The Influence of Spiritual, Emotional and Intellectual Intelligence toward Performance SMEs in The COVID-19 Pandemic

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Abstract- Purpose-Small Medium Enterprises (SMEs) become an important part of the economic system in Indonesia because SMEs are more business units than large-scale industries. SMEs’ businesses are a key driver of economic activity. But SMEs in Indonesia face problems, the most fundamental problem is not yet optimal improvement in the quality of human resources (HR), COVID-19 pandemic, also has implications on the economy and performance of SMEs. Aims This study to analyze the influence of spiritual intelligence, emotional intelligence, and intellectual intelligence on the performance of Small and Medium Enterprises (SMEs) in the COVID-19 Pandemic. Methodology- The study uses a descriptive verification method by using a sample of 70 respondents using propulsive sampling. Data analysis using multiple linear regression with IBM SPSS software version 25. Finding-The results showed the variable of spiritual intelligence positive effect on the performance of SMEs. The variable of emotional intelligence does not have a positive effect on the performance of SMEs. The variable of spiritual intelligence has a positive effect on the performance of SMEs. Based on the F-test results of spiritual intelligence, emotional intelligence, and intellectual intelligence have positive effects on the performance of SMEs.

Keywords: performance, intelligence, spiritual, emotional, intellectual, SMEs

I. INTRODUCTION

Indonesia’s National Development cannot be separated from the role of economic development and economic development cannot be separated from the participation of the people of Indonesia. The economic development of the Indonesian people is dominated by Small Medium Enterprises (SMEs) In Indonesia, SMEs become an important part of the economic system, this is because SMEs are more business units than large-scale industrial businesses. Another advantage possessed by SMEs is being able to absorb more labor and accelerate the process of equity as part of development (Bayu and Sukartha, 2019). SMEs are increasingly gaining a position in the arena of the Indonesian economy so that SMEs have now been used as a means of national development policy is ideal (Jumadi 2018). Evidence that SMEs can be a means of economic development can be seen from the value of SME performance shown by the value of exports always increasing. Seeing this fact, SMEs are increasingly gaining a position in the arena of the Indonesian economy, so that SMEs are now being used as a means of national development policy which is ideal. But SMEs in Indonesia face problems. The most fundamental problem is not yet optimal improvement in the quality of human resources (HR) for SMEs and will have an impact on the performance of SMEs themselves (Jumad, 2019). But COVID-19 pandemic, in addition to being a global health problem, also has implications on the economy in Indonesia and potentially grows negative 0.4% which is the worst-case scenario (Susilawati at.al, 2020). The spread of the Covid-19 pandemic has affected various sectors of the economy, including the micro, small and medium enterprises (SMEs) sector (Supriadi and Hadi, 2020). So that the important point in the Covid-19 period is how to improve the performance of SMEs? The Indonesian Government has taken various measures through the social safety nets to help the people's economy affected by the COVID-19 either directly or indirectly (Susilawati at.al, 2020).

Performance is used as a measure of the success of a business, including SMEs, according to Ranto (2007) performance is the result of a series of management activities that provide an overview of achievements in carrying out their duties and responsibilities towards public accountability in the form of both successes and shortcomings. Meanwhile, Srimindarti (2006) explains that performance is the achievement of an organization in a particular accounting period measured by comparison with various standards set earlier. Performance is one measure in determining the success of a person or a company is running its business (Ludin et al, 2018). Performance can be influenced by internal and external factors. External factors are factors originating from the work environment such as organizational culture, attitudes, and actions of co-workers as well as the organizational structure of the SMEs. Internal factors include the intelligence they have, there are several bits of intelligence in humans, including
Intellectual intelligence, emotional intelligence, and spiritual intelligence (Winardi, 1996). If the intelligence can function effectively, it will display outstanding work results (Choiriah, 2013). Robbins and Judge (2008) explain that intellectual intelligence is an ability needed in carrying out various activities including mental thinking, reasoning, and problem-solving.

