

THE INFLUENCE OF COMPETENCY AND SPIRITUAL INTELLIGENCE ON THE PERFORMANCE OF PT EMPLOYEES. BANK NTB SHARIAH HEAD OFFICE

Rini Ambarwati¹, Tati Atmayanti², Sirrul Hayati³
Mataram State Islamic University^{1,2,3}

200502094.mhs@uinmataram.ac.id¹, tatiatmayanti@uinmataram.ac.id², sirrulhayati@uinmataram.ac.id³

Abstract

The growth of the sharia banking industry in Indonesia is increasing, so it requires superior and professional quality human resources. The reality of fraud by employees at financial institutions such as Bank NTB Syariah certainly causes losses for the Company. Therefore, the urgency of this research is to focus on the influence of competence and spiritual intelligence on the performance of Bank NTB Syariah Head Office employees. This research uses a quantitative approach and the type of research is associative causality. The total population was 271 respondents, and the sampling technique was quota sampling technique with the Slovin formula and the sample size was 73 respondents. The data collection technique uses questionnaires and documentation methods. The data analysis technique uses Multiple Linear Regression analysis using the SPSS version 24 application. The findings from this research show that there is a positive influence between the competency variable (X1) on the employee performance variable (Y). From a theoretical perspective, these findings show that competence can improve employee performance. This means that competency refers to the ability and behavior of employees in carrying out their duties and responsibilities and is able to improve their performance in their work. There is a positive influence of the spiritual intelligence variable (X2) on employee performance (Y). This means showing that spiritual intelligence is able to improve employee performance. This means that spiritual intelligence which is formed by honesty, flexible attitudes, quality of vision and values for self-development is able to improve employee performance in their work.

Keywords: Competence, Spiritual Intelligence, Employee Performance.

1. INTRODUCTION

A financial institution whose main activity is collecting funds from the community and allocating these funds back to the community, while providing various additional services is the definition of a bank. In order to operate effectively, sharia banking requires support from various resources, and one of the most crucial is Human Resources (HR). HR is the only resource that has significant skills and knowledge in development and management, which is very influential in achieving certain goals.

The higher the growth of the sharia banking industry, of course the greater the human resources required for market share. This is shown by the number which always increases almost every year. The increasing growth of the sharia banking industry certainly requires the support of good and professional sharia human resources. The importance of Human Resources (HR) with a high level of competency is often an assessment parameter for companies or

organizations in creating employees who can provide maximum performance. (Mahmudah & Asyutti, 2021)

Competency-based human resources can increase capacity and build foundations, because if people who work in an organization have the right competencies according to their job demands, then they will be able to complete their work in terms of knowledge, skills and mental and productive character. Competence is believed to be a factor that holds the key to a person's success in their work. Competency includes technical and non-technical factors, personality and behavior, soft skills and hard skills, and is then widely used as an aspect that is assessed by many companies to recruit employees for the company. Competency is an individual's ability to carry out a job correctly and have excellence based on matters relating to knowledge, skills and attitudes. (Ardiansyah et al., 2022)

Not only does competence play an important role in improving employee performance, spiritual intelligence also influences a person's behavior at work. Spiritual intelligence has an impact on employee performance, namely that employees will work honestly and have a good work ethic. Spiritual intelligence is the highest human intelligence. Spiritual intelligence gives humans morals, the ability to adapt based on experience and love and equal abilities. Intelligence to face and solve problems of meaning or value, namely intelligence to place our behavior and life in the context of a broader and richer meaning, intelligence to judge that one's actions or way of life are more meaningful than others is the definition of spiritual intelligence (SQ). Spiritual intelligence allows a person to think creatively, be far-sighted, create or even change rules, which allows a person to work better (Tabuni et al., 2022)

Employee performance is a key factor that influences the success of an organization. Performance includes the results of individual or group work quantitatively and qualitatively, in accordance with their duties and responsibilities, by complying with norms, ethics and laws. The success of an organization depends greatly on the quality of human resource performance. Performance can be interpreted as the ability to achieve job requirements in terms of quality and quantity, as well as a measure of the work results of an employee in carrying out his duties in the organization (Wibowo, 2017)

The West Nusa Tenggara Regional Development Bank (Bank NTB Syariah) is a bank owned by the NTB Provincial Government together with the City/Regency Governments throughout NTB. Bank NTB Syariah was formed and established and began operating on July 5 1964. Bank NTB Syariah was recorded as having changed its status to a limited liability company (PT) on March 19 1999. On September 24 2018, Bank NTB Syariah officially carried out operational activities following sharia principles.

