The use of the method will be divided into two stages. The first stage, the outer model analysis, includes convergent validity, which will be measured by outer loading and Average Variance Extracted (AVE) (Hair and Alamer, 2022). Discriminant validity will be measured by the Heterotrait-Monotrait Ratio (HTMT). (Hair and Alamer, 2022). Meanwhile, construct reliability will be measured by Cronbach's alpha (α) and Composite Reliability (CR) (Hair et al., 2017). The second stage is the inner model analysis which includes five criteria, namely the collinearity statistical test, the effect size evaluation (F2), the significance of path analysis, the coefficient of determination (R2) test, the predictive relevance test (Q2) (Sarstedt et al., 2019) and Goodness of Fit Test to validate the combined inner and outer model analysis (Akter et al., 2011).

Table 2. Respondent Demographic Profile

Demographic Profil	Respondent	Percent (%)
Age		
18-20 years	17	12
21-30 years	44	31
31-40 years	51	36
41-50 years	20	14
51 years or above	9	7
Gender		
Male	79	56
Female	62	44
Education Level		
Junior High School	14	10
Senior High School	28	20
Diploma	34	24
Bachelor (S1)	55	39
Master (S2)	10	7
Length of employment		
Under one year	27	19
1-2 years	28	20
2-4 years	51	36
4-6 years	21	15
Six years or above	14	10

Source: Research Analysis

Table 2 shows demographic information on the age, gender, education level, and length of service of respondents. The majority of respondents were male (56%), with most of them between 31-40 years old (36%) and 21-30 years old (31%). The majority of respondents have a bachelor's degree (39%). In terms of length of work, the majority of respondents have worked as Islamic bank employees for 2-4 years (36%).

RESULTS

This research model is designed with reflective indicators, so several tests must be carried out to obtain acceptable results. The results of the convergent validity and construct reliability tests are presented in Table 3. It can be seen that all outer loading values are ≥0.70, and the Average Variance Extracted (AVE) value ≥0.50, so it can be concluded that the indicators used in building the construct are valid. Meanwhile, the discriminant validity is presented in Table 4. Where all Heterotrait-Monotrait Ratio (HTMT) values are <0.90 and have met the discriminant validity requirements. The construct reliability test results show that all constructs have Cronbach's alpha and Composite Reliability (CR) values >0.70. Thus, all designed constructs have good reliability.

Table 3. Validity and Reliability Test

Constructs	Item Code	Outer Loading	Avg. Variance Extracted	Cronbach's alpha	Composite Reliability
Intellectual Intelegent	IQ2	0.718			
	IQ3	0.710			
	IQ4	0.746	0.558	0.802	0.863
	IQ5	0.734			
	IQ6	0.821			
Adversity Quotient	AQ2	0.766			
	AQ3	0.713			
	AQ5	0.825	0.596	0.865	0.898
	AQ6	0.756			
	AQ8	0.801			
	AQ9	0.768			
Religiosity	RL2	0.766			
	RL3	0.713			
	RL5	0.825	0.606	0.836	0.898
	RL6	0.756			
	RL8	0.801			
Employee Performance	EP3	0.716			
	EP4	0.705			
	EP6	0.722	0.552	0.837	0.881
	EP7	0.763			
	EP8	0.774			
	EP9	0.773			

Source: Adapted SmartPLS output

Table 4. Discriminant Validity Output

	Intellectual Inteegence	Adversity Quotient	Employee Perfomance
Intellectual Intellegence			
Adversity Quotient	0,527		
Employee Performance	0,724	0,838	
Religiosity	0,557	0,857	0,838

Source: Adapted SmartPLS output

The results of the inner model test are presented in Table 5. Based on the test results, it can be concluded that there is no collinearity problem in the mode because the Varian Inflation Factor (VIF) value of all exogenous constructs <5. The effect size value (f2) is also >0.02, so each exogenous construct affects endogenous constructs in both models. The determination test results show an adjusted R2 value of 0.564 for model 1 and 0.626 for model 2 because the adjusted R2 value in each model> 0.50, the model built is strong enough to predict employee performance. The results of testing the predictive relevance (Q2) show a value of 0.338 for each model because this Q2 value is> 0, so the research model has a relevant predictive value. Goodness of Fit (GoF) testing aims to validate the structural model. Because the GoF value of this study is 0.586> 0.36, it can be concluded that the research model is of high quality.