The results of research studies (Goleman, 2006) explain that intellectual intelligence only accounts for 20 percent of success and 80 percent comes from other forces including emotional intelligence. In addition to emotional intelligence can also affect performance. According to Goleman (1999) emotional intelligence can be used to describe several skills related to the accuracy of judgments about the emotions of oneself, others, and the ability to manage feelings in a team to motivate, plan, and achieve life goals. Meanwhile, Boyatzis (1999) and Cherniss (1998), explained that employees who have emotional intelligence can produce higher quality performance. In addition to emotional intelligence, spiritual intelligence also plays an important role in life and in carrying out business activities. Agustian (2016) explains spiritual intelligence as a sense of morality, the ability to adjust rigid rules that are in line with understanding and love and an equal ability to see when love and understanding reach its limits, also allows yourself to wrestle with matters of good and evil, imagining what hasn't happened and lift yourself from humility. Spiritual intelligence is the foundation needed to function intellectual intelligence and emotional intelligence effectively. Floretta (2014) explains that spiritual intelligence can integrate two other abilities previously mentioned, namely intellectual intelligence and emotional intelligence of people with good emotional intelligence will have good performance as well, this is the same as the results of research (Supriyanto & Troena, 2012, Wibowo, 2017; Anasrulloh, 2017) which explains that spiritual intelligence influences performance.

Based on this phenomenon, the problem of this research is whether spiritual, emotional, and intellectual intelligence influence the performance of SMEs? while this study aims to analyze the influence of spiritual intelligence, emotional intelligence, and intellectual intelligence on SMEs.

II. THEORETICAL REVIEW

2.1. The Performance

Performance is a series of management activities that provide an overview of the results achieved in carrying out its duties and responsibilities in the form of public accountability both in the form of success and shortcomings that it obtains (Ranto, 2007). According to (Srimindarti, 2006) explains that performance is a periodic determination of the effectiveness and efficiency of an organization's operations based on established targets, standards, and criteria. According to Mathis Robert (2002: 78) performance is something that has been done and not done by employees. Dessler (1997) explains that performance is a comparison between work results and established work standards. Based on the definitions that have been presented above, it can be concluded that employee performance is the result of employee's work which is seen from aspects of punctuality, quality, and quantity of work results as well as cooperation in achieving organizational goals.

Organizations including SMEs are supported by personnel who have performance, but performance does not appear by itself. Prawirosentono (Rukhayatu, 2018) explained that the factors influencing performance were as follows: effectiveness and efficiency, authority and responsibility, discipline, and initiative.

2.2. Spiritual Intelligence

According to McCormick (1994) Mitroff & Denton (1999) that spiritual intelligence is a religious attitude aimed more at relationships with God while spiritual intelligence focuses more on deep and bound relationships between humans and if it is broadly. Ashmos & Duchon (2000) explained that the concept of spiritual intelligence related to the world of work consists of spiritual intelligence as a life value from within because the work has meaning and community. The study of the past with spiritual intelligence distinguishes religious attitudes in the workplace. Eckersley (2000) explains that spiritual intelligence is a feeling of deep intuition towards the connection with the wider world in our lives.

Meanwhile (Zohar & Marshall, 2001) explained that spiritual intelligence is a moral ability to adjust rigid rules coupled with the understanding of love and the same ability to see when love and understanding reach that limit, making it possible to grapple with both good and evil problems. Spiritual intelligence (SQ) to facilitate dialogue between mind and emotions, between soul and body, spiritual intelligence also helps individuals to commit to self-transcendence (Berman, 2001). Individuals who have high SQ are people who have strong principles and vision, can interpret every side of life, can manage and survive the difficulties and pain (Nggermanto, 2002; Supriyanto & Troena, 2012). According to (Akhtar et al., 2017) that spiritual intelligence is a means needed to identify and utilize limited resources to advance the work of an organization.

