

Original Research Article

The Influence of Intellectual Intelligence, Emotional Intelligence, and Spiritual Intelligence on the Performance of Female Employees at PT. Bank Rakyat Indonesia (*Persero*) Tbk Regional Office Malang

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Abstract: This study aims to describe and analyze the influence of intellectual intelligence, emotional intelligence and spiritual intelligence on the performance of female employees at PT. Bank Rakyat Indonesia (*Persero*) Tbk Regional Office Malang, as well as to find out the most influential variables on the performance of female employees. To answer the research problems, a questionnaire was distributed to 85 female employee respondents with age criteria ≤ 45 years. Furthermore, the results of the questionnaire were analyzed using descriptive analysis and multiple linear regression analysis techniques, by first carrying out the feasibility test of the research instrument, besides that the classical assumption test was also carried out, hypothesis testing and the coefficient of determination (R^2). The results of the analysis show that the description of the variables of intellectual intelligence, emotional intelligence, and spiritual intelligence has very good implications for work, and the performance of female employees is in the "good performance" category. Meanwhile, partially the intellectual intelligence variable has no significant effect on the performance of female employees, emotional intelligence, and spiritual intelligence have a significant positive effect on the performance of female employees at PT. Bank Rakyat Indonesia (*Persero*) Tbk, Regional Office Malang. The variable that has the greatest influence is emotional intelligence.

Keywords: Intellectual intelligence, emotional intelligence, spiritual intelligence, female employees, BRI bank.

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I. INTRODUCTION

PT. Bank Rakyat Indonesia (*Persero*) Tbk in the Malang region as a whole also has female employees. According to initial research, the total number of employees is 9,327, with 3,490 of them being women. In the overall context of Bank Rakyat Indonesia (BRI), which has 121,000 employees, 47,000 of them are women (Fitriani, 2012). The increasing participation of women in the workforce is an interesting phenomenon and is occurring in nearly every country. This is intriguing because women also play a role in their families. The entry of women into the workforce has consequences for both their families and themselves, leading to conflicts in family and personal life. Opposition to women's careers outside the home is also influenced by the cultural roles assigned by society, where there are predefined roles for men and women. In traditional culture, men are seen as the heads of the household responsible for providing for the family, while

women take care of the household and are responsible for the upbringing and education of children (Fataron, 2017). However, the phenomenon observed in the bank indicates that female employees are highly motivated and demonstrate good performance.

Performance is the result of a process that refers and is measured over a specified period of time under predetermined terms or agreements. Dapat juga dikatakan Performance is an achievement of work, namely the comparison between the work with the standard set (Nengah *et al.*, 2018). How well a person performs the tasks and responsibilities of their position is considered employee performance. Many businesses evaluate their employees' performance on an annual or quarterly basis to identify any areas that require improvement and to promote continued success in any areas where expectations are being met or exceeded.

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One of the factors that can enhance the good performance of employees is the competency possessed by human resources, both men and women. Competency includes intellectual intelligence, emotional intelligence, and spiritual intelligence. These types of intelligence can be considered as human resource competencies.

Intellectual intelligence refers to a person's ability to understand information, process data, solve problems, and learn from experience. This ability is crucial in various professions, especially those that involve analysis, problem-solving, and creativity. Emotional intelligence refers to a person's ability to understand and manage their own emotions and those of others. These skills can be highly valuable in work situations involving interactions with others, such as in teams or customer relationships. Spiritual intelligence refers to a person's ability to understand the meaning and purpose of their life. This can help an individual develop values and goals that align with the values of the organization in which they work (Mousa, 2020; Zohar & Marshall, 2007; Zulpadli *et al.*, 2021; Lona *et al.*, 2020).

The willingness of female employees in the banking sector to work in line with the performance expected by the banking industry indicates that they have exhibited behavior conducive to good performance. This is evident among female employees at PT. Bank BRI Persero Regional Office in Malang, who demonstrate their dedication to work and their willingness to travel to distant regions for company marketing activities, despite the demands of their roles as homemakers.

While this research is not a new concept, it aims to refine existing studies on the relationship between intellectual, emotional, and spiritual intelligence and employee performance. The novelty of this research lies in its focus on female employees in the banking sector, as previous studies examined employees in manufacturing companies, schools, the police force, and other banks besides BRI, without distinguishing by gender. Another reason for this research is the conflicting findings regarding the impact of Emotional Intelligence on performance. Irfan *et al.*, (2021) found that Emotional Intelligence influenced employee performance in their study on the impact of Emotional Intelligence on employee performance at Bank Mandiri Branch Bone, while Oktariani *et al.*, (2016) stated that both emotional and spiritual intelligence had no impact on employee performance.

