



---

## **The Effect of Intelligence Quotient on the Level of Understanding of Accounting with Spiritual Quotient and Adversity Quotient as a Moderating Variables**

Bevi Libraeni Luh Gede<sup>a\*</sup>, Yadnyana Ketut<sup>b</sup>

<sup>a,b</sup>*Master's Program of Accounting, Faculty of Economics and Business, University of Udayana, Bali, Indonesia*

<sup>a</sup>*Email: bevglavea7@gmail.com*

### **Abstract**

This study aims to reveal the effect of the Intelligence Quotient at the level of understanding of accounting, moderating by Spiritual Quotient and Adversity Quotient. The method used in this research is explanatory research, which would explain the causal relationship between the independent variable on the dependent variable that is reinforced by moderating variables through hypothesis testing. Data collected through questionnaires and secondary data. While the data analysis includes descriptive analysis, the classical assumption test and verification analysis using Moderated Regression Analysis (MRA). Based on the results of this research is that (1) the Intelligence Quotient positive and significant impact on the understanding of accounting. This means that with good intelligence quotient, the student will be easier to understand about the understanding of accounting, (2) Spiritual Quotient can enhance Intelligence Quotient influence on the level of understanding of accounting is positive and significant. (3) Adversity Quotient can enhance Intelligence influence on the level of understanding of accounting is positive and significant. Therefore, someone who has a high Adversity Quotient will also motivate students to study harder and have higher creativity.

**Keywords:** Intelligence Quotient; Spiritual Quotient; Adversity Quotient; Understanding Accounting.

---

\* Corresponding author.

## **1. Introduction**

Accounting education held at the College intended to educate students in order to have the competency as a professional accountant. To be able to produce quality graduates then colleges should continue to improve the quality of educational systems Mawardi [19], . Knowledge required for accountant consists of General knowledge, organization, business, and accounting Hariyoga and colleagues [15]. Knowledge of the basics of accounting is the key to understanding the science of accounting. Because to be a good accountant would later have to understand basic accounting basics – as the provision later in the working world. Accounting needs in the business world today, urgently needed especially in the era of globalization. Accounting as a business language, is very helpful in the business world in measuring, communicating, and financial activity information. In accounting courses, students will be given the provision regarding the drafting and examination of financial statements, tax planning and analysis of the financial statements. It is aimed at managers in taking decisions, preparation and development of accounting information. Accounting much subjected to interpret, as a field of study that many use the figures to produce financial statements. When accounting is not only focused on the matter of sheer calculation, but rather on the reasoning that requires logical thinking. Many examples around us proves that the person who has the intelligence of a brain, or a lot of it has a high degree of success is not necessarily engaged in the world of work. Even the often formal lower educated even more successful banyan. Decision makers who use the accounting reports will have better information when the report is made up of relevant information. This means not only an explanation of supplements and additional details that support the reported financial data, but also reporting and explanation of events non financial important in the organization. Additional information is reported both in the framework of financial reporting or in the form of the notes accompanying the financial statements. To understanding intellectual quotient indeed accounting material is important to consider, because the assumption person who has a high level of intellectual ability certainly has a good understanding towards accounting. This benchmark is not wrong but it is not one hundred percent can be justified. There are other factors that cause a person to be successful i.e. existence of adversity quotient and spiritual quotient. Ananto [4] States that the study only focused on intellectual quotient without balancing the spiritual side will yield an easy generation of despair, depression, likes to Brawl even using illicit drugs, so many students who are less aware of his duties as a college student that is learning task. The lack of spiritual intelligence within a student will result in less motivated to learn and hard to concentrate, so that students would be hard to conceive of a course. Meanwhile, those who pursue only achievement in the form of values or numbers and ignoring spiritual values, will justify any means to get good grades, they tend to be honest not like cheating at the time of the test. Therefore, spiritual intelligence capable of pushing students achieve success in his studies because of their spiritual intelligence is the Foundation to encourage proper functioning effectively intellectual intelligence (IQ). States that a person's success is influenced by the weight of significance (motivation) against jobs and levels of difficulty (adversity) encountered in his work. Cornista and colleagues [11] defines the adversity quotient as a measure of how someone responds to adversity. The four dimensions of adversity quotient include control (control), responsibility (responsibility), reach (coverage) and endurance (resistance) [23]. At this age many things that affect the student's ability to understand the lessons that they are getting, there is the factor of in themselves and more from environmental factors are those that will be able to influence their success in understand the lessons or material obtained. Education in College aims to educate

