

Application of Islamic Spiritual Intelligence as a MSME Strategy in Post-Pandemic

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Abstract

This study aims to investigate how Islamic spiritual intelligence is applied as a strategy for entrepreneurship in facing the post-pandemic. This study used a qualitative research strategy with a sample of 128 respondents. The root of the problem is reviewed from the literature review and strengthened by collecting data from the in-depth interview process. The data is processed using the Nvivo 12 application with coding similarity analysis then the results of the study are used as a reference and conclusions through the data obtained. The results of this study found that there are seven elements of spiritual intelligence from an Islamic perspective, namely faith, piety, morality, shiddîq (honest), amânah (responsible), tabligh (conveying), fathânah (intelligent), discipline, visionary, and empathy. A review of the total percentage of 100% has the potential for Islamic entrepreneurship in achieving business sustainability in the ability of business actors to manage their business through attitudes and decision-making that rely on elements of Islamic spirituality intelligence.

Keywords:

MSMEs; Islamic Spiritual Intelligence; Post-Pandemic.

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1. Introduction

Today's discussion of spirituality has its place. Some studies link spiritual elements to various aspects, even in the well-known secular West. The study of spirituality is widely associated with the world of work, entrepreneurship, leadership, and religion (Zahid, 2019). In the business world, spirituality is increasingly being looked at to take the value and its application for business management amid shocking conditions due to various things, such as the ambition to achieve high profits and ignoring spiritual values that hurt business conditions (Lata & Chaudhary, 2020). Many studies have shown positive results from implementing strategies that include elements of spirituality in daily business. Business people are directed to make their business activities synergize with nature, more concerned with balance, not exploitation, and more concerned with long-term stability, not short-term profit (Hakim et al., 2019).

A previous study by Adamu et al. (2011) explained that spirituality in entrepreneurship presents a conceptual analysis that impacts entrepreneurial motivation, performance, and commitment to social responsibility. In addition, Mubarak et al. (2014) research shows that spirituality is an essential aspect of Islamic entrepreneurship associated with the attitude of internal religious values as the final solution. Previous research by Grine et al. (2015) explored the influence of Islamic spirituality on Muslim women's entrepreneurship in Malaysia, showing the effect on career, business ventures, and entrepreneurial behavior. Therefore, in Nafis's (2011) review, spiritual entrepreneurs produce the role of entrepreneurs by combining professionalism and spirituality, producing worldly (psychological) and hereafter benefits rather than physical and material aspects.

It is okay to pursue the highest profit, but when the ambition to achieve high profit puts the other party at a loss, it can potentially worsen business conditions. Examples are the exploitation of consumers, which causes losses to consumers, and the exploitation of nature, which causes environmental damage. These conditions can trigger business unsustainability and deviate from the essence of business from an Islamic perspective (Shahabuddin et al., 2020). In Islam, spirituality is the awareness of monotheism towards Allah SWT in human life to be able to follow His will and direction (M. S. Rahman et al., 2019).

The phenomenon of spirituality associated with Islamic business refers to the awareness of business people that the benefits obtained are not limited to nominal short-term profits in the world but also the achievement of long-term profits in the hereafter (Astrachan et al., 2020). Companies that base their activities on spiritual values are proven to survive and develop well. In general, there are six benefits for companies that base their business on the spiritual aspect. First, the company will be far away from various frauds (fraud) that may occur as a result of "justifying all means" because this is where the bankruptcy of a business begins (Murfianti & Mayangsari, 2020). Second, increasing company productivity and performance (Singh, 2019). Third, the creation of a harmonious work atmosphere. Fourth, increasing the company's positive image. Fifth, the company will grow and develop sustainably. Sixth, reducing employee turnover (Rodrigues et al., 2019). Market conditions are uncertain, raw material prices are relatively unstable, and people's purchasing power tends to fluctuate. This condition does not discourage business actors from surviving despite internal constraints such as inadequate quality and quantity of resources, limited capital, and product standardization. The existing social networks, values, norms, and trust owned by each entrepreneur also influence the sustainability of their industry, so many industries remain amid increasingly fierce market competition (Scholz,

2019). One of the values and norms is part of the spiritual side that entrepreneurs can apply through their Islamic spiritual intelligence (Pakdaman & Balideh, 2020).