Table 1.1 Data on Number of Employees Based on Work Unit

Work unit	Man	Woman	Total
Headquarters	165	106	271
Branch office	392	199	591
Branch office	418	166	584
Amount	975	471	1,446

Source: Bank NTB Syariah Annual Report, 2023

Bank NTB Syariah was founded with the aim of becoming a trusted, leading sharia bank and the people's choice. Bank NTB Syariah was inspired to continue providing sharia banking services. The business model is designed to identify key segments and achieve the goal of becoming a leading Islamic bank. This bank is committed to providing comprehensive financial solutions to customers, making it a lifelong financial partner, and creating added value for customers, investors, employees, communities and the financial industry. There are worrying facts about Sharia Banking, various crimes committed by Sharia Banking individuals, such as the case of the burglary of Bank NTB Syariah amounting to 1.2 billion, many factors played a role in causing this crime to occur. This is due to employees' lack of competence and spiritual intelligence.

The increasingly rapid development of the times has resulted in companies or organizations continuing to grow. For example, today's increasingly rapid business development can trigger competition among business people. Companies use various methods to defend themselves. Financial reports are prepared by companies as a means of conveying information on activities during the relevant operating year. This activity can be referred to as company financial reporting which is intended for parties with an interest in the company. Most of these interested parties generally focus on profit information shown in financial reports. Profit information and its components function to (1) evaluate company performance, (2) estimate long-term profit power, (3) predict future profits, and (4) estimate the risk of investment or loans to the company. In order to realize financial reports that have benefits as above, accounting principles are needed as a control so that financial reports present figures that are relevant, realistic and accountable.(Hayati & Atmayanti, 2022)

Other developments have also occurred, such as the development of information technology, which has gradually changed reality into a virtual world. One part of technology, namely the internet, has encouraged the development of the concept of information technology. One party that really follows technological developments is the banking world. Until now, the banking transaction method used is for customers to come to the bank, fill out a form, then wait in line. This is of course inefficient because it takes up quite a lot of time. And this is an opportunity for the banking world to step forward by providing better service to customers, namely with mobile banking services(Riswandi et al., 2023).

Continuous developments like this are what encourage companies to continue to create and develop existing Human Resources (HR) to be better and more professional in their work, namely that the main HR has good competence and spiritual intelligence. Having these two things connected helps the company to achieve its targets and achieve its goals.

2. METHODOLOGY

This research uses a quantitative approach with the type of research used is associative causality. In this research there are 3 variables consisting of 2 independent variables and 1 dependent variable. The independent variables are Competence (X1) and Spiritual Intelligence (X2) and the dependent variable is Employee Performance (Y). The data used in this research are primary data and secondary data, primary data in the form of questionnaires and secondary data from the Bank NTB annual report. The population used in this research were employees who worked at PT. Bank NTB Syariah Head Office numbered 271 people, while the sample in this study amounted to 73 samples. The sampling technique used in this research is non-probability sampling with a quota sampling technique using the Slovin formula. The scale used

in this research is a Likert scale with five categories, namely 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree. In this research, the data was analyzed using SPSS analysis techniques using the SPSS version 24 application with instrument testing, classical assumption testing, and hypothesis testing.

3. RESULT AND DISCUSSION

3.1. Results

a) Respondent Characteristics

The following is the characteristic data of the respondents that was obtained by the researcher:

Table 3.1 Employee Gender

Gender	Amount	Percentage (%)
Man	31	42.5%
Woman	42	57.5%
Total	73	100%

Source: Questionnaire Research Data, 2024

From the table above, it can be seen that looking at the gender of the respondents, there were 31 men with a percentage of 42.5% and for women there were 42 people with a percentage of 57.5%.