students have an ability as an accountant, in fact understanding the acquired accounting student in College turned out to be different from the world of work. The knowledge needed for the accountant consists of General knowledge, organization, business, and accounting. With the basics of accounting as a handle, then all the practice and theory of accounting is expected to be easily implemented. Intellectual intelligence. Indeed it is important to consider, because the assumption person who has a high level of intellectual ability certainly has a good understanding towards accounting. Most educational programs only centered on intelligence (IQ), whereas the necessary fact is how to develop the intelligence of the heart, such as reliability, initiative, adaptability, optimism which has now become the basis the new assessment. Earlier research found a few different results in researching the influence of intellectual intelligence, spiritual intelligence and understanding of accounting, including on intellectual intelligence research [39] which States that the intelligence of the intellectual influence on the understanding of accounting. But that results are not consistent with the researcher Dwijayanti [12]. Furthermore, the results of research conducted by Rachmi [26] stating that spiritual intelligence influence on the understanding of accounting. The results of this study supports the results [37]. But the results of such research in contrast to the results of research conducted by [39]. Because there are still inconsistencies from previous research results then the researchers interested in researching back the influence of the Intelligence Quotient on the level of understanding of accounting with Spiritual Quotient and Adversity Quotient as variables moderation.

## **2. Theoretical Review**

Binet, France a psychological say that intelligence is the ability to set and the defence a goal to make adjustments in order to achieve the aim to to be critical of yourself [17]. Intelligent Quotient (IQ) is qualification of human intelligence capabilities which are dominated by the power of rational thought and logic. Rachmi [26] defines spiritual intelligence as the mind who got the inspiration, encouragement, the effectiveness of which is inspired by, and the divinity of all appreciation became part in it. Adversity Quotient is the intelligence at the time the face of all the difficulties. American Accounting Association defines accounting as the process of identifying, measuring, and reporting of information economy, to allow for the existence of the judgement and a clear and unequivocal decision for those who use the information. Durgut and colleagues [20] conducted a study of "The Impact of Emotional Intelligence on the Achievement of Accounting Subject". This research was done to the students who follow the accounting class at the University on 2 State in Turkey with method survey. The results showed that the effect on emotional intelligence understanding of the subject matter of accounting courses. Amram [2] conducted a study of "The Contribution of Emotional and Spiritual Intelligences to Effective Business Leadership". This research was conducted with survey methods against 42 Officer Chief Executive (CEO) and 210 staff at companies in California. The results showed emotional intelligence CEO does not affect the effectiveness of the surveillance, but the spiritual intelligence influence on the effectiveness of oversight.

## **3. Research Method**

The purpose of this research is to know the influence of Intelligence Quotient on the level of understanding of accounting with Spiritual Quotient and Adversity Quotient as variable moderation. This research belong to this

type of research hypothesis testing because this research attempting to test the hypotheses raised about the relationships between variables. This research was conducted on the accounting Student Graduate School of Udayana University. The scope of this research is the research about variables accounting understanding, intellectual intelligence, spiritual quotient and adversity quotient. Relationships will be analyzed intellectually intelligence influence on the understanding of accounting. In addition it will also be analyzed the effects of moderation of Adversity Quotient and Spiritual Adversity Quotient over the influence of the influence of Intelligence Quotient in understanding accounting. The types of data required in the research is primary data. Primary data is a source of research data obtained directly provides data to the data Gatherer [31]. In this research this primary data obtained directly from the questionnaire has been filled out by the respondents, namely Accounting master's degree Program students of Udayana University. The samples on this research is all students master's degree Program in accounting Force 19, 20A, 20B, and 21 Udayana University Denpasar totaling 85 students consists of:

1. Force 19:15 people
2. Force 20A: 23 people
3. Force of 20 B: 23 people
4. Force 21:24 people

Total: 85 people

Sampling techniques in the research is purposive sampling (Sugiyono,2016). Instrument research using primary data in the form of a questionnaire. Method of data collection techniques is the questionnaire directly from the original sources of the data analysis techniques used in this research are statistical tests descriptive, linear regression test and Moderated Regression Analysis (MRA).