In addition, the emergence of the coronavirus pandemic (Covid-19), which occurred suddenly at the beginning of this year, significantly impacted people's lives, including the economy. This condition has not only disrupted the economy but has also interrupted the movement of the Indonesian economy. It is based on data for the first quarter of 2020 against the first quarter of 2019 of 2.97 percent (year-on-year), slowing down compared to the achievement in the first quarter of 2019, which was 5.07 percent (Badan Pusat Statistik, 2020). Of course, this is closely related to the MSME business movement in the era of new norms because it is increasingly being echoed in the face of changes in the economic order (Fahriyah, 2020).

The role of business actors is significant in determining the goals and direction of a business (Bull & Miklian, 2019). They can intuitively see and manage every opportunity, namely business opportunities that can be used to gain profits toward success and achieve long-term business sustainability (Haldar, 2019). The potential of this business actor is the result of a combination of spiritual values that they apply with creativity to their consistency in building the business. It is hoped that Muslim entrepreneurial intelligence combined with the value of Islamic spirituality can be a strategy to form the strength of Islamic spiritual intelligence that exists in every human being and can be a model of a successful Muslim entrepreneur (Syamsul Bahri et al., 2021). It is a potential for business actors to manage business amidst business development to achieve business continuity from an Islamic perspective. Based on the background that has been presented, the purpose of this study is to find out how to apply Islamic spiritual intelligence as an entrepreneurial strategy in dealing with the post-pandemic.

2. Literature Review

a. Islamic Perspective Business Continuity

The values in sharia principles become a spirit in every business action and transaction that occurs during the process of achieving business continuity (Handayani, 2020). The factor of blessing and seeking the pleasure of Allah SWT is essential in achieving business continuity based on sharia principles. Because these principles can be used as a basis for business orientation, they are always in the corridor of Islamic law (Sadri et al., 2020). There are several types of business continuity studies, namely, sustainability of capital, sustainability of human resources, sustainability of production, and sustainability of marketing. It emphasizes and is based on three keywords implied in the definition of business continuity: meeting needs, developing resources, and protecting resources (Panigrahi et al., 2019; Minoja & Romano, 2021).

There are several aspects to consider for the development of business activities within the Islamic framework to achieve business continuity, namely

1. Production

Production is finding, allocating, and processing resources into output to increase the mashalahat for humans (Rivai et al., 2019). All production activities are tied to Islamic moral and technical values. Islamic values relevant to production are developed from three central values in Islamic economics: Khilafah, fairness, and takaful (Al-Jarhi, 2019). In more detail, these values, for example, have a long-term perspective, keep promises and contracts, and avoid forbidden things. Of the raw materials used, the production process, and others.

2. Marketing

Marketing in Islam is defined as a strategic business discipline that leads to the process of creating, offering, and changing the value of an initiator to its stakeholders, which in the whole process is following the contract and the principles of muamalat (business) in Islam (Aditya, 2018). Yusoff (2019) stated that emphasizing the spiritual value of Islam at every stage of the comprehensive sharia marketing process includes the process of creation, offering, to changing the added value of a product offered as well as the contracts that accompany the marketing process. There are four characteristics of sharia marketing that can be a guide, namely:

1) theistic (*rabbâniyyah*) means divine, 2) ethical (*akhlâqiyyah*) means morality and ethical values, 3) realistic (*al-waqi'iyah*) is flexible but always puts forward religious values, and 4) humanistic (*insâniyyah*) means is universal for all mankind with the power of human unity.

3. Financial

In sharia principles, it has been revealed that usury is forbidden, as in the word of Allah in QS. Al-Baqarah [2]: 275. Business actors with sharia principles must abstain from practices that contain usury. The use of lawful finances is prioritized. Islam has legalized several effective ways to create capital, one of which is the principle of participation, which is to encourage mutually beneficial cooperation and solidarity. The existence of Islamic financial institutions makes it easy to get capital with an agreed cooperation scheme (Shinkafi et al., 2019).

