

LAPORAN HASIL PENELITIAN

**THE DETERMINANT OF SPIRITUAL WELLBEING, AFFECTIVE
COMMITMENT, SUBJECTIVE WELLBEING TOWARD EMPLOYEES
PERFORMANCE**

(Case Studies at Islamic Banks in Indonesia, Malaysia, and Singapore)



Ketua Peneliti	M. Rahmawan Arifin, M.Si NIP. 19720304 200112 1 004
Anggota	Samsul Rosadi NIDN. 2021128701
Total Dana	Rp. 150.000.000,-
Sumber	BOPTN

INSTITUT AGAMA ISLAM NEGERI SURAKARTA

TAHUN ANGGARAN 2019

PREFACE

Assalamualaikum. Wr. Wb.

Praise the authors say the presence of Allah SWT who has given an abundance of grace, taufiq and guidance so that the author can complete this research.

Sholawat and Salam may be bestowed upon the Prophet Muhammad and his family, friends and followers who have sincerely embraced the religion of Allah and maintained it until the end of life.

Alhamdulillah, the reaserch that the author gave the title **THE DETERMINANT OF SPIRITUAL WELLBEING, AFFECTIVE COMMITMENT, SUBJECTIVE WELLBEING TOWARD EMPLOYEES PERFORMANCE (Case Studies at Islamic Banks in Indonesia, Malaysia, and Singapore)** can be completed in accordance with the specified time.

The process of completing this research was inseparable from the help and support of various parties. Therefore we would like to express our highest thanks to:

1. Prof. Dr.Phil., Kamaruddin Amin, MA the Diretur Jendral Pendidikan Tinggi Keagamaan Islam
2. Prof. Dr. M. Arskal Salim GP, M.Ag. the Diretur Pendidikan Tinggi Keagamaan Islam.
3. Islamic bank directors in Indonesia, Malaysia and Singapore
4. Respondents of Islamic bank employees in Indonesia, Malaysia and Singapore
5. Indonesian ambassador at the Indonesian embassy in Singapore
6. Indonesian ambassador at the Indonesian embassy in Malaysia

Hopefully all the guidance and assistance that has been given can be a charity hasanah, maslahah and get ridlo from Allah SWT with the prayer of Alhamdulillah Jazakumulloh Khoiro

In closing, the author realizes that there are still many errors and shortcomings in the preparation of this research. Therefore, the authors highly expect criticism and constructive suggestions from readers for the more complete research that the author of this arrangement.

Finally, the authors hope that this research can be useful, useful, blessing, maslahah in the world and the hereafter. Amen

Wassalamu'alaikum. Wr. Wb.

Surakarta, 26 September 2019

The Writer

Dr. M. Rahmawan Arifin M.Si

THE DETERMINANT OF SPIRITUAL WELL BEING, AFFECTIVE COMMITMENT, SUBJECTIVE WELL BEING TOWARD EMPLOYEES PERFORMANCE

(Case Studies at Islamic Banks in Indonesia, Malaysia, and Singapore)

Abstract

The purpose of this study is to build a model of employee performance with spiritual well being, subjective well being and affective commitment antecedents. The model used in this study is the structural equation model (SEM) with the object of research of Islamic bank employees in Indonesia, Malaysia, and Singapore. Sample random sampling technique is simple random sampling using AMOS22 analysis software.

The results showed that the variables spiritual well being, subjective well being and affective commitment significantly influence employee performance. The results of the study also showed that the spiritual well being variable mediated the subjective well being and affective commitment variables on the performance of sharia bank employees. This shows that religious values in Islamic banks encourage employee performance improvement.

Keywords: Spiritual Well Being, Subjective Well Being, Affective Commitment, Employee Performance

TABLE OF CONTENTS

COVER PAGE.....	i
PREFACE.....	ii
ABSTRACT.....	iv
TABLE OF CONTENTS.....	v
CHAPTER I INTRODUCTION.....	1
A. Background.....	1
B. Formulation Of The Problem.....	8
C. Research Purposes.....	9
D. Significance Purposes.....	9
CHAPTER 2 THEORETICAL BASIS.....	11
A. Literature Review.....	11
B. Conceptual Framework.....	41
C. Hypotheses.....	42
CHAPTER 3 RESEARCH DESIGN AND METHODOLOGY.....	44
A. Types and Data Sources.....	44
B. Population and Sample.....	44
C. Sampling Method.....	44
D. Operational Definition of Research Variables.....	45
E. Data Analysis and Hypothesis Testing.....	48
CHAPTER 4 DISCUSSION.....	50
A. Overview Research Object.....	50

B. Structural Equation Model (SEM).....	65
C. Discussion.....	70
CHAPTER 5 CONCLUSIONS.....	78
A. Conclusions	78
B. Theoretical implications	79
BIBLIOGRAPHY	82
ATTACHMENT	89
Attachment 1. Model Compatibility Test.....	93
Attachment 2. Structural Equation Model (SEM).....	96
Attachment 3. Data Tabulation Table	107

CHAPTER 1

INTRODUCTION

A. Background

The Islamic financial industry has grown substantially in Asia over the past 2 decades. Muslim populations in various Asian countries, especially in Southeast Asia, are increasing. The rapid growth of Muslim population and increasing living standards can increase the popularity of Islamic finance as a sharp alternative to conventional financing mechanisms. In addition, investors from the Middle East and Asia are increasingly looking to invest in products that are in line with their religious beliefs.

In terms of assets under management (AUM), the Islamic finance industry continues to be dominated by the banking sector, in spite of the fact that with a year-on-year growth rate at 6% it was its slowest growing sector (Thomson Reuters, 2016b:58). Islamic banks and conventional banks with Islamic windows hold roughly 75% of all Islamic financial assets. Out of those, ca. 60% belong to full-fledged Islamic banks (Dubai Islamic Bank, 2017a: 38; Thomson Reuters, 2016b: 54-55)

Governments and financial authorities in several Asian countries have played an active role in promoting the development of Islamic financial markets in line with efforts to increase investment and achieve sustainable funding to increase economic growth by tapping large liquidity from oil and commodity producing countries. The ethical character and financial stability of Islamic financial products can increase their attractiveness. Islamic

financial products have an ethical focus (especially not including investment in alcohol and gambling) with an attractive risk profile for investors who are more ethically aware.

In 2016, the Islamic finance industry experienced a year of slowdown after almost a decade of two-digit growth, mostly due to an unfavourable political and economic climate (notably due to low oil prices), rate depreciation in some of the key markets, and natural maturation of the industry (IFSB: 2017, DIB: 2017a). Islamic finance is developing predominantly in Muslim-majority countries, most importantly in Malaysia, GCC, and Iran. Experts predict a slowdown in the growth of the industry, a decrease in profitability, and potentially a decline in the quality of assets. Slower growth is expected in maturing markets such as the GCC and Malaysia, while growth is hoped to accelerate in some non-core, newer markets such as Europe, Russia, CIS, and Africa, as well as in Iran which will be opening to the global economy thanks to the recent lifting of sanctions (S&P, 2017; DIB, 2017a, Thomson Reuters & Dinar Standard, 2016).

Given that in the return of Islamic banking to investments based on economic activities and / or assets underlying the structure of contractual relations between the parties to the transaction, it is possible to use asset-based properties and risk sharing aspects of Islamic finance for greater integration with the real economy and to improve overall economic balance between the real sector and finance.

Figure 1
Global Islamic Finance per Region

Region	Islamic Banking	Sukuk Outstanding	Islamic Funds	Takaful Contribution	Total	%
Asia	218.6	182.7	19.8	4.4	425.5	22.5%
GCC	650.8	115.2	23.4	11.7	801.1	42.3%
MENA (ex-GCC)	540.5	16.6	0.2	8.4	565.7	29.9%
Africa (ex-North Africa)	26.6	1.9	1.5	0.6	30.6	1.6%
Others	56.9	2.1	11.2	0	70.2	3.7%
Total	1493.4	318.5	56.1	25.1	1893.1	100.0%

*Data for sukuk outstanding and Islamic funds is for full-year 2016; data for Islamic banking is for the six months ended June 2016 (1H2016); data for takaful is at the end of 2015'

From the data presented, it is seen that Islamic Banking in Asia is still small. Therefore, it is necessary to improve performance in bank management. Islamic banks themselves manage their business based on sharia principles. The concept of religion in managing the finances of a sharia bank is very necessary, this is due to the principles of sharia that must be applied by Islamic banks. In practice, Islamic banks themselves are not used by Muslim communities only, but non-Muslim communities also so that the concept used will refer more to quality in applying the work culture in the management of Islamic banks.

Spiritual is closely related and equated with the concept of religion, various definitions of two concepts have been proposed with diverse views. Moodley (2008) states that spiritual is a transcendent belief and values related

to or not related to religious organizations. Spiritual can be expressed in the context of religion but one's religion is not always a result of spiritual. Religion, in turn, refers to rituals and beliefs that can be expressed in the context of religious institutions.

According to Hill and Pargament (in Rostiana, 2011), polaristic religious and spiritual understanding actually poses a danger, including the emergence of a simplification of the perception that religion is a bad thing while spiritual is a good thing. Even though in reality most people feel their spiritual experience in the context of the implementation of religion. So basically religion and spirituality are conceptually different, but in practice the two concepts are closely related.

A concept that is related and equally complex for spiritual and religious is the concept of spiritual well-being. Fisher, (2010) concludes that spiritual well-being reflects the extent to which people live in harmony with the meaning, purpose and values of life. Rostiana, (2011) states that spiritual well-being has a core of understanding that is transcendent or reflects an individual's relationship to God, with behavioral indicators that reflect closeness to God namely patience, gratitude and sincerity.

Spirituality in the workplace helps employees achieve their goals without reducing creativity and helping them deal with a stressful work environment (Altaf & Awan, 2011). Khanna & Greyson, (2014) define spiritual well-being as how many people see or determine feelings of prosperity from profound attitudes and struggles.

Spiritual well-being is found in every person and that is the spiritual well-being that shapes our experience, experiences that change and develop throughout life (Krahnke & Hoffman, 2016). Andrews & Withey, (2012), show that spiritual well-being has been ignored by researchers from the fields of psychology and sociology because the terms spiritual and well-being are still considered subjective and difficult for someone to define. However, those who welcome spiritual well-being lead a meaningful life and have overall satisfaction with life (Benefiel, Fry, & Geigle, 2014).

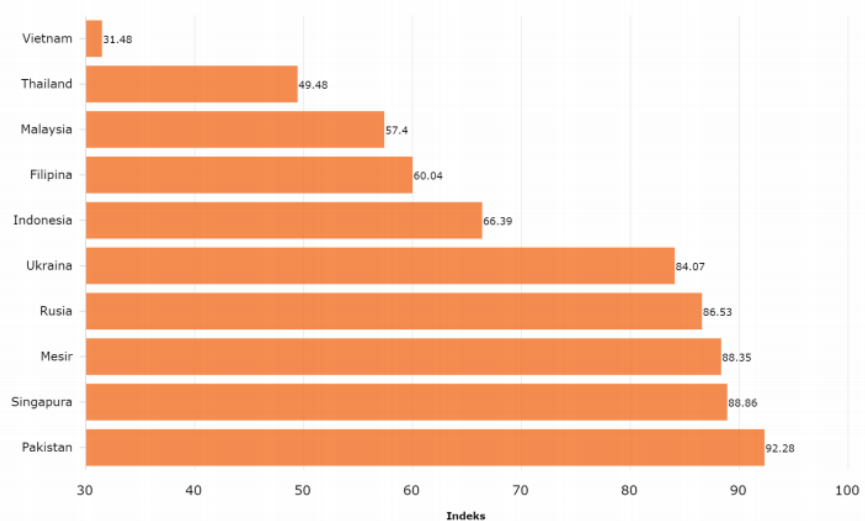
In addition to the spirit of well-being, a person who works also requires subjective well-being. Diener & Ryan, (2009) explain that individuals are said to have high subjective well-being if they experience life satisfaction, often feel joy, and rarely feel unpleasant emotions such as sadness or anger.

Many researchers were looking for a way to measure the quality of life experiences, so the subjective well-being was designed in response to all the interest. Morrison, Tay, & Diener, (2011) suggested that it was a need to measure overall well-being while being subjective to the personal perspectives to life as well. The SWBS has been considered to be a strong indicator of general health and well-being (Anye, Gallien, Bian, & Moulton, 2013). According to the developers of the subjective well-being, there have been many requests to use the subjective well-being from a variety of different sources and it has been widely used to measure subjective well-being (Ellison & Smith, 1991).

According to Malaysia World’s Islamic Finance Marketplace (2018) Indonesia: Introduced its 5-year roadmap for the Islamic banking industry, along with a new foreign ownership policy for Islamic banks and a law that requires conventional insurers to spin off their takaful windows to become fullfledged players. Malaysia: On top of the existing Financial Sector Blueprint 2011 – 2020, Securities Commission Malaysia has unveiled a 5-year Islamic Fund and Wealth Management Blueprint in January 2017 to drive the development and growth of Malaysia’s Islamic capital market.