Spiritual Intelligence is a process that engages us with the field of infinite intelligence, according to Bowell (2004), this process can make a state of life in awe and wonder, attraction and enthusiasm, where the new level of insight becomes more because new intelligence can flow continuously. Meanwhile, Agustian (2016) defines spiritual
intelligence as a moral sense, the ability to adjust rigid rules that are in line with understanding and love and an equal ability to see when love and understanding reach its limits, also allows yourself to wrestle with matters of good and evil, imagine what has not happened yet and lifted itself from humility.

Based on this, it can be concluded that spiritual intelligence is the ability to be able to undergo and accept all conditions based on a sense of gratitude solely submission to Allah SWT. People who have spiritual intelligence will be transcendental and have a purpose in life solely because of Allah. Agustian (2016) state the values of spiritual intelligence, based on the components that exist in spiritual intelligence, including honesty, justice, knowing oneself physically, focusing on contribution, spiritual non-dogmatic, and openness.

### 2.3. Emotional Intelligence

According to Goleman (2000), emotional intelligence is the ability to recognize one's feelings and the feelings of others, the ability to motivate themselves and manage emotions well in oneself in dealing with others, the ability to endure frustration and regulate moods and to keep the stress load from not being paralyze thinking ability. Patton (1998) explains that by using emotions that can effectively achieve goals and build productive relationships and achieve work success. According (Salovey et al., 1999) emotional intelligence is the ability to feel emotions, accept and build emotions well, understand emotions and emotional knowledge that can enhance emotional and intellectual development.

Boyatzis (1999) links emotional intelligence with human resource management systems, for example for training, in this case, emotional intelligence can be used as a basis for providing specific training. This training provides results that improve individual performance. Emotional intelligence it includes the ability to control yourself, stimulate, survive, and be able to motivate yourself. Goleman (2000) explains that emotional management skills both positive and negative are one of emotional intelligence. Based on this, it is concluded that emotional intelligence is a person's ability to accept, assess, and manage, as well as controlling his emotions and others in his ser so that he can feel what is felt by others based on empathy. Research (Devi, 2016) shows that emotional intelligence has a positive influence on one's work and performance. Research (Karimi & Karimi, 2016) proves that emotional intelligence has a significant and positive effect on individual involvement in organizations. Emotional intelligence has a direct impact on work involvement Emotional intelligence has a significant effect on job satisfaction (Supriyanto & Troena, 2012). Improved performance can be achieved through high emotional control; Empirical evidence shows that emotional intelligence has a significant effect on performance (Puspita Dewi & Tenaya, 2017; Lassk & Shepherd, 2017; Wibowo, 2017; Trihandini, 2005).

Meanwhile, Purba (1999) explains that emotional intelligence is an ability in the field of emotions that includes the ability to deal with frustration, the ability to control emotions, the spirit of optimism, and the ability to establish relationships with others or empathy. According to Goleman (2000), emotional intelligence is intelligence in expressing abilities and using emotions effectively to manage oneself and to influence relationships with others in a positive way. The existing components of intellectual intelligence have covered the study of emotional intelligence, Goleman (2000) states the basic emotional and social skills include the following elements; the ability to recognize emotions, the ability to manage emotions, despite being angry and emotions, the ability to motivate themselves, the ability to recognize the emotions of others, and relationship management.

### 2.5. Intellectual Intelligence

Intellectual intelligence is a term of grouping human intelligence which was first put forward by Alfred Binet, intellectual intelligence is known as the Stanford-Binet test (Smith, 1974). At the time intellectual intelligence was the single intelligence of each individual which only related to the cognitive aspects of each individual. This intelligence was initially a major concern for educational psychology. Behling (1998) suggests intellectual intelligence is the same as the ability of cognition, the includes the ability to learn and solve problems, using symbols and language. Thus it can be concluded that intellectual intelligence is the ability of humans to think rationally, analyze, determine cause-effect relationships, think abstractly, use language, visualize things, and understand things. Meanwhile, Covey (2005) said that Intellectual Intelligence is the ability of humans to analyze, think, and determine cause-effect relationships, think abstractly, use language, visualize things, and understand things.