Therefore, the novelty of this research lies in its focus on female employees at Bank BRI Regional Office in Malang, addressing the research gap in previous studies by examining the influence of intellectual intelligence on employee performance.

II. LITERATURE REVIEW

1. Employee Performance

Employee performance is the outcome achieved by employees in their work on a specific job (Trihandini, 2018). According to Kasnaeny, (2015), performance can also be described as an employee's job achievement, which can be measured through factors such as loyalty, honesty, discipline, creativity, teamwork, leadership, personality, initiative, competence, and responsibility. Muizah *et al.*, (2021) state that employee performance is shaped by the quantity of work, the quality of work, and timeliness. Importantly, to enhance employee performance, it is necessary to have quality work reflected in their sense of responsibility due to organizational commitment.

Rahabistara & Respati, (2017) suggest that humans have the potential for certain behaviors, but these behaviors are only actualized at specific times. The potential for specific behavior is referred to as ability, while the expression of this potential is known as performance. Performance can also be seen as the output that individuals or groups can achieve in a company in accordance with their responsibilities or authority in an effort to achieve the organization's goals (Rahadiyan *et al.*, 2019). Thus, employee performance is crucial, as it helps determine their ability based on their performance in completing their assigned tasks.

Evaluating employee performance is related to emotional feelings, as it involves assessing someone's capabilities (Diamantidis & Chatzoglou, 2018). Lee, (2020) states that for a company to achieve its goals, it heavily depends on the effectiveness of its resources in improving performance. Therefore, companies are encouraged to motivate their employees to deliver optimal performance, which can influence the overall company's performance.

As in other companies, employee performance at Bank BRI Regional Office in Malang is essential, particularly concerning how to provide the best service to customers, thereby fostering loyalty and a willingness to use other banking products offered by the bank. Research conducted by Aldi, (2020) and Islamia, (2017) measures the performance of female employees in Bank BRI Regional Office in Malang through factors such as (a) the ability to work quickly and accurately in serving customers, (b) female employees' knowledge of BRI's products, (c) discipline, (d) problem-solving skills, (e) quality of work, (f) communication skills, (g) planning skills, and (i) responsibility.

2. Intellectual Intelligence

Intellectual intelligence is an individual's ability to manipulate and utilize formal intellectual rules, such as grammar rules or, in the case of banking, numerical calculations. The indicators of intellectual intelligence include figure-related abilities, verbal skills, and numerical aptitude (Said & Rahmawati, 2018). Working

in the banking sector requires skills in calculations, accounting, and the ability to analyze the creditworthiness of loan applicants, thus necessitating intellectual abilities. According to Said & Rahmawati (2018), a good understanding of accounting is essential for someone with intellectual intelligence.

Robbins & Judge, (2013) state that there are seven dimensions of intellectual intelligence:

- a. Numerical intelligence, which is the ability to perform arithmetic (calculation) quickly, accurately, and precisely.
- b. Verbal comprehension, which is the ability to understand what is read or heard and interpret the relationships between words.
- c. Perceptual speed, which is the ability to rapidly and accurately identify visual similarities and differences.
- d. Inductive reasoning, which is the ability to recognize logical sequences in a problem and subsequently solve it.
- e. Deductive reasoning, which is the ability to use logic to evaluate the implications of an argument.
- f. Spatial visualization, which involves the ability to imagine how an object will appear when placed in a changing position in space.
- g. Memory, which is the ability to retain and recall past experiences.

Several studies by Zulpadli *et al.*, (2021), Darman & Adha, (2021), Lee, (2020), Nasrul & Alfalah, (2020), Magdalene *et al.*, (2023), and Rahayu *et al.*, (2023) indicate the influence of intellectual intelligence on employee performance. However, different results were shown by Lona *et al.*, (2020), who stated that intellectual intelligence does not affect employee performance.

3. Emotional Intelligence

Advancements in human resources today demonstrate that achieving organizational goals doesn't rely solely on intellectual excellence; it also demands other forms of intelligence. The old view was that the sole determinant of job performance success was intellectual intelligence. However, not all problems can be solved with intellectual intelligence alone. Other forms of intelligence are required, such as the ability to control one's temperament, manage moods, and understand the feelings of others. This is where the importance of emotional intelligence, which can function in harmony with reason, becomes evident (Noermijati & Dyan S, 2011; Gong *et al.*, 2019).