Meanwhile, based on the income per capita in Singapore, it was ranked first with revenues of US \$ 93,680, Malaysia - US \$ 30,430 and Indonesia - US \$ 13,120 in 2018 (International Monetary Fund). This shows that although the Islamic banking industry is growing rapidly in Malaysia and Indonesia, Singapore still occupies the highest position in per capita income. 10 countries with the lowest quality of life index.

Figure 2
Quality Of Life Index



Islamic banks are different from conventional banks, using Islamic values, namely the Koran and the hadith as the basis for carrying out bank activities. The aim of employees is not only to work to earn money but also to avoid usury, to choose the profession as employees in Islamic banks that they work in addition to earning a living also motivated to worship Allah (Faizah 2015). Organizational commitment is the most important concept in the management. Employees, who are loyal with their organizations, they contribute in activities and enjoy collaboration in their organizations. Committed employees give more benefit to their organizations. They put additional attention to fulfill their job, connect into extra-role behavior, and help the organization to function competently. Spiritually intelligent people will be committed to their organizations only when they are satisfied with their jobs (Awais, malik, qisar 2015).

J. W. Fisher, Francis, & Johnson, (2000) Spiritual well being is understand yourself, help understand the meaning of this life, and help us to make and give direction and goals in physical, mental and social well being which includes development of spiritual aspects. Park, Peterson, & Seligman, (2004) stated that Subjective Will-Being felt by employees can create a feeling of happiness that affects the results of positive work at work. So the researchers took samples of Islamic banks in the countries of Indonesia, Malaysia and Singapore. The researcher wants to know the effect of Spiritual Will-Being Subjective Will-Being and Affective Commitment on the performance of Islamic bank employees.

B. Formulation Of The Problem

Differences in percapita income and non-Muslim workers in the management of Islamic banks in 3 countries, namely Indonesia, Malaysia and Singapore, making spiritual well-being and subjective well-being can make a difference in determining employee performance in the management of Islamic banks. spiritual well being can have a very important role in overcoming problems (Adami & Sulistyorini 2000).

From the description of the background of the above problems, researchers will explore and investigate variables that can explain the spiritual wellbeing, subjective well-being and affective commitment of employee performance in Islamic banks. The formulation of the problem in this study is:

1. How is the influence of Subjective Well-Being on Spiritual Well-Being?
2. How is the influence of Affective Commitment on Spiritual Well-Being?
3. How is the influence of Spiritual Well-Being on Employee Performance?
4. How is the influence of Subjective Well-Being on Employee Performance?
5. How is the influence of Affective Commitment on Employee Performance?
6. How is the influence of Spiritual Well-Being mediate influence Subjective Well-Being to Employee Performance?
7. How is the influence of Spiritual Well-Being mediate influence Affective Commitment to Employee Performance?

C. Research Purposes

1. Assessing influence of Subjective Well-being on Spiritual Well-being
2. Assessing influence of Affective Commitment on Spiritual Well-being
3. Assessing influence of Spiritual Well-being on Employee Performance
4. Assessing influence of Subjective Well-being on Employee Performance
5. Assessing influence of Affective Commitment on Employee Performance
6. Assessing influence of Spiritual Well-Being mediate influence Subjective Well-Being to Employee Performance
7. Assessing influence of Spiritual Well-Being mediate influence Affective Commitment to Employee Performance

D. Significance Purposes

This research is expected to provide theoretical and empirical contributions as follows:

1. Empirical evidence in the development of spiritual models of well-being, affective commitment and subjective well-being, especially among employees of Islamic banks.
2. Contribute in the context of enrichment in the spiritual model of well-being and subjective well-being by integrating more comprehensive and

dynamic variables in accordance with the context of behavior and the object of research.

CHAPTER 2

THEORETICAL BASIS

A. Literature Review

1. Psychology Theory

The concept of PWB (Psychological Well Being) was introduced by Bernice Neugarten in 1961, PWB was interpreted as a psychological condition achieved when someone was in old age (Bernice Neugarten: 1961). Kohman called Well Being an experience that makes life happy. Ryff Singer explores PWBs in the context of life applications and limits the term, not only achieving happiness but also as a goal that leads to perfection

2. Concept of Well being

Well-being according to Ryff & Singer, (1996), is a concept that is formed from various experiences and functions of individuals as whole human beings. Understanding of Wellbeing according to Prilleltensky, (2004): positive conditions in a relationship, as a result of simultaneous satisfaction about meeting personal, relationship, and collective needs for individuals and society. The term Wellbeing is associated with Quality of Life, Wellness, Welfare, and Prosperity (Thesaurus).

3. Desire fulfillment theory

The desire fulfillment theory states that concern for the desires of the human person is more important than just their own pleasures and pleasures. (Heathwood, 2016) The theory of desire fulfillment is a form

of subjectivism for well-being. According to him, achieving a good life must be done by prioritizing attitude rather than nature from the goodness itself (Heathwood, 2016). The desire-fulfillment theory is a form of subjectivism about well-being in the rough sense that, according to it, getting a good life has to do with one's attitudes towards what one gets in life rather than the nature of those things themselves. In summary subjective well-being is huge complex. According to the psychologist general social rules and its effect on the individual and as well as his own personality plays an important role to achieve the high degree of satisfaction on the life (Heathwood, 2014). In the mean time empirical research shows that a very happy individual is one who is having active social life and a network of good social support, who feels fulfilled at work, is religious, enjoy active recreational pursuits, exercise regularly and feels they are good in health and likely to have their basic needs met and enjoy respect

4. Subjective well being

Subjective wellbeing (SWB) has been defined to comprise “all of the various evaluations, positive and negative, that people make of their lives, and the affective reactions of people to their experiences” (OECD, 2013: 29). Diener, (2000) states that happiness or happiness has the same meaning as subjective wellbeing where subjective wellbeing is divided into two components in it. Both components are:

a. Affective component (affective wellbeing) is to describe the emotional experience of pleasure, joy and emotion. Diener (2000) added that this affective component is divided again into positive affect and negative affect.

b. The cognitive component (cognitive wellbeing) is the satisfaction of life and with other domains of life. The above component is supported by Carr, (2013) which states that joy in life is an affective component and life satisfaction is a cognitive component. Then Suh also added that the affective component is divided into two components that are mutually independent, namely positive affect and negative affect. Furthermore cognitive evaluation is interdependent on satisfaction in variations in domains such as family or work rules and other satisfaction experiences

Subjective Well-Being: Positive Psychology:

Psychologist measure subjective well-being on how people think and feel about their lives. Here, the presence of positive effect does not mean the absence of negative effect and vice-versa. Psychologists have given following methods to measure subjective well-being: Questionnaire method which takes 5 item satisfaction level (by Diener, Emmons Larsen & Griffin, 1985; Pavot & Diener,1993), Experience Sampling Method (EMS), where a period say of 6 weeks taken to get the indication of a person's positive and negative effect (Stone, Shiffman, & DeVries, 1999). Informant reports from family and friends (Diener,

Sandvik, Seidlitz, & Diener, 1993). Memory Recall on positive versus negative life events (Seidlitz, Wyer Jr, & Diener, 1997).

In general, individual psychological stage either of positive and negative moods depends on the individual perception of a particular situation. Researcher suggests that the person having the job, a family, and social status seems to be happier and satisfied than a person who is unemployed. A study of the happiest 10% of college students shows that those who are attached to social activities are happier than those who are not (Diener & Seligman, 2002). Thus, personality appears to be one of the strongest and most consistent predictors of subjective well-being. Although an event in one's life can influence an individual's subjective well-being, the individual will eventually adapt to change experienced and return to his or her biologically determined 'set point' or level of adaptation (Headey, 2006)). Happiness: Revising Set Point Theory and Dynamic Equilibrium Theory to account for Long Term Change, German Institute for Economic Research. Discussion Papers 607].

In summary subjective well-being is huge complex. According to the psychologist general social rules and its effect on the individual and as well as his own personality plays an important role to achieve the high degree of satisfaction on the life. In the mean time empirical research shows that a very happy individual is one who is having active social life and a network of good social support, who feels fulfilled at work, is religious, enjoy active recreational pursuits, exercise regularly and feels

they are good in health and likely to have their basic needs met and enjoy respect.

Conceptual Framework Of Subjective Well -Being:

Subjective Well-being is the scientific name for how people evaluate their lives. People evaluate their lives in terms of a global judgement (such as life satisfaction or feeling or feelings of fulfilment), in terms of evaluating the domains of their lives (such as marriage or work), or in terms of their ongoing emotional feeling about what is happening to them (pleasant emotion rises from positive evaluation of one's experience and unpleasant feelings rises from negative evaluation of one's experience. So, we can term that subjective well-being is an umbrella term which includes various determinants as- Income, Employment status, Health status, Social acceptance, Religious affiliation, Personality etc.

Hence, from the above discussion we can divide the concept of subjective well-being into three broad categories [Framework adapted and developed from(Dolan, Layard, & Metcalfe, 2011; Ellison & Smith, 1991) OECD Project – Better Life Initiative]:

- 1. Evaluative Measures:** This is the most common and well known measure for calculating the intensity of life satisfaction particularly in UK and Europe. The measure takes the cognitive judgement of the people. Here, respondents are asked to stop and make an assessment of his life. Latter, they can score their level of satisfaction on an imaginary ladder where, the

bottom (0) the worst possible life and bottom (10) the best possible life. Other measures include general happiness which correlates with life satisfaction scores.

Thus, life evaluations capture a reflective assessment of a person's life or some specific aspect of it, this can be an assessment of "life as a whole" or something more focused on. Such assessments are the result of a judgement not by any state of emotion but by an individual. Pavot & Diener, (1993) described a process to evaluate one's life satisfaction by constructing a "Standard" that he thinks to be appropriate for him and then compare his existing life situation with that standard.

However, economists assume that the remembered utility on basis of which they take the decision are equivalent to sum of the momentary utilities related to one's moment-by-moment experiences. Therefore, scope of life evaluation covered under this project is specific as well as general

2. **Experience Measures:** This measure is mainly concerned with people feelings and emotion which is very much affected by the everyday life. Positive affect captures positive emotion as joy, happiness, delight, pleasure, fun, bliss etc. And negative effect captures unpleasant emotional stage as sadness, grief, depression, anger, fear, anxiety. It has to be focused here that the positive effect is uni-dimensional in nature as each of the positive state is related to each other very strongly. Thus, can be

represented on single axis of measurement. While the negative affect has the multi-dimensional in nature as it is possible that at a given moment a person might feel anger but not fear or sadness.

The measurement of affect is difficult to put it on the evaluative measures that discuss about life satisfaction. It is very difficult to gather information from the people about their past affective states, as the response will be affected on the recall basis. Therefore, the better standard to measure the experience is the Experience Sampling Method (ESM). Here, participants are prompted to record their feeling over a period of time say 6 months and each and every moment response is captured in an electronic diaries, which latter on are calculated. Other, than ESM the Day Reconstruction Method (DRM) is also used to collect the experience states by questioning the respondents about the previous day and a diary is maintained to record the data.

However, this experience measure where data are collected from the general household survey often some of the details are lost because of the recall affect and also the data may happen sometimes partially match with the particular activity.

- 3. Eudemonic:** Eudemonic measures are different from the evaluative and experience measures and goes beyond the respondent's reflective evaluation and emotional state. The eudemonic measures takes into account the other elements which are also more or less consensus that they are important to include are comprising, autonomy, competence, goal

orientation, sense of purpose, social engagement, caring and altruism etc. Eudemonic measures draws both humanistic and psychological approach which identifies both “needs” and “goals” which many people values in life.

The Relationship between Evaluative Measures, Experience Measures and Eudemonic: Evaluative measures, Experience measures and Eudemonic are all conceptually different. However, in some way they relate to each other on the basis of three dimensions.

1. The Measurement Concept

- a) Life satisfaction-
- b) Affect (+/-)
- c) Eudemonic

2. Sub-Components

- a) Income satisfaction
- b) Wealth satisfaction
- c) Work satisfaction
- d) Competency
- e) Autonomy
- f) Purpose

3. Determinants

- a) Income
- b) Health
- c) Social contact

d) Personality type

e) Culture

The main purpose of this dimension is not only to provide the comprehensive framework covering the all possible element of subjective well-being, rather it is intended to serve as a base framework for an organization. Theses dimension if bring into play will work as the wonderful guideline for the organizational structure, which ultimately will help to understand the subjective well-being of the employees working within it. The above dimension also focuses on the humatarian point of view and reflects the topic most likely to be used for the organizational policy making.