Based on these experts, it can be concluded that intellectual intelligence as the overall ability of a person to act in achieving certain goals, by thinking rationally, critically, and the ability to solve problems facing their environment effectively and efficiently. Intellectual intelligence is classified into two categories namely general cognitive abilities and specific abilities. A person's performance can be predicted based on how much that person has a g factor. According to Rae and Teachout, (2007) A person who has general cognitive abilities has better performance, although abilities also play an important role in predicting how a person's performance is produced. Indicators of intellectual intelligence include the following: 1). Easy to use the count. 1) Good memory. 2) Easily...
capture conversational relationships. 3) Easy to conclude. 4) Fast in observing. 5) Competent in solving various problems.

2.6. Framework

2.6. Framework

Figure 1. Framework Thinking

Hypothesis
1. Spiritual intelligence influences the performance of SMEs
2. Emotional intelligence influences the performance of SMEs
3. Intellectual intelligence affects the performance of SMEs
4. Spiritual intelligence, emotional intelligence, and intellectual intelligence affect the performance of SMEs

III. RESEARCH METHODS

This research is a quantitative study with a population of small and medium entrepreneurs. The sampling method is non-probability sampling and purposive sampling. Non-probability sampling, population elements are based on availability because of the researchers' consideration that they can represent the population (Wu Suen, Huang, & Lee, 2014). While purposive sampling is a way of taking samples by selecting subjects based on specific criteria set by researchers (Barrat, Ferris, & Lenton, 2014). The choice of sample is subjective in purposive sampling because the researcher understands that the required information can be obtained from certain target groups who are able to provide the desired information (Palinkas et al., 2015).

The sample in this study were employees of at least 18 years and already had at least 1 year of business stars. This study was conducted using 70 samples (Osborne et al., 2014). The analytical tool used is a regression with the IBM SPSS 25 software version and the analysis with previous average numbers will be grouped in class intervals in very low, low, high enough, high, and very high.

Structural Model: \( Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e \)  \( (1) \)

\( Y \) = Performance
\( a \) = constant
\( b \) = Regression Coefficient
\( X_1 \) = Spiritual Intelligence
\( X_2 \) = Emotional Intelligence
\( X_3 \) = Intellectual Intelligence
\( e \) = standard error

IV. RESEARCH RESULT

4.1. Characteristics of Respondents

In the results of the research and discussion section, a description of the research respondents is presented including: Gender, Age, Type of Business and Income as shown in the following table:
Table 1. Characteristics of respondents

<table>
<thead>
<tr>
<th>Characteristics of respondents</th>
<th>Frequency (n = 70)</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>47</td>
<td>67.1</td>
</tr>
<tr>
<td>Female</td>
<td>23</td>
<td>32.9</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 - 25 years</td>
<td>8</td>
<td>11.4</td>
</tr>
<tr>
<td>26 - 30 years</td>
<td>19</td>
<td>27.1</td>
</tr>
<tr>
<td>31 - 35 years</td>
<td>12</td>
<td>17.1</td>
</tr>
<tr>
<td>36 - 40 years</td>
<td>7</td>
<td>10.0</td>
</tr>
<tr>
<td>41 - 45 years</td>
<td>11</td>
<td>15.7</td>
</tr>
<tr>
<td>&gt; 45 years</td>
<td>13</td>
<td>18.6</td>
</tr>
<tr>
<td><strong>Business fields</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>23</td>
<td>32.9</td>
</tr>
<tr>
<td>Craft</td>
<td>8</td>
<td>11.4</td>
</tr>
<tr>
<td>Services</td>
<td>35</td>
<td>50.0</td>
</tr>
<tr>
<td>Others</td>
<td>4</td>
<td>5.7</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 2 million</td>
<td>9</td>
<td>12.9</td>
</tr>
<tr>
<td>2 - 2.5 million</td>
<td>10</td>
<td>14.3</td>
</tr>
<tr>
<td>2.6 - 3 million</td>
<td>9</td>
<td>12.9</td>
</tr>
<tr>
<td>3.1-3.5 million</td>
<td>6</td>
<td>8.6</td>
</tr>
<tr>
<td>&gt; 3.5 million</td>
<td>36</td>
<td>51.4</td>
</tr>
</tbody>
</table>

