Spiritual Essence and Balance Development Model

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Article Info

ABSTRACT

Spiritual is the essence of human will and act according to the results of understanding the desired object. The purpose of the study is to test the influence of critical attitudes on the latent balance attitudes in humans. The research method uses a quantitative method that describes the initiative, understanding, and desires of individuals on objects. Data collection is the process of collecting data that indicates variations in question indicators that are distributed online. Population and sampling are a collection of primary data that have been determined by researchers on certain conditions, including having known BPR Syariah for a long time, respondents are at least 18 years old, have a minimum high school education (equivalent), and live around BPR Syariah. Data Analysis Technique is an Analysis Technique that has met the requirements to be worthy of being used as a population, model, and free from collinearity. The results of the study show that an individual's critical attitude can affect balance in oneself and their environment.

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1. INTRODUCTION

BPR Syariah as a Sharia Microfinance Institution (LKMS) has an important role in encouraging sharia financial inclusion, especially for low-income communities. LKMS offers financial products and services that are in accordance with Islamic sharia principles, such as mudharabah, musyarakah, and qardhul hasan financing. [1] limited resources and customer understanding of sharia finance and sharia compliance are fundamental aspects in LKMS operations. Through increased education, supportive regulations, and technological innovation, LKMS can increase the level of sharia compliance and, ultimately, provide better services to the community. [2] Sharia microfinance institutions play an important role in supporting small and medium enterprises, especially in terms of providing financing for market expansion and company development that will enable these companies to significantly improve the country's economy. Based on this view, the problem of sustainable Sharia microfinance institutions lies in two important aspects, namely spiritual intelligence in Sharia moderation. The foundation of spiritual intelligence comes from the book Perspective on Spiritual Intelligence by [3] which reveals that intelligence involves questions about human identity as thinking and religious beings. This combination raises a new perspective on the aspect of spiritual intelligence that describes human decisions between aspects of logic and religious values. Spiritual intelligence is a manifestation of individual experiences and

thoughts that are formed from self-motivation. Spiritual intelligence reflects individual intelligence when facing hardships (difficulties), facing life's tests, and intelligence in finding solutions. Resistance (endurance) in facing hardships is a concern in the aspect of extraordinary intelligence. [4] spiritual intelligence has an important role in everyday life, it can reflect the resistance of individuals who are able to survive the tests of life and are able to find the closest solution which is expressed in the form of thoughts (ideas) and behavior.

## 2.	LITERATURE REVIEW

### 2.1	Spiritual Builds Critical Thinking

Spiritual intelligence (SQ) builds critical thinking that can be developed together so as to build a strong foundation on values and meaning [4]. The advantages of critical thinking can make wise decisions on the diversity of information both from oneself (beliefs and life goals), and also encourage a broader understanding of the perspective of solutions to draw conclusions. The intuitive nature that continues to develop leads to deeper rational reasoning. [5] critical attitudes in humans can be observed when facing difficult situations. How to develop intelligence in critical thinking describes a person's willingness to be able to reflect on their life goals by deepening the level of universal philosophical insight, building habits of activating self-awareness and intuition in order to reflect on the direction and purpose of their life.

### 2.2	Spiritual Intelligence Builds Balance

Spiritual intelligence (SQ) is an important foundation for balancing intellectual intelligence (IQ) and emotional intelligence (EQ). By developing SQ, individuals can achieve a more meaningful, happy, and successful life. A leader with high SQ will use his IQ to formulate smart strategies, but will also consider the impact on the people he leads (EQ). They will also use their intuition to understand the needs of their team and create a positive work environment. [6],

[7] Spiritual intelligence (SQ) has a very important role in balancing intellectual intelligence (IQ) and emotional intelligence (EQ). Here are some ways how SQ can achieve balance, including 1) balancing the meaning and purpose of life. 2) Developing Self-Awareness. 3) creating empathy and social relationships. 4) integrating intuition and logic. This study also developed a positive relationship pattern that directly influences critical attitudes towards balance, both for oneself and one's environment. This is in line with the results of the study [8] the key to the success of partnerships between institutions can occur if balance is created even with different orientations.

## 3.	RESEARCH METHODS

The research design and procedures are designed systematically with detailed steps. The design of the research procedure can be seen from the following steps:

a.	**Type of Research**

This research is quantitative research by determining the independent variable (X) critical attitude, and the dependent variable (Y) balance.

b.	**Data Collection Techniques**

This research uses a questionnaire survey technique on BPR Syariah customers and 35 respondents were collected.

c.	**Population and Sampling**

Population and sampling are a collection of primary data that have been determined by researchers on certain conditions, including having known BPR Syariah for a long time, respondents are at least 18 years old, have a minimum high school education (equivalent), and live around BPR Syariah.

d.	**Analysis Technique**

The analysis technique is an analysis pattern that is in line with the research objectives, namely developing a critical attitude model

towards building balance. This model pattern includes simple linear regression where:

1) Y   = a + bx
2) Y   = building balance
3) b   = critical attitude

Several important requirements are considered, including outer moder testing including discriminant validity, convergent validity, average variance extracted (AVE), Composite Reability. While for inner model testing includes Colinearity Test, R-Square Test, Goodness of Fit (GoF) Test, Q square.

e. Data Interpretation

Data interpretation is the result of interpretation that comes from path coefficients evaluation. Path coefficient evaluation is used to show how strong the effect or influence of the independent variable is on the dependent variable. To measure the significance value of accepting a hypothesis, it is done by looking at the P-Values value. The research hypothesis can be declared accepted if the P-Values value <0.05. To see the P-value in SmartPLS, it is done through the bootstrapping process on a model that is valid and reliable and meets the feasibility of the model.

4. RESULTS AND DISCUSSION

Outer model testing is a statistical test of respondents' answers, and to explain the validity and reliability of each variable indicator. Respondents' answers describe the respondent's ability to understand the proposed instrument, and describe the value measures that will (not) be continued to the next stage. The results of processing respondents' answers. The convergent validity image describes the respondent's ability to answer as measured by a loading factor above 0.7. If the result is > 0.7, then the results of this data processing mean that the data is suitable for analysis at the next stage, and is suitable to be used as a research model structure.
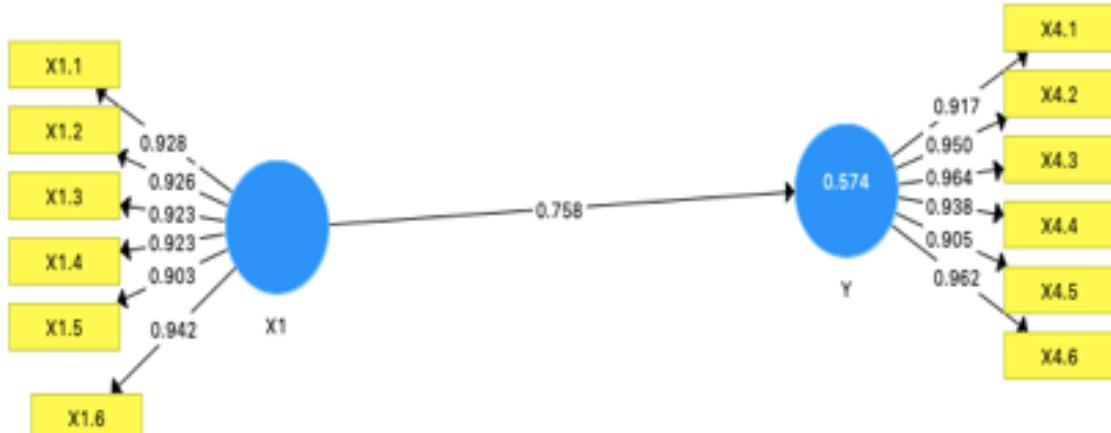

Figure 1. Outer Model

The convergent validity value is the loading factor value on the latent variable with its manifest and based on the convergent validity of all indicators shows a loading factor figure > 0.7. This value is the cross loading factor value which is useful for determining whether the construct has adequate discriminant, namely by comparing the loading value on the intended construct must be greater than the loading value with other constructs.

Tabel 1. Discriminant Validity

	X1	Y
X1	0.924	
Y	0.758	0.940

In this section, the results of the discriminant validity test will be described. The discriminant validity test uses the cross loading value. A reflective manifest will be declared to meet discriminant validity if the cross loading value of the manifest on its variable is the largest compared to other variables. The following are the cross loading values of each manifest.

Tabel 2. Reability and Validity

	Cronbach alpha	RHO_A	Composite Reability	AVE
X1	0.966	0.968	0.972	0.854
Y	0.973	0.975	0.978	0.883

The results can be said to be reliable and valid if the data processing figures for Cronbach alpha, rho_A, Composite reliability, and average variance extracted are greater than 0.5. then the data processing results indicate that the data is reliable and valid. Inner model testing is a test of the feasibility of data to be re-analyzed, and to obtain information on the results of optimization between variables. There are four stages in inner model testing, including collinearity testing, structural model testing, F Square testing, and Bootstrapping testing. Each stage describes the position of the data and interpretation according to PLS rules and describes the magnitude of significance between independent variables and dependent variables. Inner model testing is used as a discussion (study) that contains the development of findings in theoretical and practical aspects.