5. Religiosity Theory

Religiosity comes from the Latin word religio. The root of the word religio is religere which has a binding meaning(Gazalba, 1985). Religere has the meaning of carrying out very thoroughly or uniting oneself (Matdarwan, 1986). The word that is almost similar to the word religere is the word religion which has a religious meaning. Religion and religiosity are two different things, but the two are not separated because they complement and support each other. Religion refers more to the institution, worship to God or the world over in its official, juridical, regulatory and other aspects which include aspects of society. While religiosity is more looking at aspects that exist in the bottom of the heart, personal attitude is a bit more mystery to others because it breathes into the intimacy of the soul that is a taste that includes totality into the human person (Mangunwijaya, 1986).

Religiosity is the degree of belief in religious values and their implementation in life by individuals (Delener, 1990). Aside from being a degree of trust, religiosity is also a commitment to follow the principles that he believes have been established by God (McDaniel & Burnett, 1990). Religiosity is also a level of submission to practice and trust (Shafranske & Malony, 1990). Religiosity is the degree a person uses religious values, religious beliefs and practices in everyday life (Worthington Jr et al., 2003). Psychologists provide an understanding of religiosity that is something that is felt very deeply, which is in contact with one's desires, requires obedience and gives rewards or binds someone in society (Nashori, Mucharam, & Ru'iyah, 2002). Of the various understandings conveyed by experts, religiosity is a concept related to one's belief in God which is manifested through obedience and obedience to all his commands (Pepinsky, 2013) so that religiosity is more an attitude and behavior (Ward & Voas, 2011).

In the last two decades, research views on the concept of religiosity have been accepted and generally treated as a multidimensional phenomenon. Meanwhile, some researchers still oppose the conceptualization of religiosity (Clayton & Gladden, 2014), however there are some researchers who strongly support it (Faulkner & De Jong, 1966; Glock & Stark, 1965; King & Hunt, 1975; Lenski, 1961). Apart from these findings, there are many variations in content and number of dimensions used in religiosity research. This variation in content and dimensions is the result of various approaches to defining and measuring relevant religiosity by using different analytic methods, or different research populations.

Two general approaches to defining and measuring the components of religiosity can be distinguished in the literature. The first approach, is the operationalization of dimensions that have been conceptually derived. This approach assumes the existence of certain dimensions, then selects or constructs items that are believed to measure these dimensions. Included here are Lenski's four-dimensional works (Lenski, 1961), Glock's five-dimensional typology (Faulkner & De Jong, 1966; Fukuyama, 1961; Glock & Stark, 1965) and Allport's intrinsic-extrinsic typology (Allport & Ross, 1967; Feagin, 1964; Wilson, 1960). The second approach is more empirical directly and involves melting mathematical relationships between items from a large set of indicators. The most comprehensive research in this case is research (King & Hunt, 1972, 1975; Krauss, 2005; Rulindo & Mardhatillah, 2011). The complete use of dimensions in measuring religiosity cannot be seen in the table below :

Table: 2.01

Summary of the Dimensions of Religiosity in the Expert View

NO	Years	Researcher	Dimension
01.	Tradisional	-	1 dimensi; <i>Attendance</i> ke Gereja
02.	1961	Lensky	4 dimensi; <i>belief, knowledge, practice, experience</i>
03.	1965	Glock & Stark	5 dimensi ; <i>belief, knowledge, practice, experience dan</i>

			<i>consequence</i>
04.	1967	Allport & Ross	2 dimensi; <i>intrinsic dan extrinsic</i>
05.	1969	Hunt	9 dimensi; <i>Credal Assesnt and Personal Commitmen, participation in congregational activities, personal religios experience, personalties in the congregation, Commitment to intelektual Search Dispute Doubt, openness to religios Growth, dogmatism, extrinsic orientasi, financial behavior and financial attitude.</i>
06.	1982	Samandari	40 dimensi. Namun yang biasa digunakan 5 dimensi
07.	1986	Wilkeas	4 dimensi; keyakinan, kehadiran, percaya, self perceived religiousness
08.	1993	Batson, Sethi, Seligman	Keberadaan agama dan kepercayaan kepada agama, keterlibatan religious dan harapan

			religious.
09.	1995	Sood & Nasu	Adopsi Glock dan Stark
10.	1998	Serajzadeh	Adopsi Glock dan Stark dengan implementasi faith.
11.	2003	Tsang Me	2 level; disopotional dan operational
12.	2001	Hanzae	Mengembangkan dimensi Glock dan Stark danmenambah 1 dimensi sehingga menjadi 5 (ideological, ritualistic, intellectual dan experincional)
13.	2012	Saleh	4 dimensi; belief, knowledge, practice dan experience.

As of July 1965, research on the theme of religiosity has focused on more specific issues, namely spiritual (Moberg, 1990). Religiosity is more related to the practice of belief (belief) than a teaching system (Sinnott, 2001). Spiritual becomes a more specific discussion of religiosity and at the same time becomes a special characteristic of one's religiosity. Scholars provide various definitions of spiritual redactional but have the same substance. There are 40 spiritual definitions put forward by experts (Scott, 1997). Spiritual is defined as a form of a

person's relationship with things that are transcendent. This relationship forms another relationship and enters the meaning of one's life. Degree of belief in religious values and their implementation in Daily life in the life of a person or individual (Delener, 1990). Since 1965, religiosity research has turned direction into a theme spirituality required by transcendental values (Scott, 1997) Because religiosity is more a ritual and practice of belief.

6. Spiritual well being

Moberg (1984) conceptualize spiritual well-being as an effective understanding of God's meaning and humanity's meaning, religious dimensions as vertical and existential dimensions as horizontal. Furthermore, this model was developed and simplified by Paloutzian and Ellison. According to this model, spiritual well-being is affirmation of noble life and growing through God, oneself, society and environment. spiritual well-being consists of existential well-being and religious well-being. Existential well-being is basically something in life that is lived outside of self-interest. While religious well-being is a theological orientation to indicate the joy and satisfaction that someone feels or experience in dealing with God. Furthermore, the notion of spiritual well-being refers to perceptual phenomena that are subjective, perceptual phenomena that show some indications of the quality of one's life

Arising from contemporary work on positive psychology, it appears that the term 'spiritual well-being' (SWB) was first mentioned at

the 1971 White House Conference on Aging in the USA (Moberg 2010). Following on from this conference, the National Interfaith Coalition on Aging released a “working definition”, which claims, ‘spiritual well-being is the affirmation of life in relationship with God, self, community and environment that nurtures and celebrates wholeness’ (National Interfaith Coalition on Aging NICA). From an empirical investigation with 98 teachers in 22 schools in Victoria, Australia, it was concluded that spiritual health is ‘a, if not the, fundamental dimension of people’s overall health and well-being, permeating and integrating all the other dimensions of health (i.e., physical, mental, emotional, social and vocational). Spiritual health is a dynamic state of being, shown by the extent to which people live in harmony within relationships in up to four domains of spiritual well-being’ (J. Fisher, 2010), namely, with themselves, in the Personal domain, with other people, in the Communal domain, with nature, in the Environmental domain, and/or with something or some-One beyond the human and natural world, in the Transcendental domain. Even though the term ‘spiritual well-being’ only arose as a concept just over forty years ago, many later descriptions of spiritual health and well-being have contained references to spiritual-psycho-social-biophysical aspects of health, thus reflecting the four areas of the relationship of holistic well-being (i.e., health) mentioned above. For example, Waaijman attests, ‘Spirituality unfolds itself as the unity of the divine-human, interhuman, human-cosmic, and intrahuman

relationships' (Waaijman 2007). These four sets of relationships have also been posited as key elements in holistic education, by Lin (1998), who categorized holistic education into four main sets of relationships, namely, relations with Heaven (天), with others—the Humanity (人), with environment—the entire creation (物), and with the individual self (我). This description added Heaven to the God-factor for consideration by the Chinese people involved in this study.

7. Islamic Spiritual Wellbeing

In this study researchers measured spiritual wellbeing by referring to Fisher, the domains of spiritual well-being '(Fisher, 2010), namely, with themselves, in the Personal domain, with other people, in the Communal domain, with nature, in the Environmental domain, and / or with something or some-One beyond the human and natural world, in the Transcendental domain. The concept of spirituality can be found in the Quran explicitly elucidated using terms such as pure and good life (Hayate-tayyebah) and pure heart. According to Quranic creeds, a human being experiences a special life in his spirituality. As God says in the Quran: “whoever leads a righteous life whether male or female, apart from the fact that he or she is a true believer, to them He will surely bestow a pure and good life in this world; and He will reward them in commensurate proportion of the best of their service” ([10], 16:97).

a. Relationship with A God

The nature of the relationship between humans and God in Islamic teachings is reciprocal, namely that humans have relations with God and God also has relations with humans. As the word of Allah Almighty in the Koran letter Adz-Dzariat verse 56:

﴿٥٦﴾ وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

Translation:

And I did not create jinn and men but that they should worship me.

The previous verse quote describes the relationship between man and God in the realm of Worship. The relation in this verse illustrates the existence of human commands and servitude to its creator. Then how about human relations with God from an ethical perspective? In the writings of Toshihiko Izutsu, which describes an ethical self-relation with God regarding human responses to the grace of God, the All-Compassionate.

The environment is everything that is around humans, animals, plants, and inanimate objects. In Arabic the environment is called al-Muhit which means surround. While in English, it is called environment which is a thing or condition that influences the existence of someone or something. God Almighty as a Merciful God, certainly wants humans to help preserve the environment other than as a gift from Him], this is only a command because there are factors that directly influence humans if

they do not care for it. In Quran. Thaha '53:54, Allah. give an overview of nature, and the cues to care for it.

b. Relationship with environment

What has made for you the earth as an expanse and what has made for you on earth are the roads, and bring down rain. So we grew it with rainwater, various types of plants. Eat and feed your animals. Verily in that, there are signs of the power of God for the wise.

The last word "sensible" gives a signal to understand the meaning of the words "water", "shepherd", and "grow" in human life. as is known that water as a source of human life and nature in the world. While "shepherds" and "grow" become a sign or symbol for humans not to over-exploit nature (environment) without thinking about the impact of the loss of ecological balance on nature itself. The environment is everything that is around humans, animals, plants, and inanimate objects. In Arabic the environment is called al-Muhit which means surround. God Almighty as a Merciful God, certainly wants humans to help preserve the environment other than as a gift from Him this is only a command because there are factors that directly influence humans if they do not care for it. In Q. Thaha '53:54, Allah. give an overview of nature, and the cues to care for it.

c. Relationship with other people

Other people referred to here are other human beings as individuals or groups. Basically ethics towards humans includes words and deeds. Dependence of humans with other humans is a necessity, because consciously or not humans will never be able to live alone without the help of other humans. As illustrated by the process of Adam's creation. Adam felt lonely without other human beings, so that God with his Will created Eve as a companion and also as a manifestation of Adam as a social creature.

In addition, humans are created from a variety of characteristics, tribal and national to get to know each other. Pictured in Q.S al-Hujurat: 13, People, indeed We created you from a man and a woman and made you nation and tribe so that you knew each other. Indeed, the most noble among you by Allah is the most pious among you. Verily Allah is All-knowing, All-Knowing.

In the paragraph above stated that every human being must know each other, as social creatures. However, it must be realized in realizing a peaceful social life that it would be very difficult if in dealing with other deeds and words are not able to be maintained. So in another word of God Quran .S Hujurat: 10-12, hints about maintaining relationships as moral beings.

Believers are truly brothers. Therefore reconcile (improve the relationship) between your two brothers and fear God, so that you may receive mercy. O you who believe, do not let a group of men denigrate

another group, that may be laughed at better than them. And don't let a group of women demean another group, it may be better to lower the group. And do not be self-deprecating and do not call with a title that contains ridicule. As bad as the summons are (bad) calls after faith and those who don't repent, then they are the wrongdoers. O you who believe, stay away from most prejudices (suspicions), because some of these prejudices are sins. And do not look for the ugliness of people and do not gossip with one another. Is there anyone among you who likes to eat the flesh of his dead brother? Then surely you feel disgusted with him. And fear Allah. Indeed, Allah is the recipient of repentance, the most merciful.

d. Relationship with diri himself

After the relationship with God, the environment and other people have formed. Basically, a person's personality is automatically formed. In addition, it is also necessary to know that humans have a moral obligation as a form of individual morals that must be held, such as maintaining the purity of the body both physically and spiritually. As in Quran.S al-Taubah: 108, as follows:

In it there are some people who want to clean themselves, surely Allah likes clean people. The purity of a human being is not only physical, but it is also necessary to safeguard the purity of self from accusations, slander and maintain the honor and guard the tongue of

other limbs from despicable acts. As in QS al-Sham: 9 and QS Qaf: 16, as following: Surely the person who purifies the soul is fortunate

And indeed We have created man and know what his heart whispers and we are closer to him than his jugular vein. Based on the explanation of the relationship with oneself, it is increasingly clear that not only are relationships outside the self built but being yourself in accordance with God's guidance will make every human being recognize himself.