Table 3.2 Employee Age

Age	Amount	Percentage (%)
< 20	1	1.4%
20-29	56	76.7%
30-39	13	17.8%
> 40	3	4.1%
Total	73	100%

Source: Questionnaire Research Data, 2024

Based on the results of the data above, which contains the total age of the respondents, it can be seen that the age range of 20-29 years is the highest number of respondents in this study, namely 56 respondents with a percentage of 76.7%, followed by the age range of 30-39 years as many as 13 respondents with a percentage of 17.8%, then the age range > 40 years was 3 respondents with a percentage of 4.1% and finally < 20 years was 1 respondent with a percentage of 1.4%. > 3 years.

Table 3.3 Employee Length of Service

Length of work	Amount	Percentage (%)
< 1 year	23	31.5%
1-2 years	23	31.5%
2-3 years	6	8.2%
> 3 years	21	28.8%
Total	73	100%

Source: Questionnaire Research Data, 2024

Based on the data table above, it can be seen that if we look at the length of time worked, the most are < 1 year and 1-2 years, namely 23 respondents and with the same percentage, namely 31.5%, followed by length of time worked > 3 years, namely 21 respondents with a percentage of 28.8% and the last 2-3 years were 6 respondents with a percentage of 8.2%.

Table 3.4 Employee's Last Education

Last education	Amount	Percentage (%)
high school	7	9.6%
Diploma	2	2.7%
S1	62	84.9%
S2	2	2.7%
Total	73	100%

Source: Questionnaire Research Data, 2024

Based on the data table above, it can be seen that the highest level of education among respondents is Bachelor's degree, namely 62 respondents with a percentage of 84.9%, followed by a high school education of 7 respondents with a percentage of 9.6%, and finally Diploma and Master's education, which are the same. -the same as 2 respondents with the same percentage, namely 2.7%.

b) Instrument Test

1) Validity test

To test the validity, a significant test is carried out by comparing the calculated r value with the r table, where degree of freedom (df) = $n-3$, in this case n is the number of respondents. So it can be seen that the value of $df = 73 - 3 = 70$, with a significance level of 0.05 or 5%, the r table is 0.231. If r calculated is greater than r table, then the question item is said to be valid.

Table 3.5 Validity Test Results

Variable	Items	N	R count	R Table	Information
Competition (X1)	X1.1	73	0.776	0.230	Valid
	X1.2	73	0.670	0.230	Valid
	X1.3	73	0.712	0.230	Valid
	X1.4	73	0.869	0.230	Valid
	X1.5	73	0.834	0.230	Valid
	X1.6	73	0.838	0.230	Valid
	X1.7	73	0.758	0.230	Valid
	X1.8	73	0.851	0.230	Valid
	X1.9	73	0.679	0.230	Valid
	X1.10	73	0.857	0.230	Valid
	X1.11	73	0.713	0.230	Valid
	X1.12	73	0.735	0.230	Valid
	X1.13	73	0.780	0.230	Valid
	X1.14	73	0.762	0.230	Valid
	X1.15	73	0.787	0.230	Valid
	X1.16	73	0.745	0.230	Valid
	X1.17	73	0.824	0.230	Valid

Intelligence Spiritual (X2)	X2.1	73	0.753	0.230	Valid
	X2.2	73	0.720	0.230	Valid
	X2.3	73	0.746	0.230	Valid
	X2.4	73	0.771	0.230	Valid
	X2.5	73	0.723	0.230	Valid
	X2.6	73	0.719	0.230	Valid
	X2.7	73	0.820	0.230	Valid
	X2.8	73	0.713	0.230	Valid
	X2.9	73	0.829	0.230	Valid
	X2.10	73	0.718	0.230	Valid
	X2.11	73	0.781	0.230	Valid
	X2.12	73	0.741	0.230	Valid
	X2.13	73	0.845	0.230	Valid
	X2.14	73	0.605	0.230	Valid
Employee performance (Y)	Y1	73	0.679	0.230	Valid
	Y2	73	0.770	0.230	Valid
	Y3	73	0.757	0.230	Valid
	Y4	73	0.751	0.230	Valid
	Y5	73	0.766	0.230	Valid
	Y6	73	0.816	0.230	Valid
	Y7	73	0.716	0.230	Valid
	Y8	73	0.856	0.230	Valid
	Y9	73	0.719	0.230	Valid
	Y10	73	0.834	0.230	Valid
	Y11	73	0.741	0.230	Valid
	Y12	73	0.703	0.230	Valid
	Y13	73	0.810	0.230	Valid
	Y14	73	0.792	0.230	Valid
	Y15	73	0.819	0.230	Valid