4. Human Resource Management

Human Resources (HR) are company resources that are dynamic in nature so that particular treatment is needed. Islamic spiritual intelligence opens a new discourse in managing human resources, which puts forward the values of conscience as a guide so that they always follow the straight path (Eman Ahmed, 2020). The roles of managers and employees are significant for business, and goodness must start from the manager; if the manager is good, they will be able to provide sound direction to their subordinates. Returning to the manager or business actor, as the leader in the business, exemplary is a vital aspect that a manager or leader must have.

a. Elements of Islamic Spiritual Intelligence

Spiritual intelligence developed following the framework of the Qur'an can form spiritual awareness, which is formed based on the merger of a belief system (faith), worship, morality, and social responsibility (Bensaid et al., 2014). Regarding the elements that build Islamic spiritual intelligence, several aspects underlie Islamic spiritual intelligence, namely *al-rûh* (spirit), *al-qalb* (heart), *al-nafs* (soul), *al-'aql* (reason), faith, worship, and morality. In other words, these aspects become human inner strength that comes from the soul, heart, feelings, strong faith, diligently worshipping, adhering to Allah's principles, and having good character (Baharuddin & Ismail, 2015b).

The involvement of this Islamic spiritual intelligence supports character and moral development amid Islamic spiritual values. The character that relies on the quality of the Prophet Muhammad through his characteristics is the basis for realizing a balance in the dimensions of Islamic spiritual intelligence. These aspects are *shiddîq* (telling the truth), *amânah* (reliable), *tablîgh* (clever in conveying), and *fathânah* (wise) (Z. A. Rahman & Shah, 2015). Some say these elements are creative, disciplined, empathetic/caring, forward-thinking (visionary), responsible, independent, and intelligent.

Another opinion states that the indicators of Islamic spiritual intelligence are piety, responsibility, faith, and achievement orientation (Shaari, 2020). Some elements of Islamic spiritual intelligence are considered to have in common and are considered following the

practice of Islamic entrepreneurship, which aims to achieve business continuity. As for the essence of the elements above, the author summarizes them into several elements of Islamic spiritual intelligence, namely faith, piety, morality, shiddîq, amânah, tablîgh, fathânah, discipline, visionary, and empathy.

3. Method

To address the identified research gaps and investigate this research adopting qualitative approach strategy research, using literature studies (reputable journal sources) and in-depth interviews. In this study, data processing was collected through literature studies (reputable journals) and in-depth interviews.

Furthermore, the data is managed using Nvivo plus 12 through coding similarity analysis then a conclusion is drawn. Nvivo analyzes qualitative data to produce more professional results (Hilal & Alabri, 2013). To strengthen this research, in addition to a literature review through literature studies with reputable journal sources, data collection was also carried out by sampling techniques. Then determine the sample whose number corresponds to the sample size that will be used as the actual data source by paying attention to the characteristics and distribution of the population in order to obtain a representative sample.

The sample of this research is the management of UMKM business by students in the business charity in the Muhammadiyah Student Association based on Arief & Alfina (2021). It is based on the application of Islamic Sharia, consisting of 34 Provincial Leaders at the provincial level throughout Indonesia. It represents students at the Branch Leadership level, Branch Managers, and Regional Leaders in a hierarchical structure. Sampling is based on judgment or purposive sampling; the sample is selected in the presence of specific criteria used by researchers, namely Marketing Executive (ME) in elected management, as many as 13 people who are representatives of each province's leader. Data was collected employing online interviews through the zoom application by giving a raised hand signal to agree or disagree. The overall sample consisted of regional leaders in as many as 34 provinces, with 13 students in each regional leader representing 128 respondents.

4. Result and Discussion

a. Result

According to the Islamic viewpoint, business is defined as a series of activities that take various forms. However, there are limitations regarding how the assets are obtained and utilized (there are halal and haram rules). Islam has also taught the application of sharia principles in business entities. The conduct of business must stick to the provisions of the Shari'a (the rules in the Koran and hadith). In other words, the Shari'a is the primary value that serves as a strategic and tactical umbrella for economic activity (business) actors (Khan et al., 2018).