Source: Primary data processed 2020

Based on the table, it can be seen the majority the gender of respondents are male as many as 47 or 67.1%. Based on the most age at the age of 26 years to 30 years as many as 19 respondents or 27.1%. Based on business sectors, the majority of businesses in the service were 35 respondents or 50% followed by the food sector 23 respondents or 32.9%. Meanwhile in terms of income the majority of the income above 3.5 million were 36 respondents or 51.4%.

4.2. Regression Analysis

Multiple linear regression analysis is used to test the existing hypothesis, which is to see the effect of the variable spiritual intelligence, spiritual intelligence, emotional intelligence, and intellectual intelligence. The regression test results in the study are shown in the following table:

Table 2. Table of Regression Results

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>8.437</td>
<td>2.250</td>
<td>3.750</td>
<td>0.000</td>
</tr>
<tr>
<td>Spiritual</td>
<td>0.184</td>
<td>0.104</td>
<td>0.231</td>
<td>1.778</td>
</tr>
<tr>
<td>Emotional</td>
<td>-0.082</td>
<td>0.104</td>
<td>-0.113</td>
<td>-0.788</td>
</tr>
<tr>
<td>Intellectual</td>
<td>0.485</td>
<td>0.112</td>
<td>0.606</td>
<td>4.350</td>
</tr>
</tbody>
</table>

Source: Primary data processed 2020

Based on the results of data processing with regression obtained the following equation:

\[ Y = 8.437 + 0.184X_1 + -0.082X_2 + 0.485X_3 + 2.250 \]

Based on the multiple linear regression equation can be explained as follows:

A constant value of 8.437 indicates that the performance of SMEs if spiritual, emotional, and intellectual are low. The coefficient value of spiritual intelligence 0.184 that indicates spiritual intelligence increases, the performance of SMEs also increases. The coefficient value of emotional intelligence -0.082 shows that if emotional intelligence increases, the performance of SMEs decreases. The coefficient value of intellectual intelligence 0.485 means that if intellectual intelligence increases, it will increase the performance of SMEs.

4.3. Hypothesis testing

This partial hypothesis test is a statistical test to determine the significance of the effect of each independent variable on the dependent variable. Making conclusions in this test is to compare the value of t calculated results against the value of the t- table or compare the calculated probability value to the level of significance that is set.
Table 3. Statistics Test Results t-Table

<table>
<thead>
<tr>
<th>Variable</th>
<th>t-Statistic</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spiritual</td>
<td>1.778</td>
<td>0.080</td>
</tr>
<tr>
<td>Emotional</td>
<td>-0.788</td>
<td>0.433</td>
</tr>
<tr>
<td>Intellectual</td>
<td>4.350</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Source: Primary data processed 2020

Based on the t-test, a significance value of spiritual intelligence was obtained at 0.08. Sig value This is greater than 0.05 and smaller than 0.01 so it can be concluded that the spiritual intelligence variable has a positive effect on the performance of SMEs at a significance level of 10%. Based on these tests, the hypothesis stating that Spiritual Intelligence influences the performance of SMEs is proven. This is consistent with the results of the study (Nggermanto, 2002; Supriyanto & Troena, 2012). According to (Akhtar et al., 2017) which states that spiritual intelligence is a means needed to identify and utilize limited resources to advance the work of an organization through its enthusiasm.