Table 5. Model Quality Criteria

Contructs	VIF	R²	F²	Q²	Godness Of Fit
Model 1				0.338	
Religiosity		0.564			
Intellectual Intelligence	1.256		0.826		
Adversity Quotient	1.256		0.049		
Model 2					0.586
Employee Performance		0626		0.338	
Intellectual Intelligence	1.317		0.191		
Adversity Qoutient	2.293		0.218		
Religiosity	2.326		0.054		

Source: Adapted SmartPLS output

Testing the hypothesis of this study using PLS-SEM analysis as shown in Figure 2 and Table 6. The test results show that intellectual intelligence has a significant and positive relationship with religiosity (β 0.162; p 0.0029). Therefore, H1 is supported. Adversity Quotient has a substantial and positive relationship with religiosity (β 0.668; p 0.000). Therefore, H2 is supported. Intellectual intelligence has a significant and positive relationship with employee performance (β 0.304; p 0.000. Therefore, H3 is supported. Adversity Quotient has a substantial and positive relationship with employee performance (β 0.428; p 0.000). Therefore, H4 is supported. Religiosity positively correlates significantly with employee performance (β 0.214; p 0.024). Therefore H5 is supported. The results of testing the mediation effect show that religiosity does not mediate the relationship between intellectual intelligence and employee performance (β 0.035; p 0.153). Therefore, H6 is not supported. While the relationship between Adversity Quotient, H7 is supported.

Table 6. Analysis of Path Coefficient

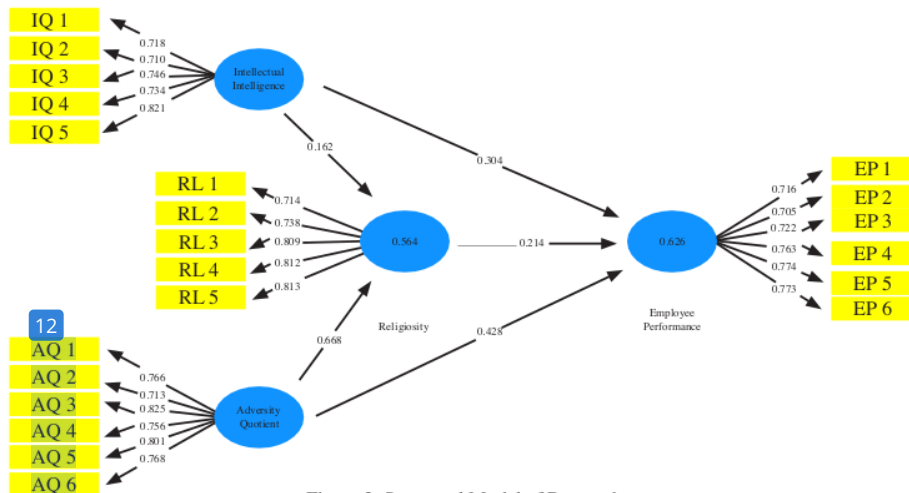| Hypothesis	Construct	Beta	T values	P values	Decision
H1	IQ → RL	0.162	2.189	0.029	Supported
H2	AQ → RL	0.668	10.362	0.000	Supported
H3	IQ → EP	0.304	5.015	0.000	Supported
H4	AQ → EP	0.428	4.604	0.000	Supported
H5	RL → EP	0.214	2.271	0.024	Supported
H6	IQ → RL → EP	0.035	1.431	0.153	Unsupported
H7	AQ → RL → EP	0.143	0.143	0.022	Supported

Source: Adapted SmartPLS output

Figure 2. Structural Model of Research

DISCUSSION

This study aims to examine the role of religiosity in the relationship between intellectual intelligence and adversity question (AQ) on the performance of Islamic Bank Employees in Palu City. The first finding shows that intellectual intelligence has a significant and positive relationship with religiosity. In other words, intellectual intelligence will help employees to understand the norms and rules of Islamic religious beliefs. This result is not in line with Zuckerman et al., (2013), Dürlinger & Pietschnig, (2022), and Ganzach & Gotlibovski (2013), which says that there is a significant negative relationship between intellectual intelligence and religiosity. The second finding shows that Adversity Quotient has a significant positive effect on religiosity. This shows that an employee's Adversity Quotient will be closely related to his religiosity. Because the better the employee's ability to solve problems will be able to increase stress on employees. (Singh and Sharma, 2017). So that, religious coping is needed to reduce these stress levels (Fischer et al., 2010).