In the word of Allah SWT in the al-Quran surah al-Nisa [4]: 29, "O people who believe, do not eat each other's wealth in a way that is vanity, except by way of commerce that applies equally between you. And do not kill yourselves; Allah SWT is Most Merciful to you."

The above verse shows the completeness of Islamic law in regulating and fortifying business activities. It is in line with what was exemplified by the Prophet Muhammad, through good morals guiding people to think, say, and act using the references of the Qur'an and hadith to expect the pleasure of Allah (Al Parslan, 2019).

Figures 1 - 4 show the application of processes to business based on business continuity from an Islamic perspective and how to achieve it by reviewing the elements of Islamic spiritual intelligence with a total percentage of 100%. Figure 1 describes business continuity in HR performance, Figure 2 is about marketing performance, Figure 3 is about production performance, and Figure 4 is about financial performance.

It can be seen from Figures 1 - 4 that the elements of faith and piety are the most dominant elements compared to other elements in their implementation, with the lowest percentage of 13% and the highest reaching 17% of the total. Meanwhile, empathy and morality are the minor elements at a percentage of less than 5% in business continuity, even though in marketing performance, the elements of discipline and vision are the lowest.

Furthermore, other elements, such as *Siddiq* and *Amanah*, are the most stable among the other elements. The percentage figures differ from each other by applying 8%. However, in business continuity, *Fathanah* and *Tabligh* also become stable elements with an average percentage of 7% at the level of analysis.

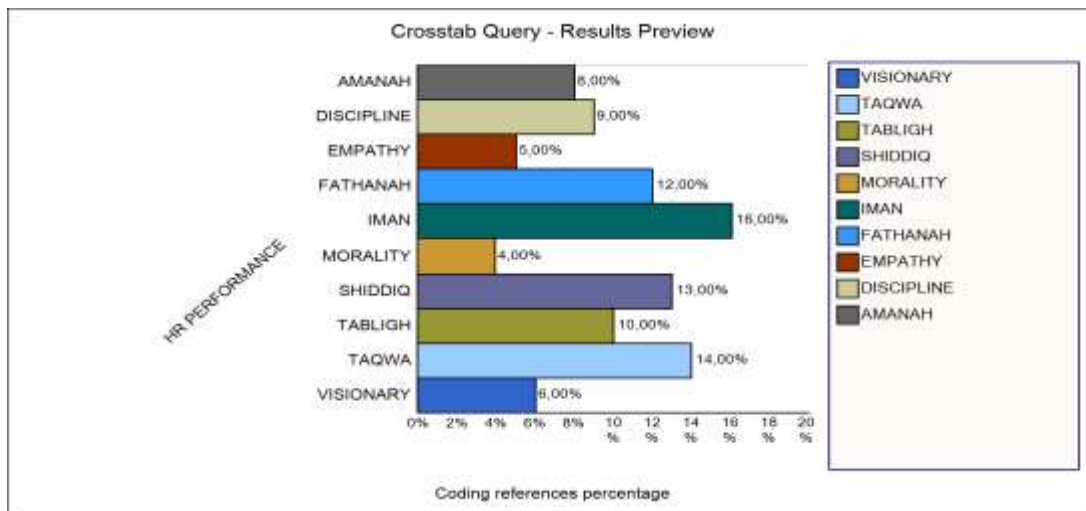


Figure 1: Improvement of Hrm Performance

Source: secondary data processed through the Nvivo 12 application (2022)