#### **4. Result and Discussion**

Of the 56 Questionnaires distributed has survived the test of classical assumptions, statistical descriptions of the values obtained can shed some light as to the minimum value, maximum value and average value of research data. From the results of descriptive statistics can be expressed an average response of respondents to the variables  $x_1$ ,  $x_2$ ,  $x_3$ , and  $Y$  are included in the classification is quite high is presented in table 1 below:

**Table :** Descriptive Statistics

Variable	N	Min	Max	Average	Stand. Dev
Intelligence Quotient (X1)	56	34,00	50,00	41,94	4,58
Spiritual Quotient (X2)	56	41,00	75,00	56,92	5,96
Adversity Quotient (X3)	56	24,00	50,00	35,48	5,43
Level of Understanding of Accounting (Y)	56	38,00	50,00	43,80	4,42

Source : Data Analysis by using SPSS (2018)

The first hypothesis States that the Intelligence Quotient of the positive effect on the level of understanding of Accounting master's degree Program student at Udayana University. Hypothesis test results are presented in table 2 shows the regression coefficients of 0.473 significance value of 0.000 less than  $\alpha = 0.05$  so that H1 is accepted. Thus it was concluded that the intelligence quotient of the positive effect on the level of understanding of accounting. Simple regression analysis results are presented in the following table:

**Table 2:** Regression Test

Model	Unstandardized. Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	Beta		
(Constant)	23,957	4,833		4,957	0,000
Intelligence Quotient (X1)	0,473	0,115	0,490	4,130	0,000
Sig F	0,000				

Source : Data Analysis by using SPSS (2018)

The results of this research in line with Intelligence Theory (theory of intelligence) Intelligence Quotient of Alfred Binet, mentioning that intelligence is the single side of a characteristic that is constantly evolving in line with process maturity someone. There is one of the factors that influence the learning ability of someone that is intelligence. Highly intellectual intelligence played an important role in the learning process as well. Intellectual intelligence as a benchmark the power catch someone and manipulate the information received. The person who has the intelligence of a high intellectual is a person who can resolve the issue within the next short, understand the problem more quickly and meticulously and able to act quickly.

The second hypothesis in this study was rejected. Judging from the results of the test show the value of the coefficient of the MRA Spiritual Quotient of-0.001 and the level of significance of 0.982 is greater than the level of significance of 5% or 0.05. Which means that Spiritual Quotient is not capable of strengthening the influence of Intelligence Quotient on the level of understanding of accounting.

These results contradict the assumption that higher spiritual quotient of a person then was able to increase the understanding of accounting. The results of this study support the research Widhianningrum [39] it can be concluded that the existence of Spiritual Quotient (SQ) are not able to reinforce the positive influence of the Intelligence Quotient (IQ) towards an understanding of accounting. Spiritual Quotient (SQ) is the intelligence to confront and solve the question of meaning and value, i.e. the intelligence to put the person's life and behavior in the context of a broader meaning and rich, intelligence to judge that the Act or the path of one's life more meaningful [43]

The results were not able to moderate this is because a person's spiritual intelligence does not always encourage and increase the level of understanding of accounting because of other factors such as learning environments, learning and other facilities.

The third hypothesis in this study was rejected. Judging from the results of the test show the value of the coefficient of the MRA Adversity Quotient of -0.016 and the level of significance of 0.667 is greater than the level of significance of 5% or 0.05. Which means that the Adversity Quotient is not capable of strengthening the influence of Intelligence Quotient on the level of understanding of accounting.

This result is contrary to the assumption that the higher adversity quotient someone then was able to increase the understanding of accounting. The results were not able to moderate this is because adversity quotient someone does not always encourage and increase the level of understanding of accounting because of other factors. MRA test results presented in table 3:

**Table 3:** Moderated Regression Analysis Test

Model	Unstandardized. Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6,150	11,961		0,514	0,609
Intelligence Quotient (X1)	0,837	0,181	0,867	4,613	0,000
Spiritual Quotient (X2)	0,190	0,933	0,256	0,204	0,840
Adversity Quotient (X3)	0,465	1,566	0,571	0,297	0,768
X1*X2	-0,001	0,023	-0,049	-0,023	0,982
X1*X3	-0,016	0,037	-1,083	-0,433	0,667
Sig F	0,000				

Source : Data Analysis by using SPSS (2018)