Source: SPSS Data Processing Results, 2024

Based on the validity test table data above, it can be seen that the r table value for the questionnaire variable items is 0.230. Therefore, it can be concluded that the questionnaire items related to the variables of competence, spiritual intelligence and employee performance are considered valid.

2) Reliability Test

In this reliability test, the method used is Cronbach alpha, the results of which are then interpreted using the r table value. If the calculated alpha is > 0.60 , then the measuring instrument is considered to have a high level of reliability. Reliability test results can be found in the table below:

Table 3.6 Reliability Test Results

Variable	N	Alpha count	Cronbach Alpha	Information
X1	73	0.60	0.966	Reliable
X2	73	0.60	0.952	Reliable
Y	73	0.60	0.959	Reliable

Source: SPSS Data Processing Results, 2024

From the results of the reliability test in the table above, it can be seen that the variables of competence, spiritual intelligence and employee performance have a Cronbach's alpha value that exceeds 0.60. Therefore, it can be concluded that the three research variables are reliable.

c) Classic assumption test

1) Normality test

Normality testing in this study used the Kolmogorov Smirnov method. Data is said to be normally distributed if the significance value is greater than 0.05. The following are the test results using Kolmogorov Smirnov:

Table 3.7 Normality Test with Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residuals
N		73
Normal Parameters, b	Mean	.0000000
	Std. Deviation	4.49792452
Most Extreme Differences	Absolute	.114
	Positive	.111
	Negative	-.114
Statistical Tests		.114
Asymp. Sig. (2-tailed)		,200c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: SPSS Output Results, 2024

The normality test results in the table above show that the significance value is $0.200 > 0.05$, which means that the data is normally distributed.

2) Heteroscedasticity Test

The test method used is the Glajser method. This method is carried out by regressing the independent variable with the absolute value of the residue (e) where if the significance probability value is <0.05 then symptoms of heteroscedasticity occur, whereas if the significance value is >0.05 then there are no symptoms of heteroscedasticity. The results of testing the data are as follows:

Table 3.8 Heteroscedasticity Test Results

Model		Coefficientsa				
		B	Std. Error	Standardized Coefficients	t	Sig.
1	(Constant)	3,238	2,911		1,113	,270
	COMPETENCE	-.049	,062	-.157	-.778	,439
	SPIRITUAL INTELLIGENCE	,060	,087	,140	,697	,488

a. Dependent Variable: ABS_RES

Source: SPSS Output Results, 2024

Based on the test results in the table above, it shows that the significance value of each variable $X_1 = 0.439$, $X_2 = 0.488$ is greater than 0.05, which means that there are no symptoms of heteroscedasticity.

3) Multicollinearity Test

To detect whether there is multicollinearity in the regression model, it can be seen from the Variance Inflation Factor (VIF), namely if the VIF value is < 10 then multicollinearity does not occur, whereas if the VIF value is > 10 then multicollinearity occurs. The results of testing the data are as follows:

Table 3.9 Multicollinearity Test Results

Model		Coefficients				Collinearity Statistics		
		B	Unstandardized Coefficients	Standardized Coefficients	Q	Sig.	Tolerance	VIF
1	(Constant)	8,056	4.103		1,963	,054		
	COMPETENCE	,405	,088	,488	4,604	,000	,349	2,865
	SPIRITUAL INTELLIGENCE	,471	.122	.408	3,851	,000	,349	2,865

a. Dependent Variable: EMPLOYEE PERFORMANCE

Source: SPSS Output Results, 2024

The test results via VIF in the table above show that the tolerance value for the Competence and Spiritual Intelligence variables is 0.349. All tolerance value variables are more than 0.10, which means there is no multicollinearity, and if you look at the VIF value for the Competence and Spiritual Intelligence variables, it is $2.865 < 10$, which means there is no multicollinearity.