The third finding shows that intellectual intelligence has a significant and positive relationship with the performance of Sharia Bank employees in Palu City. In other words, intellectual intelligence will help employees perform tasks more efficiently and effectively. This result is in line with Zulpadli et al., (2022), yang said intellectual intelligence has a positive effect on employee performance. As well as rejecting the results of Nasrul and Alfalah, research (2020) and Lona et al., (2020), which shows that intellectual intelligence has no significant effect on employee performance. The fourth finding shows that there is a significant and positive relationship between the Adversity Quotient and employee performance of Islamic banks in Palu City. In other words, the higher Adversity Quotient of an employee will improve their employee performance. Because employees will be able to quickly get out of the problems they will face, so as to improve their performance. This result is in line with the research of Lasman et al., (2018), Lubis (2019), and Hong (2020), which says that the Adversity Quotient has a significant positive effect on employee performance.

The fifth finding shows that there is a significant and positive relationship between religiosity and employee performance. In other words, the higher the level of employee religiosity, the better the performance. This happens because if employees have a spirit of religiosity, the possibility of fraud, cheating, indiscipline at work, and other negative actions that can harm the company is very little to occur because, of course, a form of violation is prohibited in Islam. The results of this study are in line with the research of Abu Bakar et al., (2018), Wijayanti and Nurhayati (2021), Liu et al., (2021), Robbie & Sayyaf (2022), which shows that religiosity has a significant effect on employee performance.

The sixth finding shows that religiosity cannot mediate the relationship between intellectual intelligence and employee performance of Islamic banks in Palu City. This shows that although intellectual intelligence is able to improve their understanding of Islam, this is not enough to improve employee performance. The seventh finding of this study shows that religiosity mediates the relationship between Adversity Quotient and employee performance significantly and positively. In other words, when employees are required to solve problems faced by Islamic banking so that their performance is considered good by customers, superiors, and peers, but if the problems faced are too complicated, the level of work stress will reduce employee performance (Singh and Sharma, 2017). So that, religious coping is needed to improve employee performance and keep employees from breaking the rules in behaving and acting in every activity by Islamic religious rules.

Overall, this study sheds light on the importance of considering the interplay between intellectual intelligence, Adversity Quotient, and religiosity in the context of Islamic banking. The findings highlight the need for Islamic banks to provide opportunities for employees to improve their intellectual intelligence, build their resilience, and strengthen their religious beliefs to enhance their work performance.

CONCLUSION

The study presents a novel finding regarding the impact of intellectual intelligence on religiosity in employees, which facilitates their understanding of Islamic religious beliefs. Additionally, the study establishes a link between Adversity Quotient and religiosity, allowing employees to cope with stress through religious practices. High intellectual intelligence results in efficient and effective performance, while a high Adversity Quotient enhances performance by enabling employees to overcome obstacles. The study also reveals that increased religiosity among employees promotes Islamic values, leading to better performance and reduced negative behavior. However, although religiosity mediates the relationship between Adversity Quotient and performance, it does not mediate the connection between intellectual intelligence and performance. Thus, this study provides unique and valuable insights into the dynamics of employee performance in the Islamic banking sector.

However, it is important to note that this research has some limitations, such as being conducted only in Palu City with a relatively small sample size, which may introduce social desirability or response biases. Additionally, the study did not consider other crucial variables that could impact employee performance, such as organizational culture, leadership, job satisfaction, motivation, job environment, work-life balance, or happiness at work. Hence, future research should explore these variables to provide a more comprehensive understanding of employee performance in the Islamic banking sector.

The implications of this research are significant in several ways. Firstly, the study highlights the importance of intellectual intelligence and Adversity Quotient in promoting religiosity and enhancing employee performance in the Islamic banking sector. This finding is particularly relevant for organizations looking to improve the performance of their employees in a religiously-oriented industry. Secondly, the study shows that religiosity can serve as a mediator between Adversity Quotient and performance, which suggests that organizations should encourage employees to engage in religious practices to better cope with stress and overcome obstacles. Thirdly, the research indicates that Islamic values play a critical role in promoting better performance and reducing negative behavior in employees.

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