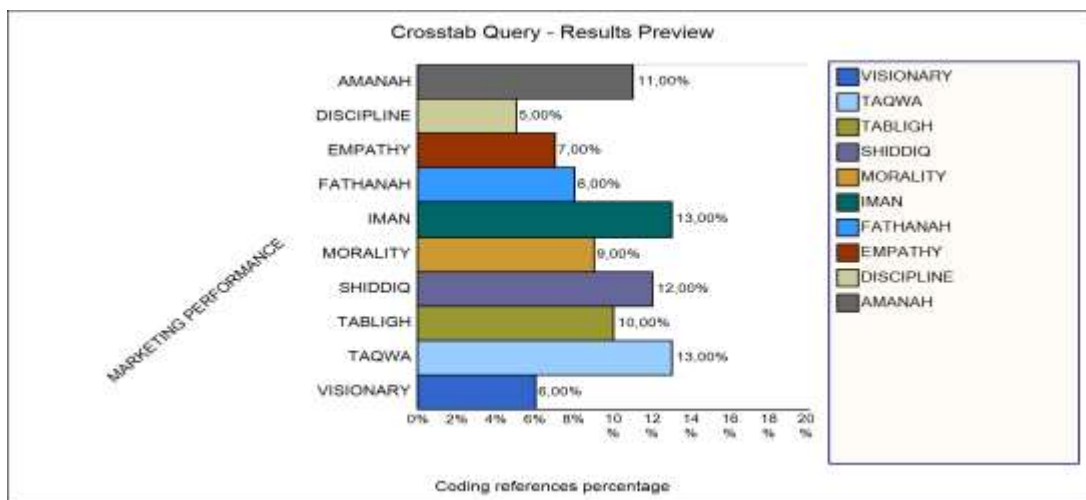


Figure 2: Improvement of Marketing Performance

Source: secondary data processed through the Nvivo 12 application (2022)

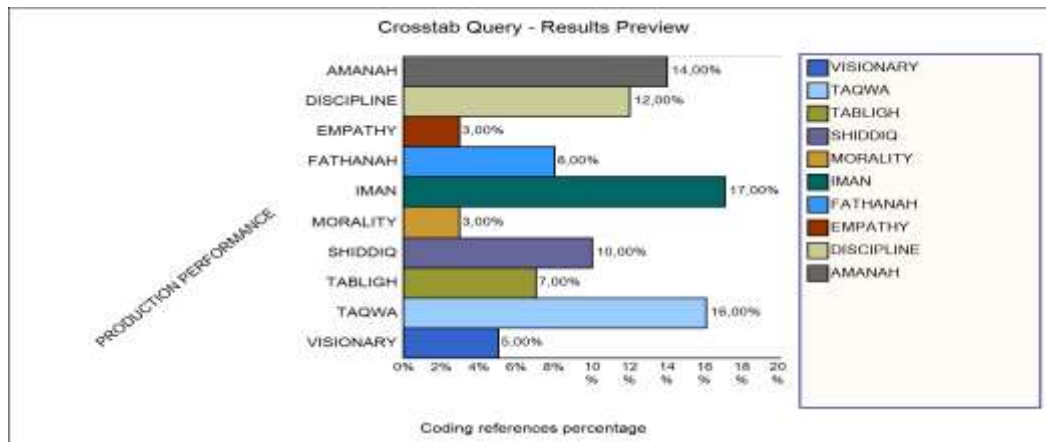


Figure 3: Improvement of Production Performance

Source: secondary data processed through the Nvivo 12 application (2022)

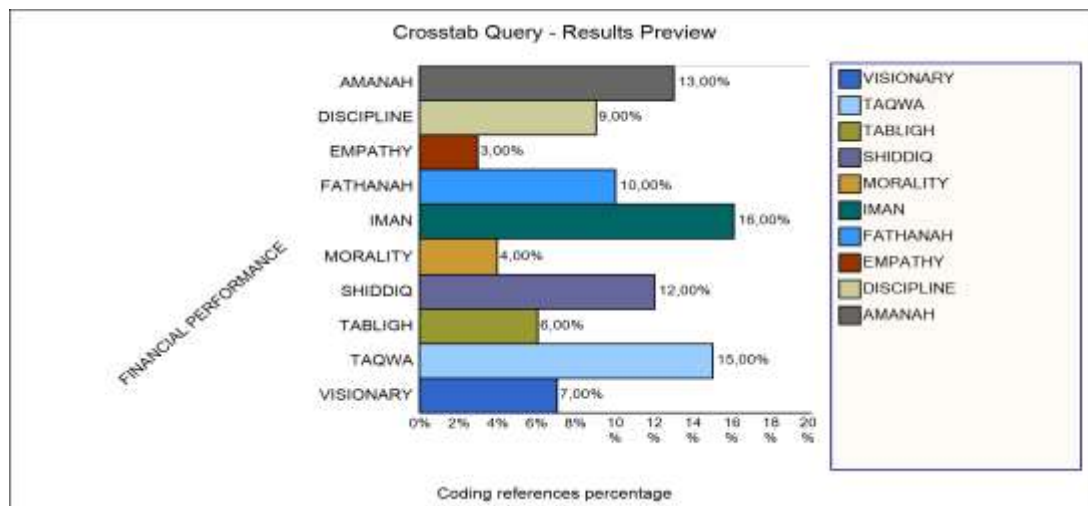


Figure 4: Improvement of Financial Performance

Source: secondary data processed through the Nvivo 12 application (2022)