7. Concept of Organizational Commitment

Commitment is the power to bind and encourage employees to behave and act in accordance with organizational values, goals and objectives. W. Lam, L. and Liu, (2014) explain that commitment encourages employees to pursue goals and is willing to do various company or institutional activities. Commitment is a picture of why someone is bound to have to walk towards the goals of the organization and act on certain actions that are difficult to explain the reason. Employees are collectively more interested in high affective ties. Employees' interest in the organization stops with the organization's goals and has the same values as the organization making it difficult to leave the organization.

The study of organizational commitment and the factors that cause employees to commit to the organization, has been done by researchers. However, all studies and factors have not been conceptualized properly.

However, many definitions of organizational commitment were introduced by Porter and colleagues in 1974. However, the concept of organizational commitment that is often used consists of affective, continuous and normative dimensions (Allen & Meyer, 1996). The three components are not seen as a type of mutually exclusive commitment but they are components that are side by side and support each other. These three components of commitment contribute to the psychological statement of the employee's relationship with his organization and have implications for the sustainability of members in the organization

Organizational commitment is also often conceptualized as a construct of dimensions. The most widely used conceptualization of organizational commitment is the three component models (Meyer & Parfyonova, 2010) of affective, continuance, and normative commitment:

1. Affective commitment describes affective engagement with an organization. Individuals with a high level of affective commitment have an emotional attachment to the organization.
2. Normative commitment consists of the perceived obligation to remain in the organization. Although sometimes overlaps with affective commitment (Meyer & Parfyonova, 2010), the difference between the two is in individuals whose affective commitments want to remain in the organization, and individuals with normative commitment feel that they should.

3. Continuous commitment, related to the recognition of loss when leaving the organization. Individuals with high sustainability commitments feel that it is also expensive to leave the organization.

8. Concept of Organizational Commitment

Sheldon in Allen & Meyer, (1996) defines affective commitment as an attitude or orientation towards an organization which is related to one's identity towards the organization. Mowday, Porter and Steers define affective commitment as a relative strength in an individual in identifying himself with the organization and being involved in the organization. Meyer and Allen (1997) also define affective commitment as an employee's emotional attachment to the organization, employee identification with the organization, and employee involvement in a particular organization, where employees stay in the organization because they want to. Based on some of the definitions above, it can be concluded that affective commitment is an employee's feelings toward an organization that is emotionally bound so that it identifies itself as part of the organization, is deeply involved, and settles in the organization because it wants to.

In this study, affective commitment is used as a variable that explains its effect on performance because in research Folorunso, Adewale, & Abodunde, (2014) stated that affective commitment has the highest value in encouraging employee performance. Other research also mentions that affective commitment has the greatest impact in improving employee performance compared to the other two commitments Smeenk, Teelken,

Eisinga, & Doorewaard, (2009). Whereas continuous commitment and normative commitment do not have a significant influence in driving the quality of performance. The company's demand for competitiveness, encourages the importance of strong ties to employees, a common view of the values and objectives of the company or institution and the availability of professional and skilled personnel. Another view also states that affective commitment has the most significant effect in explaining employee performance compared to continuous commitment and normative commitment which does not significantly influence the performance of the employee performance. (Allen & Meyer, 1996).

9. Performance Theory

The science of management describes performance in terms of working as efficiently as possible (D. Fay & Sonnentag, 2002). An organization, be it government or private, is always driven by a group of people who play an active role in achieving the goals of the organization. Organizational goals will certainly not be achieved if the performance of members or employees is not optimal. According to Katz, (1964) performance is the result of quality and quantity of work achieved by someone in carrying out their functions in accordance with the responsibilities given to him.

Performance is different from productivity, two concepts that can be used interchangeably in the literature. Productivity is defined as input divided by expenditure so that productivity is defined as narrower than performance.

Other things need to be distinguished between factors and indicators in performance. For example job satisfaction is a performance factor not a performance indicator, a set of work on time and quality is a performance indicator. Day & Silverman, (1989) explains that work orientation is important for someone who is successful in an organization at work and to get work done on time. Another view of performance is also mentioned that working on the basis of quality and standards is an indicator of performance (Bolatan, Gozlu, Alpan, & Zaim, 2016). Likewise with meeting organizational targets, it is also an indicator of performance (Kuzu & Özilhan, 2014). Not much different, Teh & Sun (2012) define performance as an overall ability of a person to work in such a way as to achieve work goals optimally and the various goals that have been created at a sacrifice ratio that is smaller than the results achieved.

10. Concept of Employee Performance

In some studies mentioned the notion of employee performance or employees in some sense and definition. Management science explains the notion of performance in terms of working efficiently. Performance in the health sector explains that performance focuses on productivity that is implemented by reducing losses caused by certain diseases or health problems. While the field of psychology explains that performance provides insights related to work engagement and job satisfaction (D. Fay & Sonnentag, 2002).

The concept of performance can be understood and conceptualized in various fields with various definitions according to the field under study. The different definitions will generally explain the differences in the perspective of the literature used and the performance characteristics both contextual and task. Understanding performance will be easier if it is based on the dimensions used to describe individual performance namely the task dimension and contextual performance dimensions. Task performance is defined as performance that represents the level of efficiency that is born from high individual competence so that someone does the main job well. Other explanations used to describe the performance of a task are specific tasks, understanding the work technically, or understanding the role properly. Task performance is also described as the ability of an individual to work in terms of work quantity, quality of work, and work knowledge (D. Fay & Sonnentag, 2002).

In the view of Katz & Kahn, (1978) many studies of performance on organizational theory, which divides performance in intra-role behavior (in-role-behavior) and extra-role-behavior. In line with this view LePine & Van Dyne, (1998) explained that intra-role behavior shows behavior that is in line with the rules outlined by the organization and official rules and can be the basis for evaluation for performance, while extra role behavior is behavior that is not required by the organization or official regulations, but have a positive and discretionary effect.

The views of C. C. Fay, (2006) explain that performance will influence all organizational decisions, including compensation, commissions, training, demotion, transfers, termination and dismissal. Performance appraisal continues to inform the decision to be taken by the leadership that benefits the organization through employee development. Performance is measured in terms of intra-role behavior related to behavior directed towards specified tasks, jobs and responsibilities that are officially documented in job descriptions. Whereas extra role performance is innovative work behavior such as encouraging, promoting, and realizing creative ideas (Lau et al, 2017).

Efforts to develop general theories about performance are largely limited to theoretical studies of the nature of employee behavior in the workplace. The development of work behavior models will help to answer questions about how employees behave in the workplace and will provide important information to questions about employee behavior related to work performance, and how performance should be measured and explained about predicting performance.

Model Campbell, Mchenry, & Wise, (1990) explain that there are eight components of performance, namely working on tasks with special skills, working on tasks that do not use specific skills, having communication skills both written and oral, efforts to show leadership, maintain personal discipline / personal, encourage colleagues and team work, supervision / leadership, management / administration, Welbourne, Johnson, & Erez,

(1998) measure performance with five indicators namely career, innovation, work itself, organization and ability to work in teams. Performance reveals the quantity, quality, effectiveness and contribution of work. While Tsui, Lin, & Yu, (2013) performance is the overall results of employee work, including efficiency and effectiveness.

The views of Lee, Tan, & Javalgi, (2010) and Quigley, Tesluk, Locke, & Bartol, (2007) that performance can be measured in two dimensions, namely task performance (work performance) ie behavior related to the organization's technical core services and contextual performance refers to various activities which is not related to the technical core but supports organizational performance in the long run. When conceptualizing performance one must distinguish between actions (behaviors) and aspects of performance outcomes (Bebchuk & Roe, 1998). Behavioral aspects refer to what a person does in a work situation that includes behavior that is relevant for organizational goals. The outcome aspect refers to the consequences or results of individual behavior. Performance is defined as the degree to which a person executes his role by referring to the standards set by the organization.

Individual performance consists of a series of activities that contribute to an organization in various ways (Latham & Seijts, 2016). Employees invest physically, cognitively, and emotional energy in job roles, showing increased performance due to higher work intensity on certain tasks. Employee performance is defined as the overall behavior of individuals in

activities that are considered important to achieve organizational goals. For example, a manager can make contributions to organizational goals by working out short-term goals together with his subordinates, guiding subordinates, praising subordinates for work well done (Latham & Seijts, 2016). Each of these activities requires different knowledge and skills, which in turn results in different abilities.

Day & Silverman, (1989) reinforce the view that work orientation is thought to be important for a successful person in a particular organization to work and to complete work on time, especially during the busy months of the year. According to (Barrick & Mount, 1991) the form of performance appraisal measured by enem's performance dimension is (1) the potential for success (for example, the possibility of becoming a manager in the company), (2) technical ability (for example, understanding the technical aspects of work), (3) timeliness of work (for example, completing work within a time budget), (4) client relations (for example, gain trust, respect, and client cooperation), (5) cooperation (for example, showing positive ways and professional in working with personnel at all levels).

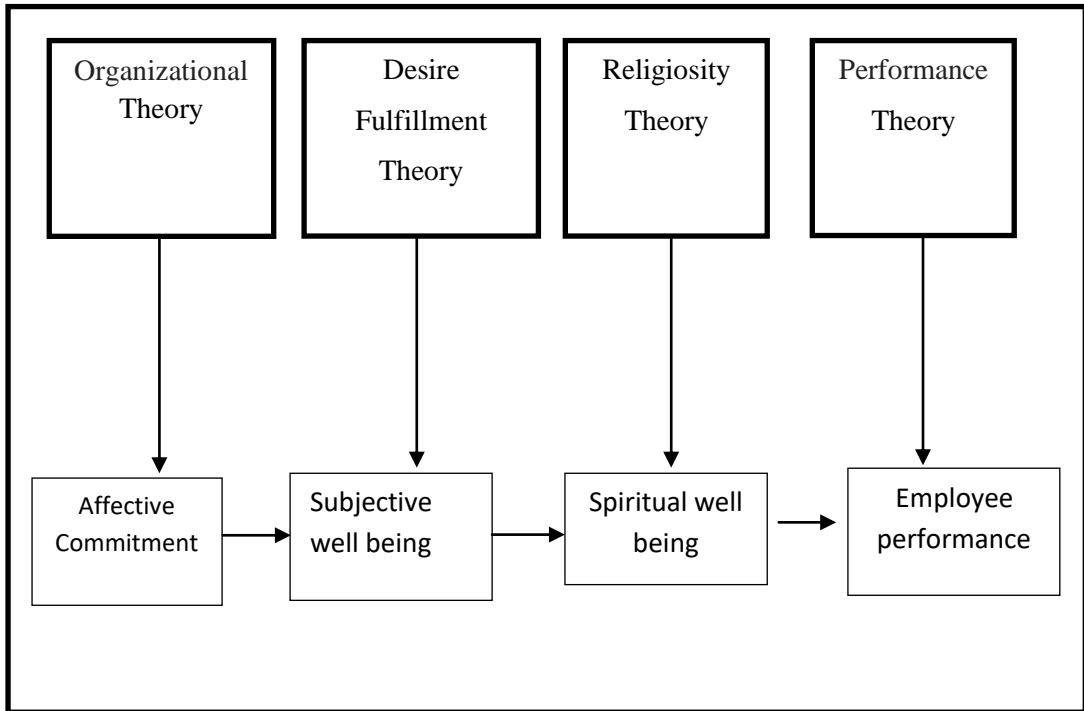
Model Development Based on Derivative Theory

Based on the theories mentioned above, this research will develop a model as a derivative of the basic theories outlined above. Model Development is used to answer the problems and phenomena contained in chapter I. Development of the model can be explained as follows, First, the concept of subjective wellbeing is a derivative of Desire fulfillment theory. Which explains as a process that causes

other people to take action to achieve common goals. Second, the development of a model of the basic theory of affective commitment comes from developing theories of organizational commitment derived from human capital theory (human capital theory) derived from Resource-Based View (RBV) theory. RBV theory is a theory of organizational resources to achieve excellence and competitiveness in a sustainable manner and to achieve superior excellence compared to other organizations or companies (Wulandari, 2018). Third, the concept of spiritual wellbeing is a concept developed from the theory of religiosity. The theory of religiosity explains the degree of human belief in religious values and their implementation in the daily lives of individuals (Delener, 1990). Kermpat, the concept of implementing budgetary performance is a derivative of performance theory (Campbell, Mchenry, & Wise, 1990) which explains the size of one's work in an organization. Performance has a significant contribution in encouraging the achievement of organizational goals represented through work values and behavior (Bebchuk & Roe, 1999). Pictographically, the development of models based on derived basic theories can be seen from Figure 2 below