4) Multiple Linear Regression Analysis Test

This multiple linear regression test aims to find out how the independent variable affects the dependent variable. The following are the results of multiple linear regression analysis:

Table 3.10 Results of Multiple Linear Regression Analysis

Model		Coefficientsa				
		B	Unstandardized Coefficients	Standardized Coefficients	Beta	
1	(Constant)	8,056	4.103			1,963 ,054
	COMPETENCE	,405	,088	,488	,488	4,604 ,000
	SPIRITUAL INTELLIGENCE	,471	.122	.408	.408	3,851 ,000

a. Dependent Variable: EMPLOYEE PERFORMANCE

Source: SPSS Output Results, 2024

Based on the results of the multiple linear regression test, a multiple linear regression equation is obtained as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 8.056 + 0.405 X_1 + 0.471 X_2$$

Based on the table above it can be seen that:

- 1) The constant value is 8,056, which means that if the competency (X1) and spiritual intelligence (X2) variables are or equal to 0, the employee performance variable (Y) is worth 8,056.
- 2) The Competency coefficient value (X1) is 0.405, which means that if the Competency variable (X1) increases by 1 unit, employee performance (Y) will increase by 0.405, this shows that competency has a positive relationship with employee performance (Y).
- 3) The coefficient value of spiritual intelligence (X2) is 0.471, which means that if the spiritual intelligence variable (X2) increases by 1 unit, employee performance will increase by 0.471, this shows that spiritual intelligence (X2) has a positive relationship with employee performance (Y).

d) Hypothesis testing

1) Partial Test (t test)

If the significance is <0.05 then H_a is accepted and vice versa. Apart from the significance value, if t count $>$ t table then the regression model of a study can be said to be significant. The test results are as follows:

Table 3.11 t-Test Results

	t count	t table
X1	4,604	1,994
X2	3,851	1,994

Source: SPSS Output Results, 2024

Based on the table above, it can be seen that the test is partial by comparing the calculated t value with the t table value and the sig value. The t table in this research is obtained from the formula $(a/2; nk-1) = (0.05/2 ; 73-2-1) = 1.994$. Based on these provisions it can be concluded that:

1. The competency variable partially has a significant effect on the performance of Bank NTB Syariah Head Office employees. This can be proven by $t \text{ count} > t \text{ table}$ ($4,604 > 1,994$) and the significance level is $0.000 < 0.05$. In other words, H_a is accepted. Hypothesis proven.
2. The spiritual intelligence variable partially has a significant effect on the performance of Bank NTB Syariah Head Office employees. This can be proven by $t \text{ count} > t \text{ table}$ ($3,851 > 1,994$) and the significance level is $0.000 < 0.05$. In other words, H_a is accepted. Hypothesis proven.

2) Partial Test (F test)

If $f \text{ count} > f \text{ table}$ and the significance value is < 0.05 then the regression model of a study can be said to be significant. The results of the tests that have been carried out are as follows:

Table 3.12 Simultaneous Test Results (f Test)

ANOVAa					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3853,262	2	1926,631	92,585 ,000b
	Residual	1456,655	70	20,809	
	Total	5309,918	72		

a. Dependent Variable: EMPLOYEE PERFORMANCE

b. Predictors: (Constant), SPIRITUAL INTELLIGENCE, COMPETENCY

Source: SPSS Output Results, 2024

Based on the results of the table above, it shows that the results of the simultaneous test (f test) show that the F value is 92.585 with a sig value of 0.000. The f table value resulting from the formula $(k; nk) = 3; 73-3) = 3.12$. Because $f \text{ count} > f \text{ table}$ ($92,585 > 3.12$) and the significance value is $0.000 < 0.05$, H_a is accepted, so it can be concluded that the competency and spiritual intelligence variables have a simultaneous and significant effect on the performance of Bank NTB Syariah Head Office employees. Proven.