Then, Figure 5 describes the business continuity process in reviewing the elements of Islamic spiritual intelligence to get a strategy for improving organizational performance. In applying elements of Islamic spiritual intelligence in business, HR performance is more dominant in its application, with the highest percentage of 35%, followed by production performance and marketing performances which reach 28% and 21%, respectively. Meanwhile, financial performance is a process that has the lowest percentage of 14%.

In HR performance, human involvement is more dominant than other business support processes such as technology and other resources. It is inversely proportional to seeing the performance review on financial performance, which technology has greatly

assisted. Meanwhile, in production and marketing performance, the achievement of performance is relatively stable in the findings found because technology and humans have almost equal roles in each process. Applying the business continuity process to technology and humans has a close relationship that will determine performance achievement by applying elements of Islamic spiritual intelligence.

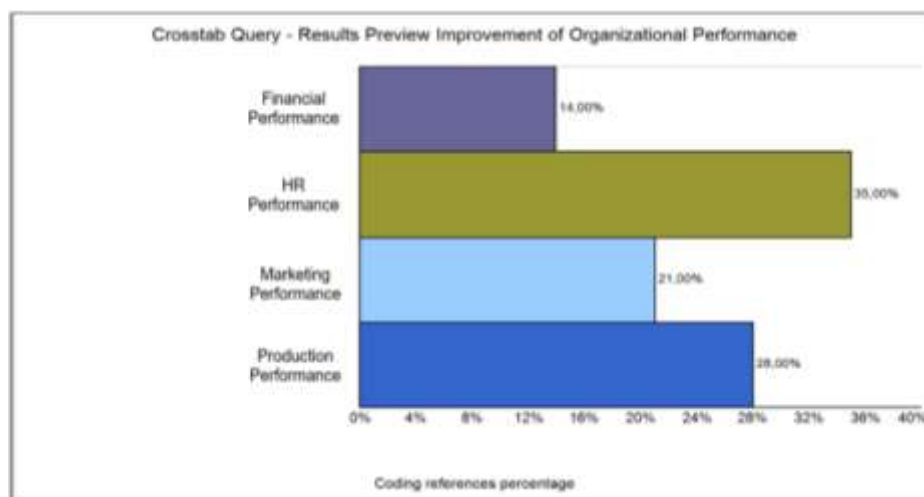


Figure 5: Improvement of Organizational Performance

Source: secondary data processed through the Nvivo 12 application (2022)

The word similarity analysis shown in Figure 6 is carried out to obtain the similarity of relevant analysis relationships related to cluster analysis to produce a diagram that classifies the interrelationships between the variables obtained. The application of each element consisting of faith, piety (*Taqwa*), morality, *Shiddîq* (honest), *Amânah* (responsible), *Tablîgh* (conveying), *Fathânah* (intelligent), discipline, visionary, and empathy has a relationship with each other which mutually support the application in the business continuity process. This shows that the elements of Islamic spiritual intelligence can be a strategy in business processes that can be implemented through business continuity processes such as HR performance, marketing performance, production performance, and financial performance in facing challenges in the new average era.