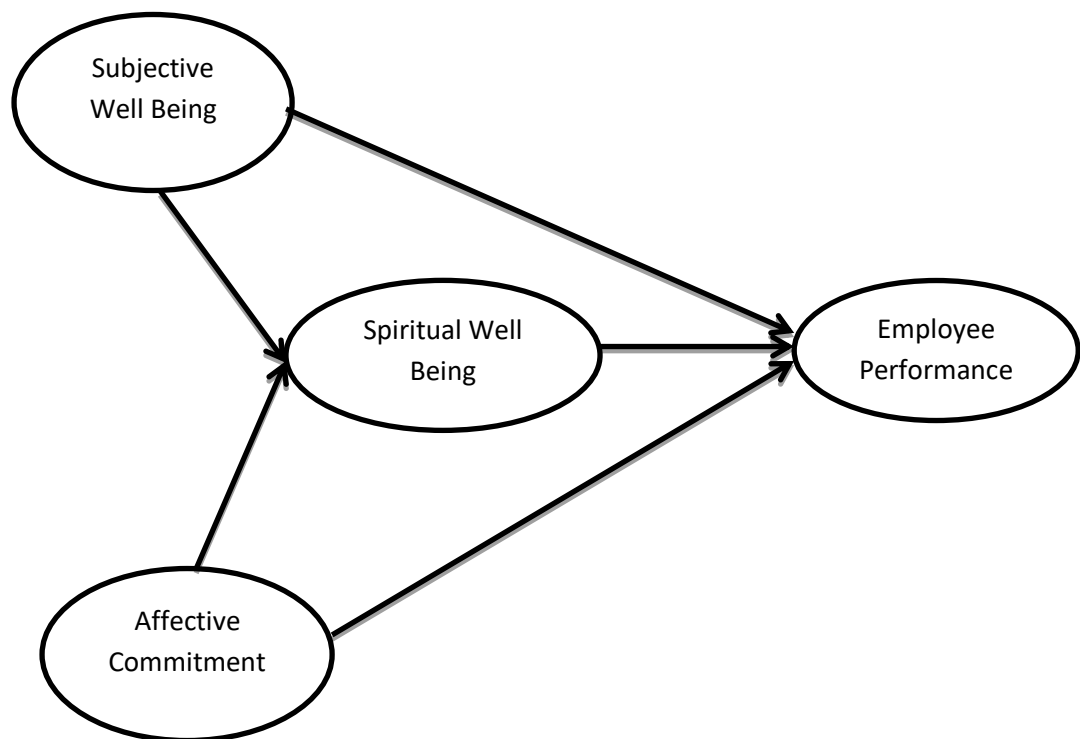
Figure 2

Model Development Based on Derivative Theory



B. Conceptual Framework

The variables used are Spiritual Well-Being Subjective Well-Being and Affective Commitment variables as independent variables. Employee Performance is the dependent variable with spiritual wellbeing the intervening variable. The author wants to know is there an influence of the independent variable on the dependent variable. To achieve the dependent variable, whether to go through an intervening variable or not. The following is the thought framework that the author uses, namely as follows



C. Hypotheses

H1 : Subjective well-being affects the spiritual well being

(The more high subjective well-being, then it will the stronger the influence on the spiritual well-being)

H2 : Affective commitment affects the spiritual well being

(The more affective commitment, then it will the stronger the influence on the spiritual well-being)

H3 : Spiritual well-being affects the employee performance

(The more high spiritual well-being, then it will the stronger the influence on the employee performance)

H4 : Subjective well-being affects the employee performance

(The more high subjective well-being, then it will the stronger the influence on the employee performance)

H5 : Affective commitment affects the employee performance

(The higher subjective well-being, then it will the stronger the influence on the employee performance)

H6 : Spiritual Well-Being mediate influence Subjective Well-Being to Employee Performance

(The higher affective commitment with spiritual well-being as mediation, the effect will be stronger on employee performance)

H6 : Spiritual Well-Being mediate influence Subjective Well-Being to Employee Performance

(The higher affective commitment with spiritual well-being as mediation, the effect will be stronger on employee performance)

H7 : Spiritual Well-Being mediate influence Subjective Well-Being to Employee Performance

(The higher affective commitment with spiritual well-being as mediation, the effect will be stronger on employee performance)

CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

B. Types and Data Sources

Primary data will be taken based on a questionnaire and distributed to respondents. The primary data collected were questionnaires distributed to 150 Islamic bank employees in 3 countries, namely Indonesia, Malaysia and Singapore. Secondary data in this study were collected from Islamic banks from Indonesia, Malaysia and Singapore as well as literature, journals, and other sources that support this research.

C. Sampling Method

The method used for sampling in this study is simple random sampling method. simple random sampling is part of probability sampling, where probability sampling is defined as a sampling technique that provides equal opportunities for each element (member) of the population to be chosen as a member of the sample. Simple random sampling is a population-taking technique that is carried out randomly without regard to the strata in the population.

D. Sampling Method

The method used for sampling in this study is simple random sampling method. simple random sampling is part of probability sampling, where probability sampling is defined as a sampling technique that provides equal opportunities for each element (member) of the population to be chosen as a member of the sample. Simple random sampling is a

population-taking technique that is carried out randomly without regard to the strata in the population.

E. Data Collection Method

Data collection is done by questionnaire, which is a method of data collection by giving or distributing questionnaires to respondents. Each respondent is asked for his opinion by giving answers to the questions asked. The data was collected using a questionnaire that is by asking questions to get data about the indicators of the constructs that are being developed in this study. The statements in the questionnaire were made using a scale of 1 - 5 (the Likert scale developed) to obtain interval data and given a score or value. Using the same alternative answers for various questions makes respondents able to provide answers to various questions in a relatively short time.

F. Operational Definition of Research Variables

The operational definition of the research variable is an explanation of each variable used in the study of the indicators that shape it. The operational definition of this research can be seen in the following table:

Variabel	Definisi	Indicator
Spiritual Well-Being Paloutzian, R. R., dan	A personality development whose characteristics are related to a sense of inner peace, love for others, respect for life, and appreciation of both unity and diversity	<ul style="list-style-type: none"> • I know who I am, where I come from, or where I am going • I pray and believe God hears that prayer • I feel calm if I have carried out religious commands (prayer, fasting, alms)

<p>Ellison, C. W (1983), Fisher (1998)</p>		<ul style="list-style-type: none"> • I am increasingly religious with friends who have the same beliefs • I feel comfortable with a religious work environment • My relationship with God helps me not to feel lonely
<p>Subjective Well-Being OCED (2003) Diener (2009)</p>	<p>Subjective wellbeing (SWB) has been defined to comprise “all of the various evaluations, positive and negative, that people make of their lives, and the affective reactions of people to their experiences</p>	<ul style="list-style-type: none"> • I am happy with my work • The income I get is enough to make ends meet • I am happy with what I have now • I feel comfortable and in line with the field of work • I have the freedom to work according to my heart's desire • I found my purpose when working on sharia banks
<p>Affective Commitment Porter et.al 1974 ; Meyer et al 1993 ; Li Ying 2015 ; Anvari et.al 2014</p>	<p>A close bond that has an employee's strong emotional sense towards the company.</p>	<ul style="list-style-type: none"> • At present, I feel I have an emotional bond and closeness with Islamic banks • I exert all my potential and abilities and truly realize the vision and mission • I am consistent and passionate in realizing the goals of Islamic bank companies • I am actively implementing the values of Islamic bank companies

Employee Performance Dessler (1997) C.H.Cmapbell et.al 1990 ; Borman & Motowidlo 1997	As a procedure that includes setting performance standards, assessments actual performance of established procedures, and feedback to employees with the aim of motivating the person to perform higher	<ul style="list-style-type: none"> • I completed the work in accordance with established quality standards • I am able to meet work targets according to predetermined performance targets • I and other employees utilize the organizational resources provided • In completing the assignment, I can finish correctly and quickly according to the specified time • I get direction and supervision at work
---	---	--

Test Validity and Reliability

Before the research is carried out, it is necessary to test the validity and reliability of the list of questions used. Testing the validity and reliability of this questionnaire is intended so that the list of questions used to obtain research data has a level of validity and reliability to meet the required limits.

a. Validity test

Test the validity of the questionnaire with the aim of knowing the reliability of the questionnaire. questionnaire reliability there are three types of validity that are generally acceptable, namely content validity, construct validity, and validity related to criteria. In this study the validity test used is construct validity test which correlates the score of each question item with the total score. Measurement of validity in this study

shows the amount of variance of the indicators extracted by constructs / latent variables developed. The acceptable variance extract value is a minimum of 0.50 (Ghozali, 2013).

b. Reliability Test

Reliability testing shows the extent to which a measuring instrument can give relatively the same results when a measurement is done again on the same object. The minimum reliability value and the dimension / indicator forming the latent variable that can be accepted is 0.70 (Ghozali, 2005).

G. Data Analysis and Hypothesis Testing

Data analysis is an interpretation for research that is shown to answer research questions in order to reveal certain social phenomena. Data analysis is a process of simplification into a form that is easier to read and implement. The data analysis technique used in this research is Structural Equational Modeling analysis with Amos software. Data analysis techniques use structural equation modeling and analysis stages. The steps in this stage refer to Ghozali & Latan, (2014) stage, as follows:

Step 1: Development of the Model Based on Theory

Steps 2 and 3: Arrange Path Diagrams and Convert Path Diagrams into Structural Equations

Step 4: Select the Type of Matrix Input and Estimation

a. Sample Size

b. Data Normality Test

c. Outlier evaluation

Step 5: Assessing Structural Model Identification

Step 6: Assess the Goodness of Fit Criteria

H. Technical analysis of data

Data analysis and interpretation of the results of the analysis, is needed in a study to answer the questions of researchers in order to uncover social phenomena. Data analysis aims to simplify data in one form that is easy to read and interpret. The data analysis techniques and methods must be in accordance with the research pattern and the variables to be studied. In this study quantitative analysis was used. Perception or statement on the respondent is a collection of qualitative data that will be measured with a scale so that the results are in the form of numbers. Furthermore, the results in the form of numbers or scores are processed with statistical methods to simplify the data analysis process.

CHAPTER 4

RESULTS AND DISCUSSION

A. Overview of Research Objects

This research was conducted at Islamic Banks in Indonesia, Malaysia and Singapore with a total of 150 employees. Descriptive analysis was conducted on research respondents to determine the characteristics of respondents. Respondents' identities revealed in this study include age, education. The following is a general description of the respondents' identities in this study.

In this study, an online questionnaire was created using Google forms on Google Drive and distributed through social media. After the questionnaire format was made with questions, the researchers distributed the questionnaire to the employees of the Islamic bank. When distributing researchers provide a link that when clicked will lead to an online questionnaire that has been provided so that respondents can answer it either via smartphone or laptop. The online questionnaire was distributed through Whatsapp social media. The distribution of questionnaires was carried out for 2 months, namely in August - September 2019. 150 questionnaires were distributed, returning 150 questionnaires.

Table 4.1
Bank sample

Indonesia	Malaysia	Singapura
1. BRI Syariah	1. Affin Islamic Bank Berhad	1 May Bank Islamic
2. Bank Syariah Mandiri	2. Al Rajhi Banking & Investment Corporation (Malaysia) Berhad	2. RH B Bank
3. CIMB Syariah	3. AmBank Islamic Berhad	3. The Islamic Bank of Asia
4. BNI Syariah	4. Bank Islam Malaysia Berhad	
5. Bank Jateng Syariah	5. Bank Muamalat Malaysia Berhad	
6. Bank Muamalat	6. CIMB Islamic Bank Berhad	

a. Age Description of Respondents

Based on the results of the study and the data obtained from the distribution of questionnaires, data obtained about the age of the respondents are as follows

Table 4.2. Age of Respondents

Age	Jumlah	Persentase
21 - 30 years	37	24 %
31 - 40 years	64	43 %
41 - 50 years	49	33 %
Jumlah	150	100 %

From table 4.2 above it appears that the highest number of respondents is between the ages of 31-40 years, as many as 64 respondents (43%) and the least are respondents aged 61-70 years as many as 2 respondents (1%).

b. Education Description of Respondents

Based on the results of research and data obtained from the distribution of questionnaires obtained data about the education of respondents as follows:

Table 4.3. Education

Education	Amount	Persentase
D3	15	10 %
S1	129	86 %
S2	6	4 %
S3	-	0 %
Amount	150	100 %

Based on Table 4.2 above, it can be seen that the majority of respondents in this study have a bachelor level education (S1) as many as 129 respondents (86%) and the least are magister (S2) respondents, as many as 6 respondents (4%).

c. Data analysis

This research uses Structural Equation Modeling (SEM) analysis. The software used for this research is IBM SPSS AMOS 22. The theoretical model