Based on the t-test, obtained a significant value of emotional intelligence of 0.443. Sig value This is greater than 0.05 and 0.01 so it can be concluded that the emotional intelligence variable does not have a positive effect on the performance of SMEs at either the 5% level or the 10% significance level. Based on these tests, the hypothesis stating that Emotional Intelligence influences the performance of SMEs is not proven. This is not in accordance with the results of research (Devi, 2016) shows that emotional intelligence has a positive influence on one's work and performance. Research (Karimi & Karimi, 2016) Research (Puspa Dewi & Tenaya, 2017; Lassk & Shepherd, 2017; Wibowo, 2017) which states that emotional intelligence has a significant and positive influence on individual involvement in the organization. Improved performance can be achieved through high emotional control; Empirical evidence shows that emotional intelligence has a significant effect on performance

Based on the t-test, obtained a significant value of intellectual intelligence of 0.000. Sig value This is smaller than 0.05 and 0.01 so that it can be concluded that the variable of spiritual intelligence has a positive effect on the performance of SMEs at the level of 5% or with a significance of 10%. Based on these tests, the hypothesis stating that Intellectual Intelligence influences SME Performance is proven. This is in accordance with Rae and Teachout, (2007) who stated that having general cognitive abilities would have better performance. The joint hypothesis test is a statistical test to find out the significance of the influence of the independent variables on the dependent variable. The conclusion in this test is by comparing the calculated f value against the f table value or comparing the calculated probability value to the level of significance set.

Table 4. Statistics Test Results Table f

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>201,213</td>
<td>3</td>
<td>67,071</td>
<td>20,554</td>
<td>.000b</td>
</tr>
<tr>
<td>Residual</td>
<td>215,372</td>
<td>66</td>
<td>3,263</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>416,586</td>
<td>69</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Performance

b. Predictors: (Constant), Intellectual, Spiritual, Emotional

Based on the F test, a significant value of spiritual intelligence, emotional intelligence, and intellectual intelligence was obtained at 0.000. Sig value This is smaller than 0.05 and 0.01 so that it can be concluded that the variables of spiritual intelligence, emotional intelligence, and intellectual intelligence have a positive effect on the performance of SMEs at the level of 5% or with a significance of 10%. Based on the hypothesis testing, the spiritual, emotional, and intellectual intelligence influences the performance of SMEs is proven. This is consistent with the results of research Choiriah (2013) which explains that intelligence can function effectively, it will display good work.

4.4. Determination Coefficient Test
The coefficient of determination (R^2) aims to find out how much the independent variable is able to explain and influence the dependent variable. The coefficient of determination is between zero and one. The R^2 value means the ability of independent variables to explain limited dependent variations.
Table 5. R² values

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.695</td>
<td>0.483</td>
<td>0.460</td>
<td>1.80644</td>
</tr>
</tbody>
</table>

Source: Primary data processed 2020

The regression analysis used is multiple regression analysis so that the coefficient of determination used is Adjusted R square (corrected determination coefficient). The coefficient value obtained is 0.460. The determination value becomes 0.460 x 100% = 46.0%. This indicates that the performance of SMEs is explained by 46.0% by the variables of spiritual intelligence, emotional intelligence, intellectual intelligence, and the rest is explained by other variables not included in the model.

V. CONCLUSION

Based on the data analysis can be conclusion: The variable of spiritual intelligence has a positive effect on the performance of SMEs, the variable of emotional intelligence does not have a positive effect on the performance of SMEs. The variable of spiritual intelligence has a positive effect on the performance of SMEs. Based on the analysis and the f-test the variables of spiritual intelligence, emotional intelligence, and intellectual intelligence have a positive effect on the performance of SMEs. Based on the above it can be suggested that in improving the performance of SMEs there needs to be an effort to improve spiritual, emotional, and intellectual intelligence through various training or training by related agencies or management.

REFERENCE