3) Coefficient of Determination Test (R²)

The coefficient of determination test is used to find out or show how well the independent variable can explain the dependent variable. The greater the value of the coefficient of determination, the better the ability of the independent variable to explain the dependent variable. The results of the tests that have been carried out are as follows:

Table 3.13 Coefficient of Determination Test Results (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.852a	,726	,718	4,562
a. Predictors: (Constant), SPIRITUAL INTELLIGENCE, COMPETENCY				

Source: SPSS Output Results, 2024

From the table mentioned above, it can be concluded that the R Square (R2) number is 0.726, meaning that 72.6% of the dependent variable for the performance of Bank NTB Syariah Head Office employees can be explained by the independent variables, namely competence and spiritual intelligence. Meanwhile, the remainder of $(100\% - 72.6\%) = 27.4\%$ is explained by other factors influenced outside this research.

3.2. Discussion

3.2.1. The Influence of Competency on Employee Performance

The first hypothesis is that there is a positive and partially significant influence of the competency variable on the performance of Bank NTB Syariah Head Office employees. The competency variable (X1), shows its significance from the t test results of $0.000 < \text{alpha } 0.05$ and the regression coefficient (B) is positive. So it can be concluded that the competency variable has a partially positive and significant effect on the performance of Bank NTB Syariah Head Office employees.

These results provide empirical evidence that supports Dinda Ananta's (2022) research. Which says that the ups and downs in employee performance can be explained by the competency variables possessed by the employee. The higher the level of competency, the better the employee's performance.

These results indicate that the ups and downs in employee performance can be explained by the competency variables possessed by Bank NTB Head Office employees. The higher the level of competency, the better the employee's performance. Through good and adequate competence, employees will have greater control and be able to carry out the responsibilities and tasks assigned to them. The factors that influence the level of employee competency in this research are greatly influenced by their knowledge, understanding, abilities, values, attitudes and interests. Competencies explain what employees do in the workplace at various levels and specify the standards for each level, identifying the characteristics of knowledge and skills required by individuals to enable them to carry out their duties and responsibilities effectively so as to achieve professional quality standards at work and produce good performance.

The results of this research are in line with research conducted by Dinda Ananta (2022) that competency variables which include knowledge and skills simultaneously influence

employee performance. Apart from that, Nunung Rifa'atul Mahmudah and Rynda Asituti (2021) in their research proved that competence has a positive influence on employee performance.

3.2.2. The Influence of Spiritual Intelligence on Employee Performance

Based on partial test results, it shows that there is a partial positive and significant influence on spiritual intelligence and the performance of Bank NTB Syariah Head Office employees. The spiritual intelligence variable partially has a significant effect on the performance of Bank NTB Syariah Head Office employees. This can be proven in the t test by $t \text{ count} > t \text{ table}$ ($3,851 > 1,994$) and the significance level is $0.000 < 0.05$. In other words, H_a is accepted. So it can be concluded that the competency variable has a partially positive and significant effect on the performance of Bank NTB Syariah Head Office employees.

These results provide empirical evidence that supports Ayu Maulidiar's (2021) research. Which says that spiritual intelligence is able to make humans complete creatures intellectually, emotionally and spiritually. So that employees who work have an absolutely honest attitude, have the ability to be open, have good self-knowledge, focus on contribution and good non-dogmatic spiritual intelligence. So this can function effectively to display good and maximum work/performance results.

Because as we previously knew, spiritual intelligence is intelligence related to the heart and concern for fellow humans, other creatures and the natural environment based on the belief in the existence of the Almighty God. So spiritual intelligence is more directed towards a sense of self-awareness and how to be responsible and patient in everything that is done in accordance with religious teachings.

The results of this research are in line with research conducted by Feniyandini Nurputri Emayanti, et al (2022) that the variable spiritual intelligence influences employee performance. Apart from that, this research is also in line with research by Ayu Maulidiar (2021) which shows that spiritual intelligence has a simultaneous effect on employee performance.

3.2.3. The influence of Competency and Spiritual Intelligence on Employee Performance

Based on the results of the analysis using SPSS output, the competency variables (X_1) and spiritual intelligence (X_2) simultaneously have a significant effect on the employee performance variable (Y). In other words, H_3 is accepted. It can be seen from the results of the f test that the calculated f value of the competency (X_1) and spiritual intelligence (X_2) variables is 92,585, where this value is greater than the f table value, namely 3.12 with a significance value

of $0.000 < 0.05$. It can also be seen from the t test that the calculated t value of the competency (X1) and spiritual intelligence (X2) variables is 4,604 and 3,851, where these values are greater than the f table value, namely 1,994 with a significance level of $0.000 < 0.05$. So it can be concluded that the competency variables (X1) and spiritual intelligence (X2) simultaneously influence both partially and simultaneously the employee performance variable (Y).