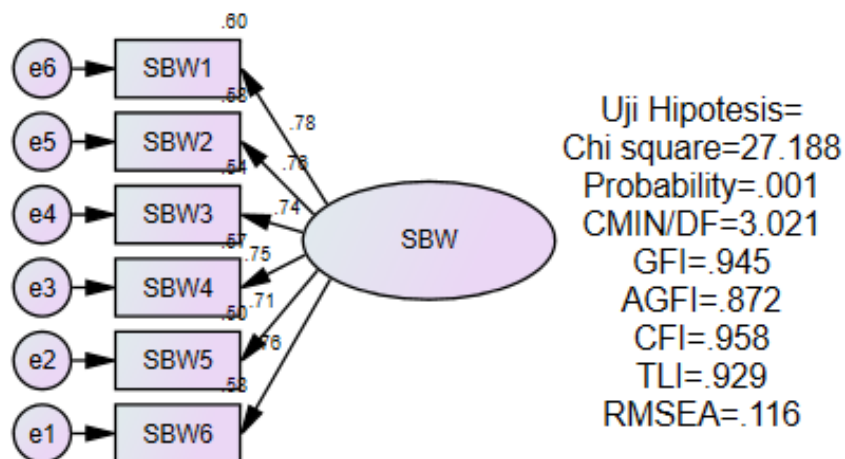
that has been described in the path diagram will be analyzed based on the data obtained.

d. Exogenous Construction Confirmatory Tests

This research has 2 exogenous constructs, namely Subjective Wellbeing and Affective Commitment. Confirmatory test of this study uses AMOS software, while the test results are presented in the figure below:

Figure 4.1

Confirmatory Test Results for Subjective Wellbeing Exogenous Constructions

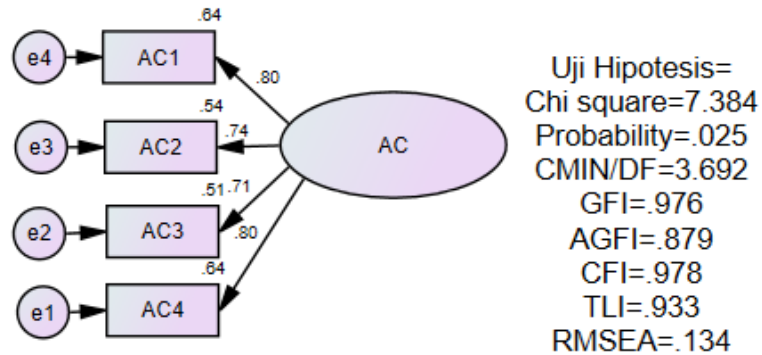


The results from the confirmatory test data of the exogenous construct of the Subjective Wellbeing variable show that all indicators have values above 0.50 which can be interpreted as having a validation level (Hair et al, 2010 and Ghozali, 2014). From these results it can be interpreted that all the indicators studied there is a correspondence between the concept and empirical results.

Next is the exogenous Affective Commitment test which is shown below:

Figure 4.1

Confirmatory Test Results for Exogenous Affective Commitment



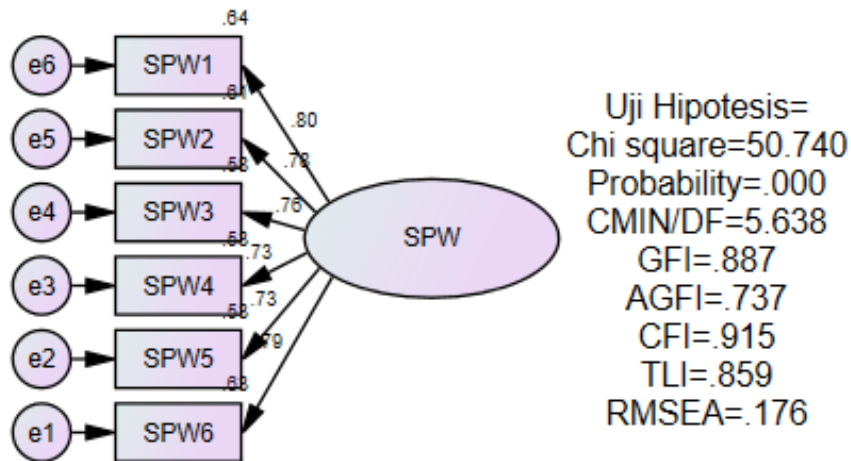
The results from the confirmatory test data of the exogenous construct of the Affective Commitment variable show that all indicators have values above 0.50 which can be interpreted as having a validation level (Ghozali & Latan, 2014; Hair, 2010). From these results it can be interpreted that all the indicators studied there is a correspondence between the concept and empirical results.

4.4.1 Endogenous Construction Confirmatory Tests

This research has 2 exogenous constructs, namely transcendent knowledge sharing and employee performance. Confirmatory test of this study uses AMOS software, while the test results are presented in the figure below:

Figure 4.1

Confirmatory Test Results for Wellbeing Spiritual Exogenous Constructions

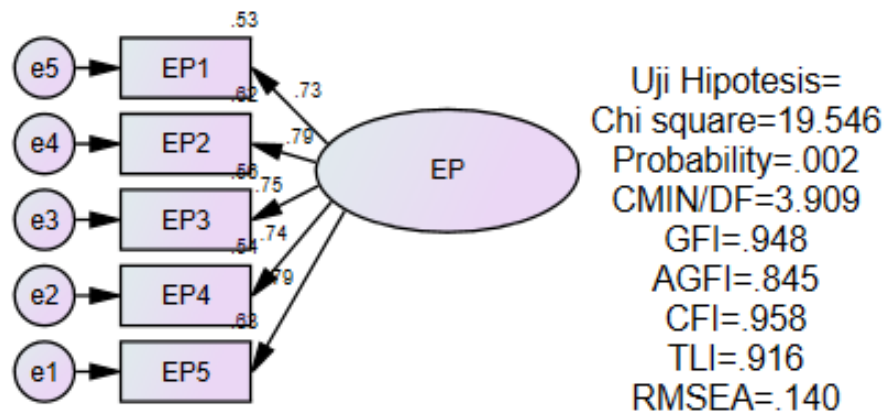


The results of the confirmatory test data of the exogenous construct of Spiritual Wellbeing variables show that all indicators have values above 0.50 which can be interpreted as having a validation level (Hair et al, 2010 and Ghozali, 2014). From these results it can be interpreted that all the indicators studied there is a correspondence between the concept and empirical results.

Next up is the exogenous construct test for Employee Performance shown below:

Figure 4.1

Employee Performance Exogenous Confirmatory Test Result



The results of the confirmatory test data for the exogenous construct of the Employee Performance variable show that all indicators have values above 0.50 which can be interpreted to have a validation level (Hair et al, 2010 and Ghozali, 2014). From these results it can be interpreted that all the indicators studied there is a correspondence between the concept and empirical results.

e. Construct Validity Testing

Convergent validity uses average variance extracted (AVE)

• Discriminant Validity Test

The individual reflexive measure is said to be valid if it has a loading value with a latent variable that wants to be measured ≥ 0.5 , if one indicator has a loading value < 0.5 then the indicator must be dropped (dropped) because it will indicate that the indicator is not good enough to measure the variable latently precisely. Following are the results of the structural diagram output on AMOS using IBM SPSS AMOS 21 software in Table 4.8 for validity testing.

Testing discriminate validity by using the AVE value is done by comparing the root value of the AVE of each construct with the correlation between constructs with other constructs. Recommended AVE value should be greater than 0.50 (Hair et al, 1998). based on Table 4.8 shows that the root value of AVE for each construct is greater with the correlation between constructs with other constructs. So it can be concluded that it has good discriminant validity.

Table 4.4
Discriminant Validity

Variabel	Indikator	Loading Factor	<i>Discriminant Validity</i>	Keterangan
Subjective wellbeing	SWB1	0.78	0.750	Valid
	SWB2	0.78		
	SWB3	0.74		
	SWB4	0.75		
	SWB5	0.71		
	SWB6	0.76		
Affecive Commiiment	AC1	0.80	0.781	Valid
	AC2	0.74		
	AC3	0.71		

	AC4	0.80		
Spiritual welbeing	SPW1	0.80	0.775	Valid
	SPW2	0.78		
	SPW3	0.76		
	SPW4	0.73		
	SPW5	0.73		
	SPW6	0.79		
Employee performance	EP 1	0.73	0.768	Valid
	EP 2	0.79		
	EP 3	0.75		
	EP 4	0.74		
	EP 5	0.79		

• **Reliability Test**

Basically, the reliability test shows the extent to which a measuring instrument that can provide relatively the same results if the measurements were taken again on the same subject. Reliability test in SEM can be obtained through the following formula (Ferdinand, 2002):

Information:

- Standard loading is obtained from standardized loading for each indicator obtained from the results of computer calculations

ΣE_j is the measurement error for each indicator. Measurement error can be obtained from 1- indicator reliability. Variables are said to be reliable if they have an alpha reliability coefficient of 0.5 or more. Table 4.5 below shows the variable reliability test.

Table 4.5

Discriminant Reliability

Variabel	Indikator	Loading Factor	<i>Discriminant Reliability</i>	Keterangan
Subjective wellbeing	SWB1	0.78	0.755	Reliabel
	SWB2	0.78		
	SWB3	0.74		
	SWB4	0.75		
	SWB5	0.71		
	SWB6	0.76		
Affecive Commiiment	AC1	0.80	0.798	Reliabel
	AC2	0.74		
	AC3	0.71		

	AC4	0.80		
Spiritual welbeing	SPW1	0.80	0.797	Reliabel
	SPW2	0.78		
	SPW3	0.76		
	SPW4	0.73		
	SPW5	0.73		
	SPW6	0.79		
Employee performance	EP 1	0.73	0.788	Reliabel
	EP 2	0.79		
	EP 3	0.75		
	EP 4	0.74		
	EP 5	0.79		

Assumption of sample adequacy

Adequacy of the sample is one of the eligibility requirements for the structural equation model. Referring to Hair (2010) about the assumption that the adequacy of data processing samples by using structural equations is 100-200 samples, then the total sample of 150 is considered to have met the structural

equation requirements. Agusty (2014) suggested that the adequacy of the sample ratio in the structural equation is five times the number of parameters and the sample used has met these requirements.

Data Normality Test

Evaluation of data normality is done by using a critical ratio skewness value of ± 2.58 at a significance level of 0.01 (1%). Data is said to be normally distributed if the value of the critical ratio skewness value is below ± 2.58 (Ghozali, 2013).

Table 4.6

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
EP5	3.000	5.000	-.166	-.832	-.564	-1.409
EP4	3.000	5.000	-.177	-.883	-.712	-1.780
EP3	3.000	5.000	-.105	-.526	-.497	-1.244
EP2	3.000	5.000	-.185	-.923	-.871	-2.179
EP1	3.000	5.000	-.197	-.986	-.610	-1.526
SPW6	3.000	5.000	-.138	-.690	-.710	-1.774
SPW5	3.000	5.000	-.096	-.478	-.413	-1.032
SPW4	3.000	5.000	-.257	-1.283	-.728	-1.821
SPW3	3.000	5.000	-.065	-.326	-.343	-.857
SPW2	3.000	5.000	-.019	-.096	-.165	-.413
SPW1	3.000	5.000	-.086	-.431	-.422	-1.056
AC1	3.000	5.000	-.043	-.213	-.450	-1.124
AC2	2.000	5.000	-.184	-.921	-.173	-.433
AC3	3.000	5.000	.002	.010	-.170	-.424
AC4	2.000	5.000	-.171	-.853	-.190	-.474
SBW1	3.000	5.000	-.014	-.072	-.220	-.551
SBW2	3.000	5.000	.003	.016	-.001	-.003
SBW3	3.000	5.000	-.025	-.127	-.268	-.670
SBW4	3.000	5.000	-.082	-.412	-.743	-1.858
SBW5	3.000	5.000	-.066	-.329	-.643	-1.607
SBW6	3.000	5.000	-.024	-.120	-.579	-1.447

Variable	min	max	skew	c.r.	kurtosis	c.r.
Multivariate					12.303	2.424

Based on the calculation results, all indicators of the critical ratio skewness value are below ± 2.58 . Data from indicators are normally distributed and are suitable for use.

Outlier Evaluation

Outlier evaluations are carried out to see observational conditions from data that have unique characteristics that look very different from other observations and appear in extreme form, both for a single variable or combination variables (Hair et al 2014). Outlier detection is done to see univariate outliers and multivariate outliers. To see multivariate outliers is done by looking at the value of malahobis distance.

Malahobis distance value compared with the chi-square value. If there is a malahobis distance value, it means that there is a multivariate outlier problem (Ferdinand, 2000). Based on these provisions, in this study the chi-square value was obtained 247,369 and the largest value was at the m 229obis distance 229.00. Therefore it can be concluded that in this study there were no multivariate outlier problems. The absence of multivariate outliers means that the data is suitable for use.