Antony, (2013) states that research on emotional intelligence has seen a remarkable increase in recent years. One finding is that emotional intelligence is not a fixed trait, nor is it an intervention program that can accurately combine dynamic skills for the same purpose. Abdullah, (2016), who examined Daniel Goleman's

work, defines emotional intelligence as the ability to recognize one's own and others' emotions and the capacity to manage emotions well, both for oneself and for others. Goleman, (2005) goes on to state that mood coordination is the core of good social relationships. When an individual can adapt to others or show empathy, it can be said that they have high emotional intelligence, allowing them to adapt to social interactions and their environment.

Goleman, (2005) specifies that there are five dimensions or indicators of emotional intelligence that can make someone proficient:

- a. Self-awareness, the ability to recognize one's own emotions. This includes understanding one's likes, intuition, and most importantly, recognizing one's emotions, weaknesses, strengths, and self-confidence, which are valuable in decision-making related to work.
- b. Self-regulation, the ability to manage emotions and self-control, involving the management of one's abilities and resources. Key aspects of this indicator include controlling negative emotions and energy, adhering to norms and honesty, possessing integrity and responsibility, flexibility in the face of change, and being open to new ideas and information.
- c. Motivation, having the drive to achieve goals. This involves the desire to continually improve, adapt to organizational goals or objectives, identify opportunities, and persevere in overcoming obstacles.
- d. Empathy, the capacity to understand and care about others, the ability to create opportunities through interaction with anyone, read the emotional context and the strengths of a relationship. The core of this competency is mutual understanding, mutual assistance, and service to others.
- e. Social Skills, the ability to elicit the desired responses from others, being a good listener, open, and able to convey clear messages. Additionally, having leadership qualities, collaborating, working together, building the necessary team, and being able to communicate effectively.

Tri Juniarti *et al.*, (2021) and Kojongian *et al.*, (2016) found in their research that emotional intelligence has the most significant impact on employee performance compared to other forms of intelligence. Furthermore, the positive and significant influence of emotional intelligence on employee performance has also been confirmed by Nilamartini *et al.*, (2021), Rahayu *et al.*, (2023), Goleman, (2005), Magdalene *et al.*, (2023), El Hosni & Hachana, (2019), Lee, (2020), and Kojongian *et al.*, (2016).

4. Spiritual Intelligence

Spiritual originates from the Latin word "spiritus," meaning wisdom. An individual's spirituality doesn't have to be associated with matters of divinity, as even atheists can possess high levels of spirituality (Nasifah, 2012). This form of intelligence is related to the ability to enlighten one's soul and find positive meaning in life in every circumstance, even when experiencing suffering.

Today, companies are also promoting employee performance improvement through spiritual intelligence. Panji Dwi Herdian *et al.*, (2020) and Malik & Tariq, (2016) state that spiritual intelligence enables individuals to develop themselves holistically with positive values derived from their faith. Spiritual intelligence is a tool that can help address workplace challenges, as employees have a healthy spirit that allows them to become self-aware and utilize their spiritual intelligence to cope with stress.

El Hosni & Hachana, (2019) provide indicators of spirituality based on various researchers:

- a. Openness to change (from Amram and Dryer, 2008): Open-mindedness involves accepting various ideas, arguments, and information. Open-mindedness is generally considered a positive quality. It is a necessary ability for critical and rational thinking based on one's faith.
- b. Ability to learn from mistakes (from Zohar and Marshall, 2004): Everyone makes mistakes at some point. Every mistake in life can provide us with learning and experience. Mistakes can even help someone become a better person.
- c. Maintaining calm and composure during crises and chaos (from George, 2006; Amram and

Dryer, 2008): The demands of life in the world often have negative effects on human lives. However, some of these problems or demands can actually be released. Therefore, individuals need the ability to process feelings and thoughts to remain happy under various pressures.

- d. Problem-solving and coping through spirituality (from Emmons, 2000): Problem-solving ability is essential both in work and everyday life. Problem-solving is the first step in developing ideas that can support the creation of new things and skills.

Lee, (2020) found in their research that there is no significant influence of spiritual intelligence on employee performance. However, Zulpadli *et al.*, (2021) state that there is a significant positive influence of spiritual intelligence on employee performance, as do Lona *et al.*, (2020), Malik & Tariq, (2016), Sheetal & Roy, (2017), Absah *et al.*, (2020), Sancoko *et al.*, (2019), and Windasari *et al.*, (2020). Contrasting results are presented by Nasrul & Alfalah, (2020), who state that intellectual intelligence has a positive but not significant influence on employee performance, and only emotional intelligence has a significantly positive effect on employee performance.