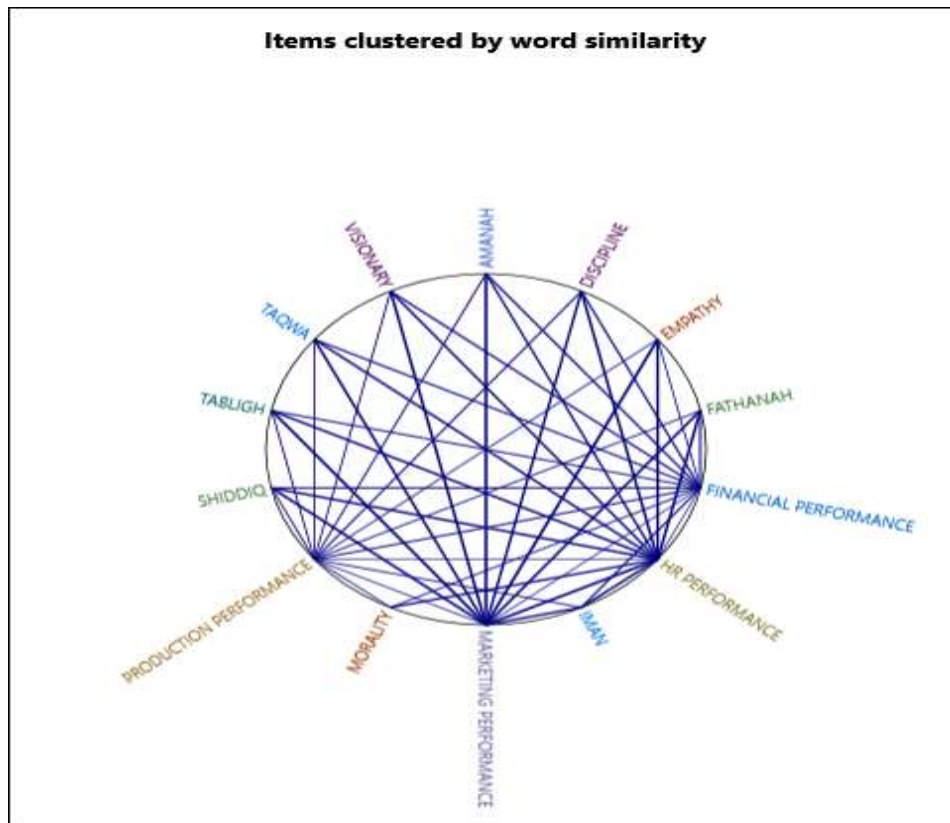


Figure 6: The mutually supportive relationship between elements of Islamic spiritual intelligence and the process of business continuity

Source: secondary data processed through the Nvivo 12 application (2022)

b. Discussion

Entrepreneurship from an Islamic perspective is not just a simple summary of concepts related to entrepreneurship and Islam. For this reason, the relevance of both can be aimed at the Islamic spirituality that every human being has. In this study, it can be found that business continuity and Islamic spiritual intelligence can be in line with the stages of organizational management. It can be seen from the results obtained that the elements of Islamic spiritual intelligence can be a business strategy for its sustainability. Each element can support the other to improve the performance of business processes such as HR performance, marketing performance, production performance, and financial performance. It supports the findings of Ghozali et al. (2019), which explain that spirituality also refers to applying the tawhid paradigm, which creates a harmonious relationship between the world and the hereafter in a business context. Spiritual intelligence in this study can also be used as religious intelligence, where a person can understand and apply it in daily life by worshiping according to their respective religions (Amiruddin et al., 2019).

Spiritual intelligence provides a moral framework, motivation, ethos, and spirit (Dawson, 2020). In addition, Islamic spiritual intelligence is the inner strength of humans that comes from the soul, heart, feelings, and deep faith, practicing diligently based on the principles of Allah and good characteristics (Baharuddin & Ismail, 2015a).

In this study, HR performance shows a more dominant process than other business processes. It is also in line with the essence of well-developed Islamic spiritual intelligence, which will be marked by a person's ability to behave and behave ethically, and ultimately

make someone understand the meaning of his life (Pakdaman & Balideh, 2020). Islamic spiritual intelligence can also be implemented in business management with humans as objects. It is an important matter that sometimes often goes unnoticed by entrepreneurs. This implementation aligns with the natural form of business activities following Islamic teachings (Machmud & Hidayat, 2020).

Human Resource Management, seen from an Islamic management point of view, there are basic abilities that business actors in Islamic entrepreneurship should have: 1) being able to motivate employee members; 2) being able to assign tasks to employees clearly and according to their respective abilities in their fields, able to provide rewards or gifts that can be in the form of material or praise to motivation that encourages employees, likewise, if there is an error, the manager can provide punishment or sanctions such as in the form of reprimands, then able to provide good examples such as disciplinary attitudes that employees can emulate at al-Baqarah [2]: 44.