Tabel 4.7

Outlier Multivariate

Observation number	Mahalanobis d-squared	p1	p2
96	37.484	.015	.893
9	35.212	.027	.912
2	34.718	.030	.836
73	32.926	.047	.926
8	32.027	.058	.940
129	31.949	.059	.885
38	31.799	.061	.820
64	31.350	.068	.807
123	31.083	.072	.764
67	30.849	.076	.714
50	30.639	.080	.660
146	30.323	.086	.640
105	29.733	.097	.712
23	29.717	.098	.614
12	29.700	.098	.510
76	29.647	.099	.421
144	29.356	.106	.419
17	29.265	.108	.352
142	28.979	.115	.356
85	28.871	.117	.303
14	28.797	.119	.246
141	28.638	.123	.220
10	28.353	.130	.234
57	27.997	.140	.275
98	27.551	.153	.359
44	27.135	.166	.444
62	27.128	.167	.363
71	26.670	.182	.475
127	26.488	.188	.472
59	26.312	.195	.469
41	26.205	.199	.436
117	26.118	.202	.396
61	26.014	.206	.366
72	25.915	.210	.335
45	25.528	.225	.435
35	25.472	.227	.386
58	25.463	.228	.319

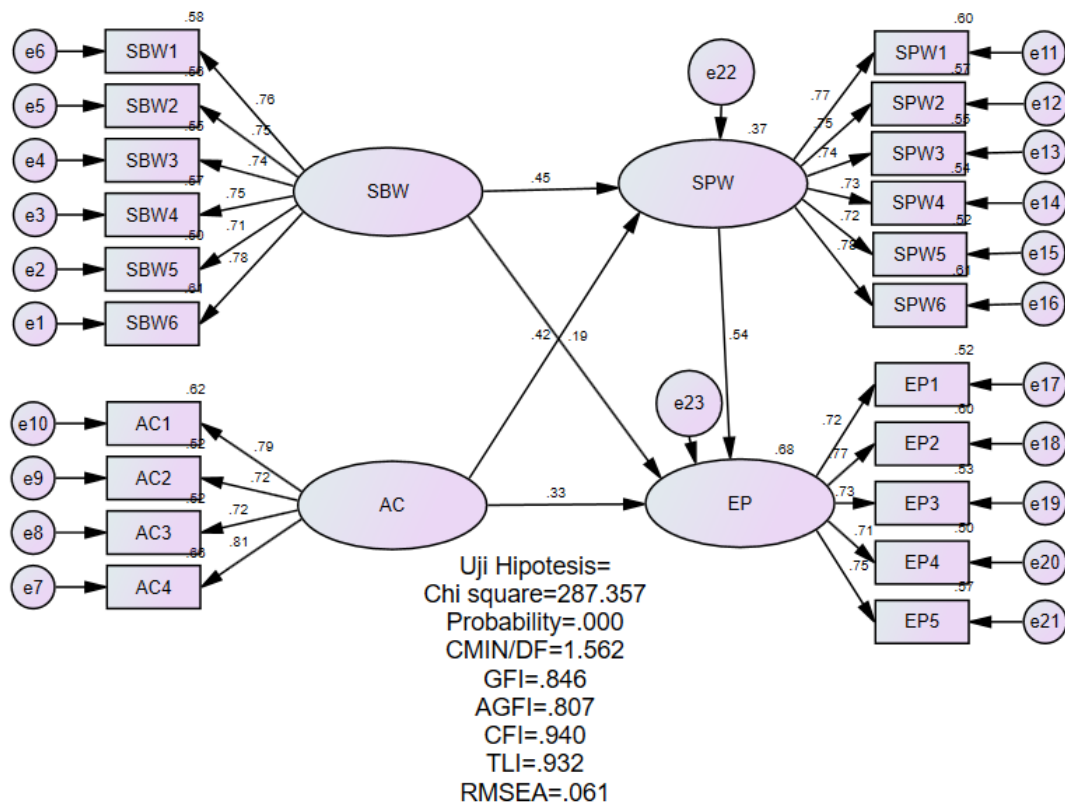
Observation number	Mahalanobis d-squared	p1	p2
115	25.408	.230	.276
80	25.376	.231	.228
94	25.340	.233	.187
49	24.945	.250	.278
99	24.772	.257	.289
138	24.667	.262	.272
42	24.628	.264	.230
13	24.612	.264	.184
54	24.569	.266	.153
28	24.560	.267	.116
65	24.501	.269	.097
43	24.344	.277	.102
135	24.309	.278	.081
5	24.146	.286	.087
36	23.935	.296	.104
40	23.932	.296	.077
30	23.792	.303	.079
47	23.715	.307	.069
125	23.693	.308	.052
27	23.639	.311	.043
22	23.549	.315	.038
55	23.353	.325	.047
53	23.194	.334	.053
90	23.141	.337	.043
18	23.121	.338	.032
97	23.098	.339	.023
79	22.888	.350	.031
56	22.593	.366	.053
88	22.589	.366	.038
46	22.340	.380	.056
111	22.209	.388	.059
149	22.062	.396	.065
89	22.060	.396	.047
147	21.988	.400	.041
66	21.755	.414	.060
92	21.678	.418	.054
32	21.536	.427	.059
19	21.469	.431	.052
74	21.455	.431	.038
21	21.441	.432	.028

Observation number	Mahalanobis d-squared	p1	p2
48	21.407	.434	.021
83	21.275	.442	.023
34	21.135	.451	.026
103	21.113	.452	.019
145	21.080	.454	.014
131	21.042	.456	.011
82	20.948	.462	.010
104	20.875	.467	.009
107	20.831	.469	.007
63	20.830	.469	.004
121	20.664	.480	.005
109	20.562	.486	.005
128	20.124	.513	.020
6	20.079	.516	.016
140	19.944	.525	.018
102	19.916	.527	.013
139	19.861	.530	.011
148	19.835	.532	.008
110	19.806	.534	.005
68	19.577	.548	.009
39	19.516	.552	.008
150	19.173	.574	.020
106	19.019	.584	.02

B. Testing Evaluation of Structural Models

a. Structural Model Test

The structural model is the relationship between latent variables (variables that cannot be measured directly and require several indicators to measure it) independent and dependent (Bollen, 1989). The results of the structural model test can be seen in Figure 4.4.



The structural model below shows a chi-square of 287,357 and a degree of freedom of 184. The figure shows that the CMIN / Df, RMSEA values are in accordance with the criteria. Although the values of GFI and AGFI are at marginal values, according to Hair et al (2014), the values of GFI and AGFI are close to the recommended values, the model is still feasible to continue. This means that the model is quite fit and suitable for use. The following structural models with mediating spiritual wellbeing variables are shown in Figure 4.4:

In Figure 4.3, almost all of the goodness of fit test criteria are met. Only GFI and AGFI are in the marginal fit range of 0.846 and 0.807. According to Hair et al (2014), although the values of AGFI and GFI are not in accordance with the

recommendations, they are close to recommendations so that the evaluation of the model is still appropriate.

b. Goodness-of-fit-Model Test Results

Testing using SEM models is done in stages. If the right model is not yet obtained, then the model proposed originally needs to be revised. The need for revision of the SEM model arises from the problems that arise from the analysis. The problem that may arise is the problem of the inability of the model developed to produce unique estimates. If these problems arise in SEM analysis, it indicates that the research does not support the structural model that is formed. Thus the model needs to be revised by developing existing theories to form new models. Goodness-of-fit criteria have been explained on the previous page proposed by Haryono et al (2012).

Analysis of the results of data processing at the full SEM model stage is carried out by conducting the suitability test and statistical test. The results of the goodness-of-fit model are explained in Table 4.8.

Table 4.8.
Goodness-of-fit-Model Test Results

<i>Goodness-of-Fit Indices</i>	<i>Cut of value</i>	<i>Hasil</i>	<i>Keterangan</i>
<i>Significance Probability (p)</i>	$\geq 0,05$	0.001	Fit Marjinal
CMIN/DF	< 2,000	1562	Fit

GFI	$\geq 0,90$	0.846	Fit Marjinal
AGFI	$\geq 0,90$	0.807	Fit Marjinal
TLI	$\geq 0,90$	0.940	Fit
CFI	$\geq 0,90$	0.930	Fit
RMSEA	$\geq 0,08$	0.061	Fit

These results indicate that the model used is acceptable. CMIN / DF value of 1562 shows a good structural equation model. The RSMEA measurement index is in the expected range of values ≤ 0.08 which is 0.061. Even though chi-square, probability level, GFI and AGFI are accepted marginally. From several model feasibility tests, the model is said to be feasible if at least one of the model's feasibility test methods is met (Hair et al, 2014). In an empirical study, a researcher is not required to meet all the criteria of goodness of fit, but depends on the judgment of each researcher. Chi-Square value in this study was 247,369. Joreskog and Sobron in Haryono (2012) said that Chi-Square cannot be used as the sole measure of overall model compatibility, one of the reasons is because chi-square is sensitive to sample size.

When the sample size increases, the chi-square value will also increase and lead to rejecting the model even though the value of the difference between the sample covariance matrix and the model

covariance matrix is minimal or small. Chi square is also closely related to the value of degree of freedom, if the degree of freedom is greater then it will affect the value of Chi Square. The degree of freedom in research is quite large, 184, which influences the value of chi square. From the results of the model output in Table 4.5 for the model suitability test criteria, some of the criteria are at marginal values. Marginal value is the condition of the suitability of the measurement model under the criteria of absolute fit and incremental fit, but can still be continued in further analysis because it is close to the good fit criteria (Seguro, 2011).

c. Evaluation Parameter

The parameter evaluation results show the influence between the tested variables, namely spiritual wellbeing, subjective wellbeing and affective commitment variables on employee performance. The results can be seen in the following table:

Table 4.9
Hypothesis testing results

	Estimate	S.E.	C.R.	P	Label
SPW <--- SBW	.407	.084	4.852	***	par_20
SPW <--- AC	.363	.080	4.556	***	par_21
EP <--- SPW	.520	.098	5.317	***	par_18
EP <--- AC	.274	.071	3.833	***	par_19
EP <--- SBW	.162	.072	2.249	.025	par_22

From the results of the structural Equation Model (SEM) can be known that the variables spiritual wellbeing, subjective wellbeing and

affective commitment have a significant effect on employee performance in Islamic bank.

C. Discussion

1. Effect of Subjective Wellbeing on Spiritual Wellbeing

Based on the results of the study note that the influence between Subjective Wellbeing and Spiritual Wellbeing there is a CR value of 4.852 ($p = 0.000 \leq 0.05$) then H_0 is rejected and H_a is accepted, meaning that there is a positive influence between Subjective Wellbeing and Spiritual Wellbeing. Hypothesis H1 accepted, Subjective Wellbeing influences Spiritual Wellbeing. The higher the Subjective Wellbeing, the higher the level of Spiritual Wellbeing.

The results of this study are in line with the study of Tung Thanh Do, 2016 which found that there were positive effects on Subjective Wellbeing influences Spiritual Wellbeing. Khasawneh (2011) explains that spiritual values facilitate employee feelings to connect with another so give feeling of perfection of inner life and happiness.

2. Effect of Affective Commitment on Spiritual Wellbeing

Based on the results of the study note that the influence between Affective Commitment with Spiritual Wellbeing there is a CR value of 4.556 ($p = 0.000 \leq 0.05$) then H_0 is rejected and H_a is accepted, meaning that there is a positive influence between Affective Commitment and Spiritual Wellbeing. The H2

hypothesis is accepted, Affective Commitment influences Spiritual Wellbeing. The higher the Affective Commitment, the higher the level of Spiritual Wellbeing.

The results of this study are in line with the study of Mohammaddi and Boroomand (2013) Foumany and Danshdost (2014) Ghorbani et al. (2014) which found that there were positive effects on Affective Commitment influences Spiritual Wellbeing. There is little study done on spiritual intelligence and organizational commitment. According to Rego and Cunha (2008) individuals who are highly spiritual are more responsible and loyal to their organization. Kinjerski and Skrypnek (2006) determined that employees who have good practices with spirituality at place of work; they are more loyal to their organization and complete their tasks with more responsibility.

3. Effect of Subjective Wellbeing on Employee Performance

Based on the results of the study note that the influence between Subjective Wellbeing with Employee Performance there is a CR value of 2.249 ($p = 0.000 \leq 0.05$) then H_0 is rejected and H_a is accepted, meaning that there is a positive influence between Subjective Wellbeing and Employee Performance Hypothesis H_3 is accepted, Subjective Wellbeing affect Employee Performance. The higher the Subjective Wellbeing, the higher the level of Employee Performance

The results of this study are in line with the study of (Wright, Cropanzano, & Bonett, 2007) which found that there were positive effects on Subjective Wellbeing influences Employee Performance. With the achievement of subjective well-being, all employees' life needs are considered to be fulfilled. The area of

subjective well-being measurement is quite new and requires further learning. Among the key aspects is its role for public policy. Helliwell & Layard, (2013) show that there is now an increasing world demand to be stronger aligning policies with what is truly important for their own societies characterizing brand life.

4. Effect of Affective Commitment on Employee Performance

Based on the results of the study note that the influence between Affective Commitment and Employee Performance there is a CR value of 3.833 ($p = 0.000 \leq 0.05$) then H_0 is rejected and H_a is accepted, meaning that there is a positive influence between Affective Commitment and Employee Performance. Hypothesis H_4 is accepted, Affective Commitment affects Employee Performance. The higher Affective Commitment, the higher the level of Employee Performance.