III. RESULTS AND DISCUSSION

1. Research Instrument Test

The research was conducted by distributing questionnaires to 85 selected respondents who met the research criteria, which are women, aged 45 years and under, and have been working for at least 1 year at Bank Rakyat Indonesia, Regional Office Malang. The characteristics of the respondents are outlined in Table 1, as follows:

Table 1: Respondent Characteristics

Ages (Year)	Number of Respondents	Work Experience (Years)	Number of Respondents	Education	Number of Respondents
20-35	38	1 - 5	14	High School	2
35-45	47	>5 - 10	28	Diploma	5
		>10	43	Undergraduate	74
				Graduate	4

Table 2 shows that all the variables under study are suitable for analysis as they have met the criteria for validity and reliability. Furthermore, tests for data normality and multicollinearity have been conducted,

and all of them indicate that the data are normally distributed, and there is no multicollinearity among the variables.

Table 2: Validity and Reliability Test

Test	variable	Significant Value <0.05	Test	Outcome	CA	Outcome
Validity	X1	0.00	Reliability	Valid	0.920	Reliable
	X2	0.00		Valid	0.931	Reliable
	X3	0.00		Valid	0.934	Reliable
	Y	0.00		Valid	0.965	Reliable

In Table 1, it can be seen that all research indicators are valid and reliable, making them suitable to

proceed to the next step for multiple linear regression analysis.

2. Multiple Linear Regression Analysis

Table 3: Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.391	.277		1.409	.163
X1	.060	.093	.058	.646	.520
X2	.480	.100	.476	4.782	.000
X3	.375	.096	.385	3.909	.000

Based on the data processing results, the equation generated is as follows:

$$Y = 0.391 + 0.60X1 + 0.480X2 + 0.375X3$$

The results indicate that variable X1 has a positive influence on Y, and variables X2 and X3 also have a positive influence on Y. However, the significance value of the intellectual intelligence variable is greater than 0.05, which can be interpreted as intellectual intelligence not having a significant impact on the performance of female employees at PT. Bank Rakyat Indonesia, Regional Office Malang. Meanwhile, the emotional intelligence and spiritual intelligence variables have a significant impact on the performance of female employees at PT. Bank Rakyat Indonesia, Regional Office Malang, with significance values less than 0.05. This means that one hypothesis is rejected, and two other hypotheses proposed in this study are proven to be true, namely that the Emotional Intelligence and Spiritual Intelligence variables have a significant and positive influence on the performance of female employees at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang. The explanation is as follows:

A. The Influence of Intellectual Intelligence on the Performance of Female Employees at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang.

The data processing results using the regression equation show that intellectual intelligence has a positive but not significant effect on the performance of female employees at PT. Bank Rakyat Indonesia Regional Office Malang. This means that the better the intellectual intelligence possessed by female employees, the higher their performance will be, but this intelligence does not play a significant role in improving the performance of female employees at Bank Rakyat Indonesia, Regional Office Malang.

The lack of influence of intellectual intelligence can be attributed to several factors that can explain why intellectual intelligence (IQ) does not always have a strong impact on employee performance, including:

- a) Job performance is influenced by various factors, including work experience, personality, motivation, work environment, and other job-related factors. Some studies also suggest that there are other intelligences that are crucial in the workplace. This is also stated by Karim, (2015) in his research in the banking sector, where during recruitment, banks do not place a strong

emphasis on high academic scores, but rather on attitudes and a willingness to work based on morality and a desire to excel.

- b) There are non-cognitive skills such as interpersonal skills, communication skills, leadership skills, and emotional skills that can influence job performance. These skills do not always correlate with intellectual intelligence and can be more important factors in determining job performance. This is also emphasized by Prayudhani, (2019), who explains that non-cognitive aspects relate to a person's social and emotional abilities. This suggests that emotional and spiritual intelligence play a role in the workplace.

In conclusion, intellectual intelligence is not always the main factor in predicting job performance but can be influenced by various other factors related to the job itself and the cultural context in which the job is performed.

The results of this study align with research conducted by Hari Nugroho & Bachri, (2016), Nasrul & Alfalah, (2020), Purwanggono & Hermastho, (2022), and Lona *et al.*, (2020), which found that intellectual intelligence does not have a significant impact on employee performance. However, the difference lies in the specific company studied, and these previous studies did not differentiate based on gender. The novelty of this research is its focus on female employees who inherently have roles as homemakers and workers outside the home, specifically at PT. Bank BRI (Persero) Tbk Regional Office Malang.

B. The Influence of Emotional Intelligence on the Performance of Female Employees at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang.

Emotional intelligence, according to Goleman, (2005), is a person's ability to recognize their own emotions and the emotions of others, to motivate themselves, and to manage their emotions effectively in themselves and in their relationships with others. Furthermore, Goleman's research indicates that the most significant abilities influencing a person's success at work are empathy, self-discipline, and initiative, collectively known as emotional intelligence. He suggests that a person's success in life is determined by their formal education to the extent of 15%, while the

remaining 85% is determined by their mental attitude or personality.