This proves that the competence and spiritual intelligence possessed by Bank NTB Syariah Head Office employees are capable and influential in improving their performance in their work. Where the competencies they have are supported by ideal knowledge, abilities, understanding, values, attitudes and interests. The competence they have automatically makes them work faster than those who do not have the competence. Good use of working time is also a reflection of competence, where the working hours provided are actually used and utilized optimally by Bank NTB Syariah Head Office employees.

Likewise, their spiritual intelligence is supported by an attitude of honesty, openness, self-knowledge, focus on ideal contributions as well. This helps Bank NTB Syariah employees know how to behave in their work, which helps them to develop themselves as a whole through positive activities so that they are able to solve various problems they face, whether in their personal lives or within the scope of their work. Bank NTB Syariah Head Office employees can also show optimal performance through the spiritual intelligence indicators that they already have within themselves if they themselves get the opportunity to unleash their full potential

4. CONCLUSION

Based on the results of research regarding the Influence of Competency and Spiritual Intelligence on the Performance of Bank NTB Syariah Head Office Employees with a total of 73 respondents, it can be concluded that based on the partial test results on the variables Competency and Spiritual Intelligence have a partial and significant effect on the Performance of Bank NTB Syariah Head Office Employees. In other words, H1 and H2 are accepted. Based on the results of simultaneous tests on the variables Competence and Spiritual Intelligence simultaneously and significantly influence the performance of Bank NTB Syariah Udayana Mataram employees. In other words, H3 is accepted.

5. REFERENCE

Ardiansyah, F., Ratna Dewi, & Zaenal Arifin. (2022). The Influence of Competency and Emotional Intelligence on PT Employee Performance. *Bumi Karsa Pangkep. Paradox: Journal of Economics*, 5(3), 210–217. <https://doi.org/10.57178/paradoks.v5i3.412>

Hayati, S., & Atmayanti, T. (2022). Analysis of the Level of Financial Difficulty Against Debt Levels with an independent Board of Commissioners as an Intervening Variable (Study of

Mining Sub-Sector Companies Listed on the IDX). 1(100), 36–44.

Hidayah, N., Zulpawati, & Atmayanti, T. (2024). The Influence of Product Diversification, Packaging Innovation, Halal Labeling on Increasing the Sales Quantity of Babakan Sandubaya Bread. *iqtishaduna*, 14(2), 39–52.

Mahmudah, N., & Asytuti, R. (2021). The Influence of Competence, Motivation and Locus of Control on Employee Performance with Islamic Work Ethics as a Moderating Variable. *Journal of Management Economics and Islamic Business*, 3(1), 15–22. <https://ejournal.imperiuminstitute.org/index.php/SERAMBI%0A>

Riswandi, R., Baihaqi, M., & Atmayanti, T. (2023). The Influence of Perceptions of Technology and Ease of Service on Customer Interest in Using Mobile Banking with Attitude to Use as an Intervening Variable (Study of PT Bank Bsi Kcp Lombok Aikmel). *JPS: Journal of Islamic Banking*, 2(2), 46–57. <https://journal.uinmataram.ac.id/index.php/jps/article/view/8884>

Tabuni, S., S, N.O., & Sendow, M.G. (2022). The Influence of Competency and Organizational Commitment on Employee Performance at Pt. Bank Papua Lani Jaya Tiom Branch Effect of Organizational Competency and Commitment on Employee Performance At Pt. Papua Branch of Bank Lani Jaya Tiom. *Sendow... 747 EMBA Journal*, 10(4), 747–758.

Wibowo, CT (2017). Analysis of the Influence of Emotional Intelligence (Eq) and Spiritual Intelligence (Sq) on Employee Performance. *Journal of Business And Management*, 15(1), 1. <https://doi.org/10.20961/jbm.v15i1.4108>