### 5. Conclusion and Recommendation

Based on the formulation of the problem, research objectives and hypotheses of the research as well as research results and discussion, then things can be summed up as follows:

1. Intelligence Quotient a positive and significant effect against the understanding of accounting. This means that with the higher intelligence quotient thus getting better understanding of accounting anyway. This is because the IQ is the first intelligence was developed that is capable of making a student think rationally to study accounting and understand it.
2. Spiritual Quotient does not moderate the influence of intelligence quotient on the level of understanding of accounting. This means that the IQ is good and backed up with spiritual quotient may not necessarily improve the understanding of accounting students.
3. The Adversity Quotient does not moderate the influence of intelligence quotient on the level of understanding of accounting. This means that the IQ is good and backed up with adversity quotient may not necessarily improve the understanding of accounting students. Adversity Quotient was the foundation necessary for intelligence quotient effectively. But not necessarily the way to improve the ability to understand accounting.

Based on the conclusions above, then the advice that can be given through the results of this research to graduate school of Udayana University Denpasar, students as well as for the development of further research are as follows:

1. Descriptive analysis results showed variable Intelligence Quotient is included in is quite high, so it is advisable to further improved. Judging from the level of response of the respondents need to be improved ability of students in solving problems and further demonstrates the ability of non formal so that students can enhance understanding and knowledge so it has good ability. For example by quiz in class which requires students to answer questions from teachers with quick and precise and give a task in the form of analyzing real cases that have occurred.
2. The results of the descriptive analysis shows the Spiritual Quotient of variables included in the classification is quite high, so it is advisable to further improved. Judging from the level of response of the respondents need to be improved the ability of students to better know yourself and the principle in his life, confidence and daring to defend his opinion. Way for students to have the principle of life and grip is the with hold life motivation seminars. How to increase the confidence of students are in class discussion we suggest all students sued asking opinions about issues that are discussed.
3. The results of the descriptive analysis showed variable Adversity Quotient is included in the classification is quite high. Judging from the response rate of the respondent needs to be improved is the attitude of how college students face the problem and if the face failure in the learning process. In this case the student is expected to focus on what he does, and cultivate high spirits by way of, among others, by having a race-race and describe the task in the form of scientific papers.

## **References**

- [1] Agustian, Ari Ginanjar. 2001. *Rahasia Sukses Membangun Kecerdasan Emosi dan Spiritual Berdasarkan 6 Rukun Iman dan 5 Rukun Islam*. Cetakan Keempat. Jakarta: Arga.
- [2] Amram, Joseph Yosi. 2009. "The Contribution of Emotional and Spiritual Intelligences to Effective Business Leadership". (Dissertation of Psychology of Institute of Transpersonal Psychology), Palo Alto, California
- [3] Amstrong, Thomas. 2009. *7 Kinds of Smart. Menemukan dan Meningkatkan Kecerdasan Anda Berdasarkan Teori Multiple Intelligence*. Jakarta: Gramedia Pustaka Utama
- [4] Ananto, Hersan. 2010. "Pengaruh Kecerdasan Emosional dan Kecerdasan Spiritual terhadap Pemahaman Akuntansi" (skripsi) Fakultas Ekonomi Universitas Muhammadiyah Surakarta. Tidak Dipublikasikan
- [5] Aminuddin Hassan. 2009. "Emotional and Spiritual Intelligences as a Basic for Evaluating the National Philosophy of Education Achievement"
- [6] Anastasi, A, dan Urbina, S, 2007, *Tes Psikologi (Psychological Testing)*, PT. Prehanllindo, Jakarta.
- [7] Arif Kennedy. 2013. "Pengaruh Kecerdasan Emosional dan Kecerdasan Spiritual terhadap Tingkat Pemahaman Akuntansi pada Mahasiswa Fakultas Ekonomi Universitas Maritim Raja Ali Haji Angkatan 2010" (skripsi) Fakultas Ekonomi Universitas Maritim Raja Ali Haji.
- [8] Arikunto, Suharsimi. 2002. *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta : Rineka Cipta.