In the process of production and business marketing as a form of worship by applying the rules in Islamic law. It can be stated in business management with Islamic ethics in decision-making and implementation (Alyammahi et al., 2021). It is in line with Islam, which has taught people to do business in ways that follow Islamic law, not in a way that is vanity or wrongdoing others (QS. Al-Nisa [4]: 29).

This study also explains the perceptions of people involved in the business. Who thinks that the form of faith in Islamic entrepreneurship can demonstrate through the belief that Allah SWT is the Provider of sustenance through the efforts he builds and believes that every effort is part of worship so that it is done well and can be done? Benefit others. Then, the piety reflected in Islamic entrepreneurship can become a real potential in the business process. Morality aims to obtain the happiness of living in this world now and in the hereafter, in human relations with God, oneself, others, and nature. Among the most critical transaction values in business is honesty. The element of trust is also essential for Islamic entrepreneurship, which positively impacts consumer satisfaction and trust through good accountability for the mandate they provide, resulting in consumer loyalty towards business continuity.

Furthermore, *tabligh* is related to communication skills, reasonable negotiations, and establishing friendships in entrepreneurship. Rasulullah SAW, as an accomplished entrepreneur, has provided an example of the potential of *tabligh* in doing business. Additionally, intelligence and wisdom will motivate them to continue to learn and absorb all clues of knowledge to develop themselves to be more helpful. Accuracy of commitment to duties and work. A strong vision for an entrepreneur is essential as a primary goal for the running of a business and a trigger for the goals to be achieved, namely the achievement of long-term business sustainability. Other people's sun forms. Empathy in Islamic entrepreneurship includes concern for humans and the environment.

This study also refers to the goal of humans as servants of Allah through the potential of Islamic spiritual intelligence that can support the management of feelings well, then affects the mindset, both related to personal interests, work, and in overcoming various situations (Abdullah et al., 2019).

It can be developed to be more valuable and effective as motivation to achieve goals. Support for Islamic spirituality is based on the principles of faith in Allah SWT, which form certain attitudes and practices which are oriented as forms of worship. It can be expressed in various work activities, specifically in entrepreneurship. In the Islamic view, the stages of the management process of a business are intended as worship whose purpose is to achieve the

benefit of life, and each stage can hold the essence of Islamic spirituality.

5. Conclusion

Support from Islamic spirituality, which is based on the principles of faith in Allah SWT, can form certain attitudes and practices oriented as worship. It can be expressed in various work activities, one of which is entrepreneurship, which aims to seek God's pleasure so that the motivation is not only to achieve material gain but to achieve blessings in the hereafter. Islamic spirituality that is born from every human being can be utilized as a power in the form of Islamic spiritual intelligence whose elements consist of faith, piety, morality, *shiddîq*, *amânah*, *tablîgh*, *fathânah*, discipline, visionary, and empathy. The elements of Islamic spiritual intelligence have the potential to be implemented in business activities in order to achieve business continuity. Process stages such as production management, marketing, capital, and human resources all have the potential to be managed based on Islamic spiritual values. For business actors, in simple terms, the values of Islamic spirituality can provide the potential to be utilized to produce attitudes and characters that can be implemented in order to achieve business continuity following an Islamic perspective.

The potential of Islamic spiritual intelligence for human life is to generate motivation until it is reflected through an attitude that, as a whole, refers to Islamic ethical values. For Islamic entrepreneurship, the elements of Islamic spirituality contained in Islamic spiritual intelligence can have a positive influence through the attitudes of entrepreneurs in entrepreneurship as motivation that drives business, has a role in the decision-making process, and provides positive energy for business performance. This potential can be implemented in all stages of the business process, namely in the management of production, marketing, capital, and human resources, all of which can work together well to achieve sustainable business goals. According to the Islamic perspective, the achievement of business continuity, apart from the financial side. The achievement of the blessing of sustenance and pleasure of Allah SWT also interprets it. The business and the ability of the business to benefit many parties.

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