Table 3. Variance Inflation Factor (VIF)

	X1	Y
X1		1.00
Y		

A test to sight a strong or weak relationships between variables through the assessment of the Variance Inflation Factor (VIF). If the VIF value is greater than 5.00, it means that there is a collinearity problem, and vice versa, there is no collinearity problem if the VIF value. Collinearity testing is to prove the correlation between latent variables/constructs whether it is strong or not. If there is a strong correlation, it means that the model contains problems when viewed from (collinearity). The value used to analyze it is by looking at the Variance Inflation Factor (VIF) value. If the VIF value is greater than 5.00, it means that there is a collinearity problem, and vice versa, there is no collinearity problem if the VIF value is <5.00. methodological point of view, because it has an impact on the estimation of its statistical significance. This problem is called collinearity.

The results of the GoF test are obtained from the multiplication of the root mean value of AVE with the root mean value of R-Square. From the calculation results, the GoF value is 0.696 so it can be concluded that the model has a high GoF, the greater the GoF value, the more appropriate it is in describing the research sample. The formula for calculating the GoF value is as follows:

$$GoF = \sqrt{AVE \; X \; R^2}$$
$$GoF = 0.705$$

The R2 value indicates the level of determination of exogenous variables towards their endogenous ones. The greater the R2 value, the better the level of

determination. According to Hair in Latan & Ghozali, a model is said to be strong if the R-square value is 0.75, a moderate model if the R-square value is 0.50, and a weak model if the R-square value is 0.2.

Tabel 4. R square

	R Square	R Square Adjusted
Y	0.574	0.563

The Q-square value of structural model testing is done by looking at the Q2 value (predictive relevance), where the higher the Q-Square, the more the model can be said to fit the data. The results of the Q2 calculation show a Q2 value of 0.895. According to Ghozali (2014), the Q2 value can be used to measure how well the observation value is generated by the model and also its parameter estimates. A Q2 value greater than 0 indicates that the model is said to be good so that the predictions made by the model are considered relevant. The results of the Q-Square value calculation are as follows. The inner model is a measure of the relationship and influence between variables.

Qsquare = 1- ((1-0.574) x (1-0)
Qsquare = 1- (0.426 x 1)
Qsqure = 1- 0.426
Qsquare = 0.574

Based on the results of the bootstrapping test, the relationship between variable X1 and Y has a positive relationship which is marked by the number 7.121.
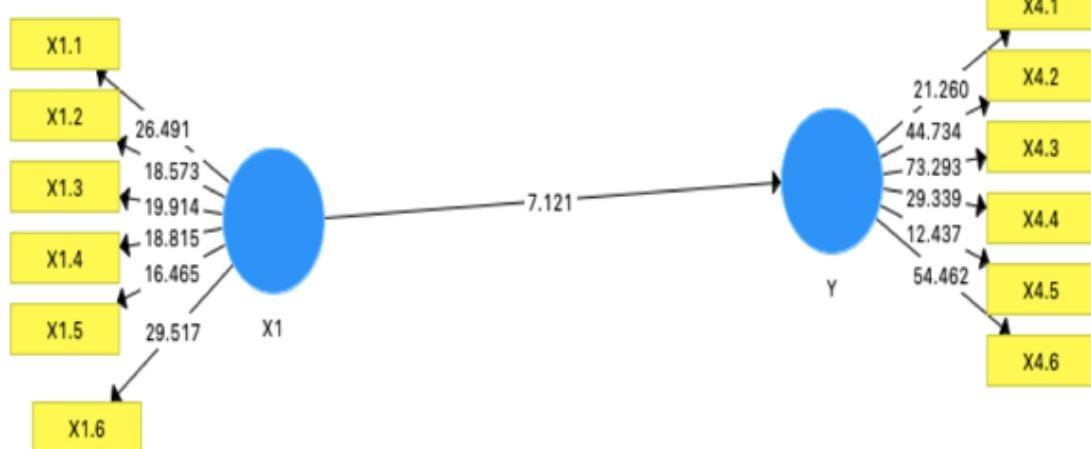
Figure 2. Inner Model

This indicates that critical behavior has a strong relationship with balance. To measure the significance value of accepting a hypothesis, the P-Values value is used. The research hypothesis can be declared accepted if the P-Values value is <0.05. To see the P-value in SmartPLS, a bootstrapping process is carried out on a model that is valid and reliable and meets the feasibility of the model. The results of the bootstrapping can be seen in the table below. Based on the results of the hypothesis test, the results of the influence of critical attitudes on balance are obtained (see the picture below).

Table 5. Signification Value

	Original Sampling	Sample Mean	Standar Deviasi	T-Statistik	P Value
X1-Y	0.758	0.741	0.106	7.121	0.000

5. CONCLUSION

Spiritual (SQ) builds critical thinking that can be developed together so as to build a strong foundation on values and meaning [4]. The advantages of critical thinking can make wise decisions on the diversity of information both sourced from oneself (beliefs and life goals), also encourage a broader understanding of the perspective of solutions to draw conclusions. The theory of spiritual balance as expressed [9] encompasses unlimited spiritual aspects but can be measured through determining spiritual dimensions and indicators. This can be proven by the results of research that critical attitudes can affect balance.

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