- [9] Clarcken, Rodney H. 2010. "Considering Moral Intelligence as Part of a Holistic Education". Journal Education, Northern Michigan University.
- [10] Cooper, Donald R. & Pamela S. Schindler. 2007. Metode Riset Bisnis (Vol. 2 edisi 9). Jakarta: PT. Media Global Edukasi. dan Mahasiswa terhadap Etika Bisnis. Jurnal Riset Akuntansi Indonesia. Vol. 1 No. 2, hlm. 1-19.
- [11] Cornista, G.A.L., dan Macasaet, C. J. A. 2013. "Adversity Quotient and Achievement Motivation of Selected Third Year and Fourth Year Psychology Student of De La Salle", (thesis). The Faculty of The College of Education, Arts, and Sciences De La Salle Lipa.
- [12] Dwijayanti, A. P. 2009. "Pengaruh Kecerdasan Emosional, Kecerdasan Intelektual. Kecerdasan Spiritual, dan Kecerdasan Sosial terhadap Pemahaman Akuntansi" (Skripsi). Jakarta: Universitas Pembangunan Nasional Veteran.
- [13] Dwirandra. 2013. "Pengaruh Perilaku Belajar terhadap Tingkat Pemahaman Akuntansi dan Sikap Etis dengan Kecerdasan Emosional dan Kecerdasan Spiritual sebagai Variabel Pemoderasi"
- [14] Fitri Nuraini. 2017. "Pengaruh Kecerdasan Emosional, Kecerdasan Intelektual, dan Kecerdasan Spiritual Terhadap pemahaman Akuntansi Dasar Dengan Motivasi Sebagai Variabel Moderating"
- [15] Hariyoga, Septian dan Suprianto, Edi. 2011. "Pengaruh Kecerdasan Emocional, Perilaku Relajar, dan Budaza Terhadap Tingkat Pemahaman Akuntansi Dengan Kepercayaan Diri sebagai Variable Pemoderasi. Simposium Nasional Akuntansi XIV"
- [16] Hamza Imlahi dan Dr. Ilham Kissani. 2015 "Intelligent Quotient and Its Enviromental Factors in Children"
- [17] Lesmana, F.B. 2010. "Pengaruh Kecerdasan Emosional, Kepercayaan Diri Terhadap Pemahaman Akuntansi" Tidak diterbitkan. Jember: Fakultas Ekonomi Universitas Jember.
- [18] Mardahlana. 2007. "Pengaruh Kecerdasan Emosional (Pengenalan Diri, Pengendalian Diri, Motivasi, Empati dan Keterampilan Sosial) Terhadap Tingkat Pemahaman Matakuliah akuntansi." Jakarta: Universitas Budi Luhur.
- [19] Mawardi. M.Cholid. 2011. "Tingkat Pemahaman Mahasiswa Akuntansi Terhadap Konsep Dasar Akuntansi di Perguruan Tinggi di Kota Malang" (Jurnal Akuntansi Fakultas Ekonomi). Malang: Universitas Islam (UNISMA)
- [20] Mehmet Durgut, Bilal Gerekan, Abdulkadir Pehlivan. 2013. "The Impact of Emotional Intelligence on the Achievement of Accounting Subject". Jurnal of Business and Social Science, Vol. 4, No. 13.
- [21] Melandy, Rissy dan Nurna Aziza. 2006. "Pengaruh Kecerdasan Emosional Terhadap Tingkat Pemahaman Akuntansi, Kepercayaan Diri Sebagai Variabel Pemoderasi" Padang: Simposium Nasional Akuntansi 1X.
- [22] M.O.Ogundokun dan D.A. Adeyemo. 2010. "Emotional Intelligence And Academic Achievement : The Moderating Influence Of Age, Intrinsic and Extrinsic Motivation" Nigeria: University of Ibadan.
- [23] Napire. 2013. "Adversity Quotient® and Leadership Style in Relation to the Demographic Profile of the Elementary School Principals in the Second Congressional District of Camarines Sur" (thesis). Philippines: University of Northeastern.
- [24] Nida, 2008. "Study Tentang Adversity Quotient Pada Siswa Kelas Akselerasi di Sekolah Menengah Atas Negeri (SMAN 1) Malang"