Emotional intelligence (EQ) is crucial for banking employees because their job often involves interactions with customers who have diverse needs and emotions. In a stressful and demanding work environment, banking employees with high EQ tend to be more successful in dealing with the challenges they face and are better able to interact effectively with customers. Emotional Intelligence can enhance interpersonal skills, allowing female employees to easily read and understand the emotions of their customers. This enables them to respond appropriately and build stronger relationships with customers. Having emotional intelligence equips female employees to manage work-related stress and pressure, enabling them to work productively and effectively, thus minimizing conflicts with colleagues and internal job-related conflicts. Therefore, it can be understood that intellectual intelligence alone is not sufficient, and emotional intelligence is necessary to utilize intellectual intelligence. This is because emotional intelligence can put a person's emotions in the right proportion, differentiate satisfaction, and regulate mood.

The results of this research align with studies conducted by Trihandini, (2018), Sitepu & Azhar, (2019), Yuda & Sumartik, (2021), Ayu, (2018), Silitonga, (2017), Purnomo, (2021), Kojongian *et al.*, (2016), Tri Juniarti *et al.*, (2021), Nilamartini *et al.*, (2021), Nasrul & Alfalah, (2020), Purwanggono & Hermastho, (2022), and Lona *et al.*, (2020), all of which state that emotional intelligence has a significant positive influence on employee performance.

3. The influence of spiritual intelligence on the performance of female employees at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang.

The results of research regarding the influence of spiritual intelligence on the performance of female employees at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang shows that spiritual intelligence has a significant positive effect on the performance of female employees at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang. Spiritual intelligence is a person's ability to recognize and understand the meaning of their life and existence, as well as having a strong relationship with something that is considered greater than themselves, such as God, the universe, or a transcendent power. This was also stated by Zohar & Marshall, (2007) that spiritual intelligence is the ability to recognize, understand, and utilize spiritual and ethical principles to improve the quality of life. They describe spiritual intelligence as an integral part of emotional and intellectual intelligence. It can also be interpreted that spiritual intelligence is the ability to understand and appreciate the spiritual dimension of life and use it to improve the quality of life and find a greater purpose in life.

Based on observations and interviews in the field, a statement was obtained that spiritual intelligence can provide important benefits for female employees in banks, such as: female employees in banks can improve the balance between work in the office and life at home, can help female employees to understand and appreciate the values held by their colleagues and clients, as well as building better relationships with them, helps female employees to cope with stress and pressure at work, by strengthening their mental and emotional resilience.

The results of this research support previous research, namely from: Trihandini, (2018), K. H. Sitepu *et al.*, (2020), Yuda & Sumartik, (2021), Ayu, (2018), Silitonga, (2017), Said & Rahmawati, (2018), Purnomo, (2021), Mousa, (2020), Kojongian *et al.*, (2016), Muslim *et al.*, (2019), Tehubijuluw, (2014), Kalantarkousheh *et al.*, (2014), Habibollah, (2012), Suherman, (2020), Nilamartini *et al.*, (2021), Lona *et al.*, (2020), Hari Nugroho & Bachri, (2016), and Helmiatin, (2018), who state that intellectual intelligence influences significant positive effect on employee performance. However, the difference lies in the different company objects and these studies do not differentiate between genders, while the novelty of this research is that it focuses specifically on female employees who naturally play the role of housewives and workers outside the home. Apart from that, it was researched on female employees at PT. Bank BRI (Persero) Tbk Regional Office Malang.

IV. CONCLUSION

Based on the results of the research and discussion, several conclusions from the analysis results will be presented. Intellectual intelligence has no effect on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang. Emotional Intelligence also has a significant positive effect on the performance of female employees at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang. Spiritual Intelligence has a significant positive effect on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang. Emotional intelligence has the greatest influence among other intelligence variables in influencing the performance of female employees at PT. Bank Rakyat Indonesia (Persero) Tbk Regional Office Malang.

Suggestions that can be given regarding the results of this research are, it is recommended that companies need to provide support in the form of motivational training and rewards for employees in increasing their intelligence, especially to further increase employees' intellectual intelligence. In addition, female employees are expected to pursue higher education, either with company funding or independently, to develop their skills in the future. This research still has shortcomings, namely that it does not cover a wider area, so it is recommended that further research study branch offices and other regional offices

in Indonesia. It is also recommended to add other variables apart from those examined in this research, to obtain a more complete theoretical enrichment.

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