- [25] Pasek. 2016. "Pengaruh Kecerdasan Intelektual Pada Pemahaman Akuntansi Dengan Kecerdasan Emosi dan Kecerdasan Spiritual Sebagai Variabel Pemoderasi"
- [26] Rachmi, Filia. 2010. "Pengaruh Kecerdasan Emosional, Kecerdasan Spiritual, dan Perilaku Belajar Terhadap Pemahaman Akuntansi". Semarang: Jurnal Pendidikan Akuntansi.
- [27] Ratu Purana Supraba Wirumananggay. 2008. "Pengaruh Kecerdasan Emosional terhadap Tingkat Pemahaman Matakuliah Akuntansi." Jakarta: Fakultas Ekonomi Universitas Pembangunan Nasional Veteran.
- [28] Ristadewi, Ratnadi & Putra Astika. 2017. "Pengaruh Tipe Kepribadian Conventional, Adversitu Quotient, dan Motivasi Berprestasi Pada Kinerja Akademik Mahasiswa Magister Akuntansi" (skripsi). Denpasar: Universitas Udayana.
- [29] Robbins, S. P., & Judge, T. A. 2008. *Organizational Behavior*. 13th Edition. US: Prentice Hall.
- [30] Sternberg, J. Robert. 2008. *Psikologi Kognitif*. Yogyakarta: Pustaka Pelajar.
- [31] Sugiyono. 2016. *Metode Penelitian : Kuantitatif, Kualitatif, dan R & D*. Bandung: Alfabeta.
- [32] Suprianto. 2015. "Faktor-Faktor Penentu Tingkat Pemahaman Akuntansi. Skripsi. Universitas Islam Sultan Agung"
- [33] Susanto, Azhar. 2004. *Sistem Informasi Manajemen: Konsep dan Pengembangan*. Bandung: Lingga Jaya.
- [34] Suwardjono. 2005. *Teori Akuntansi; Perencanaan Pelaporan Keuangan*, Edisi ketiga. Yogyakarta: BPFE.
- [35] Tikollah, M. R., Triyuwono, I., & Ludigdo, U. 2006. "Pengaruh Kecerdasan Intelektual, Kecerdasan Emosional, dan Kecerdasan Spiritual Terhadap Sikap Etis Mahasiswa Akuntansi (Studi pada Perguruan Tinggi Negeri di Kota Makasar Provinsi Sulawesi Selatan). (proceeding) Simposium Nasional Akuntansi IX Padang.
- [36] Trisnawati, E.I. & S. Suryaningsum. 2003. Pengaruh EQ terhadap Tingkat Pemahaman Akuntansi. Proceeding Simposium Nasional Akuntansi VI. Surabaya.
- [37] Vahid Oskou, Mohammad Reza Ashtiani, Mehdi Soltani, KeivanFathi. 2013. "Investigation and Evaluation of Spiritual Intelligence: A Demographic Approach". *Jurnal of Engineering and Applied Sciences*, Vol. 3, No. 17
- [38] Wahab, A dan Umiarso. 2011. *Kepemimpinan Pendidikan dan Kecerdasan Spiritual*. Jogjakarta: Ar-Ruzz Media.
- [39] Widhianningrum, P. 2017. *The Influence of Intellectual Intelligence, Emotional Intelligence and Spiritual Intelligence on Understanding Magnitude of Behavioral Accounting*. Jurusan Akuntansi Fakultas Ekonomi Universitas PGRI Madiun.
- [40] Yani, Fitri. 2011. "Pengaruh Kecerdasan Intelektual, Kecerdasan Emosional, Kecerdasan Spiritual Terhadap Pemahaman Akuntansi" *Jurnal Akuntansi Pendidikan*. Universitas Riau.
- [41] Yosep, Iyus. 2005. "Pentingnya ESQ (Emosional & Spiritual Quotion) Bagi Perawat Dalam Manajemen Konflik." Disampaikan pada Cerdas, Kreatif, Berwawasan Dan Mandiri (Cerebri) Kegiatan Penerimaan Mahasiswa Baru Fakultas Ilmu Keperawatan Unpad, Bandung.
- [42] Zakiah, Farah. 2013. Pengaruh Kecerdasan Intelektual, Kecerdasan Emosional dan Kecerdasan Spiritual terhadap Pemahaman Akuntansi. Jurusan Akuntansi Fakultas Ekonomi Universitas Jember.

- [43] Zohar, D., dan Marshall, I. 2007. *SQ: Memanfaatkan Kecerdasan Spiritual dalam Berpikir Integralistik dan Holistik untuk Memaknai Kehidupan*. Diterjemahkan oleh Rahmi Astuti, Ahmad Najib Burhani dan Ahmad Baiquni. Bandung: Mizan.