The results of this study are in line with the study of (Macky & Boxall, 2009; Parinding, 2017; Pathan, 2016; Tobing, 2009) which found that there were positive effects on Affective Commitment influences Employee Performance. The values of Islamic bank companies are synonymous with Islamic work ethics, people who have faith will be increasingly committed to work.

5. Effect of Spiritual Wellbeing on Employee Performance

Based on the results of the study note that the influence between Spiritual Wellbeing and Employee Performance there is a CR value of 5.317 ($p = 0.000 \leq 0.05$) then H_0 is rejected and H_a is accepted, meaning that there is a positive

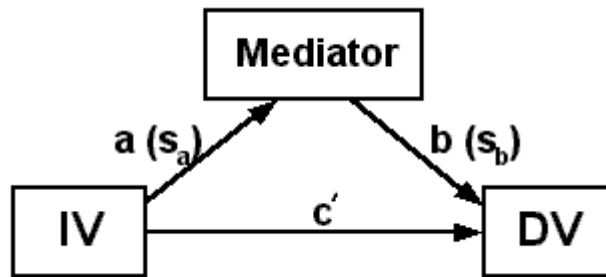
influence between Spiritual Wellbeing and Employee Performance. Hypothesis H5 accepted, Spiritual Wellbeing influences Employee Performance. The higher Spiritual Wellbeing, the higher the level of Employee Performance.

The results of this study are in line with the study of Javanmard (2012) which found that there were positive effects on Spiritual Wellbeing influences Employee Performance. Higher levels of personal growth, self-confidence and self-worth awareness are natural resultants of workplace spirituality (Krahnke, Giacalone, & Jurkiewicz, 2003). Spiritually based organizations are more productive than organizations with no spiritual orientation (Giacalone & Jurkiewicz, 2003). An employee, who considers their organizations as spiritual, also believes their organizations as more profitable and more productive (Mitroff & Denton, 1999). Work place spirituality has positive effects on job performance (Neck & Milliman, 1994).

6. Effect of mediation variables

In this study there were two mediations conducted by Subjective Wellbeing to improve Employee Performance. The first mediation is Spiritual Wellbeing with a Subjective Wellbeing orientation and the second mediates Affective Commitment to Employee Performance. Mediation testing is carried out using online software through the website <http://quantpsy.org/sobel/sobel.htm>.

In online testing can be connected by entering the results of the tests that have been done, the results of online testing can be seen in the picture below



Information:

a : The parameter value of the independent variable to the mediating variable

SE_a : The standard value of the independent variable against the mediating variable

b : The value of the mediation variable parameter is the dependent variable

SE_b : The standard value of the mediating variable error to the dependent variable

a. The Effect of Subjective Wellbeing on Employee Performance with Spiritual Wellbeing as mediation

The results of the data testing of the mediating role of Spiritual Wellbeing variables on Subjective Wellbeing are done online using the website <http://quantpsy.org/sobel/sobel.htm> can be seen in the picture below:

	Input:		Test statistic:	Std. Error:	p-value:
a	0.407	Sobel test:	3.57796425	0.05915095	0.00034628
b	0.520	Aroian test:	3.54381038	0.05972103	0.00039439
s_a	0.084	Goodman test:	3.61312503	0.05857533	0.00030253
s_b	0.098	<input type="button" value="Reset all"/>	<input type="button" value="Calculate"/>		

Information:

A : The parameter value of the Subjective Wellbeing variable for the Spiritual Wellbeing variable

SEa : Default value of the Subjective Wellbeing variable against the Spiritual Wellbeing variable

b : Spiritual Wellbeing variable parameter values for Employee Performance variables

SEb : Default value of Spiritual Wellbeing variable to Employee Performance variable

Based on the test results it is known that the role of the mediating variable Spiritual Wellbeing on Subjective Wellbeing and employee performance is explained in the t-score 0. 3.57796425 and the p-value of 0.00034628. The results of the data show that the cut-off value of the t-score ≥ 1.98 and the level of significance of less than 0.05 then the Spiritual Wellbeing is able to mediate the variable Subjective Wellbeing and employee performance.

According to (Hartline & Jones, 1996; Yoon & Lee, 2006) employees in the organization who are spiritually intelligent will be satisfied in their work place. With a strong spiritual wellbeing, it will improve the company's performance. Positively, spiritual activities such as praying, establishing brotherhood and protecting the environment can mediate subjective well being so that employee performance.

b. The Effect of Affective Commitment on Employee Performance with Spiritual Wellbeing as mediation

The results of testing the data of the mediating role of Spiritual Wellbeing variables on Affective Commitments conducted online using the website <http://quantpsy.org/sobel/sobel.htm> can be seen in the picture below

	Input:		Test statistic:	Std. Error:	p-value:
a	0.363	Sobel test:	3.44853016	0.05473636	0.00056365
b	0.520	Aroian test:	3.4136913	0.05529498	0.00064089
s _a	0.080	Goodman test:	3.48445793	0.05417198	0.00049313
s _b	0.098	Reset all	Calculate		

Information:

a : The parameter value of the Affective Commitment variable to the Spiritual Wellbeing variable

SEa : Default value of the Affective Commitment behavior variable against the Spiritual Wellbeing variable

B : Spiritual Wellbeing variable parameter values for Employee Performance variables

SEb : Default value of Spiritual Wellbeing variable to Employee Performance variable

Based on the test results it is known that the role of Spiritual Wellbeing mediation variables on Affective Commitment and employee performance is explained in the figure of the t-score 3.44853016 and the p-value of 0.00056365.

The results of the data show that the cut-off value of the t-score ≤ 1.98 and the level of significance is less than 0.05, then Spiritual Wellbeing is able to mediate Affective Commitment and employee performance variables

People who are spiritually intelligent are more responsible, loyal, healthier and productive for their organization (Awais, Malik, & Qaisar, 2015). With a strong spiritual wellbeing, it will improve the company's performance. Positively, spiritual activities such as fasting prayer on time to protect the environment can mediate affective commitment so that employee performance increases.

CHAPTER 5

CONCLUSIONS AND SUGGESTIONS

This chapter explains the conclusions, suggestions, and limitations of this research. The explanation presented aims to provide an understanding of the scope of research and opportunities for further research that is better.

A. Conclusion

The conclusions of this study were prepared briefly and clearly to facilitate understanding of the results of this study.

1. Subjective Wellbeing has a significant positive influence on spiritual wellbeing, the higher the subjective wellbeing, the higher the level of weaving spirituality.
2. Affective Commitment has a significant positive influence on spiritual wellbeing, the higher the Affective Commitment, the higher the level of weaving spirituality.
3. Subjective Wellbeing has a significant positive effect on employee performance, the higher the subjective wellbeing, the higher the level of employee performance.
4. Affective Commitment has a significant positive effect on employee performance, the higher the Affective Commitment, the higher the level of employee performance.

5. Spiritual wellbeing has a significant positive effect on employee performance, the higher Spiritual wellbeing, the higher the level of employee performance.

6. Spiritual wellbeing as a mediation between subjective wellbeing variables and employee performance, with Spiritual wellbeing will strengthen the influence of Subjective Wellbeing on employee performance

7. Spiritual wellbeing as mediation between Affective Commitment and employee performance variables, Spiritual wellbeing will strengthen the influence of Affective Commitment on employee performance

B. Theoretical Implications

The purpose of this study is to provide insights and understanding of the science of the concept of the influence of spiritual wellbeing, subjective wellbeing and affective commitment on the performance of sharia bank employees.

The next theoretical implication is spiritual wellbeing as a mediating variable of subjective wellbeing and affective commitment to employee performance. This shows that the value of spirituality which is based on religious nature in Islam such as praying and establishing ukhuwan mediates subjective wellbeing and affective commitment in improving employee performance

C. Managerial Implications

The results of this study are very important especially for the application of spirituality values in a company. The results showed that subjective wellbeing and effective commitment affect employee performance by mediating spiritual

wellbeing, so employee performance will increase. This can be seen from how a person has confidence in carrying out worship such as praying on time indicates that people will also do work on time.

D. Research Limitations

In this study, there are limitations faced by researchers namely

1. Testing of this model, needs to be retested in several Islamic banks to get more massive empirical evidence. This is due to many Islamic banks in other countries, especially in the Middle East.
2. Research is only done on Islamic banks, to test the model must be done in other companies
3. This study has the limitations of the variables studied, so that this study is holistic, other variables need to be added

E. Upcoming Research Agenda

Based on the limitations of the above research, the future research agenda can be concluded as follows:

1. This study only uses Islamic banks in 3 countries, so in the future it is necessary to study Islamic banks in other countries, especially in Middle Eastern countries.
2. This study uses respondents of Islamic bank employees, in the future it can be tested for employees or employees with different institutions such as employees of non-Islamic banks, other Islamic financial institutions and so forth.

3. Future research can be done by adding other variables that can affect employee performance such as OCB and transformative leaders

Bibliography

- Allen, N. J., & Meyer, J. P. (1996). Affective, continuance, and normative commitment to the organization: An examination of construct validity. *Journal of Vocational Behavior*, 49(3), 252–276.
- Allport, G. W., & Ross, J. M. (1967). Personal religious orientation and prejudice. *Journal of Personality and Social Psychology*, 5(4), 432.
- Altaf, A., & Awan, M. A. (2011). Moderating affect of workplace spirituality on the relationship of job overload and job satisfaction. *Journal of Business Ethics*, 104(1), 93–99.
- Andrews, F. M., & Withey, S. B. (2012). *Social indicators of well-being: Americans' perceptions of life quality*. Springer Science & Business Media.
- Awais, M., Malik, M. S., & Qaisar, A. (2015). A review: The job satisfaction act as mediator between spiritual intelligence and organizational commitment. *International Review of Management and Marketing*, 5(4), 203–210.
- Barrick, M. R., & Mount, M. K. (1991). The big five personality dimensions and job performance: a meta-analysis. *Personnel Psychology*, 44(1), 1–26.
- Bebchuk, L. A., & Roe, M. J. (1998). *A theory of path dependence in corporate governance and ownership*. Center for Law and Economic Studies.
- Benefiel, M., Fry, L. W., & Geigle, D. (2014). Spirituality and religion in the workplace: History, theory, and research. *Psychology of Religion and Spirituality*, 6(3), 175.
- Bolatan, G. I. S., Gozlu, S., Alpkan, L., & Zaim, S. (2016). *The impact of technology transfer performance on total quality management and quality performance*. *Procedia Soc Behav Sci* 235: 746–755.

- CAMPBELL, J. P., McHENRY, J. J., & WISE, L. L. (1990). Modeling Job Performance in a Population of Jobs. *Personnel Psychology*, 43(2), 313–575. <https://doi.org/10.1111/j.1744-6570.1990.tb01561.x>
- Carr, A. (2013). *Positive psychology: The science of happiness and human strengths*. Routledge.
- Clayton, R. R., & Gladden, J. W. (2014). *Five The Toward a Sacred Religiosity : of Dimensions Demythologizing Artifact * OIillne*. 13(2), 135–143.
- DAY, D. V., & SILVERMAN, S. B. (1989). Personality and Job Performance: Evidence of Incremental Validity. *Personnel Psychology*, 42(1), 25–36. <https://doi.org/10.1111/j.1744-6570.1989.tb01549.x>
- Delener, N. (1990). The effects of religious factors on perceived risk in durable goods purchase decisions. *Journal of Consumer Marketing*, 7(3), 27–38. <https://doi.org/10.1108/EUM0000000002580>
- Diener, E. (2000). Subjective well-being: The science of happiness and a proposal for a national index. *American Psychologist*, 55(1), 34.
- Diener, E., & Ryan, K. (2009). Subjective well-being: A general overview. *South African Journal of Psychology*, 39(4), 391–406.
- Diener, E., Sandvik, E., Seidlitz, L., & Diener, M. (1993). The relationship between income and subjective well-being: Relative or absolute? *Social Indicators Research*, 28(3), 195–223.
- Diener, E., & Seligman, M. E. P. (2002). Very happy people. *Psychological Science*, 13(1), 81–84.
- Dolan, P., Layard, R., & Metcalfe, R. (2011). *Measuring subjective well-being for public policy*.
- Ellison, C. W., & Smith, J. (1991). Toward an integrative measure of health and well-being. *Journal of Psychology and Theology*, 19(1), 35–45.

- Faulkner, J. E., & De Jong, G. F. (1966). Religiosity in 5-D: An empirical analysis. *Social Forces*, 45(2), 246–254.
- Fay, C. C. (2006). *Social context of the performance appraisal process: Exploring individual, organizational, job, and social effects on employee reactions to performance appraisal*. University of Connecticut.
- Fay, D., & Sonnentag, S. (2002). Rethinking the effects of stressors: A longitudinal study on personal initiative. *Journal of Occupational Health Psychology*, 7(3), 221–234. <https://doi.org/10.1037/1076-8998.7.3.221>
- Feagin, J. R. (1964). Prejudice and religious types: A focused study of Southern fundamentalists. *Journal for the Scientific Study of Religion*.
- Fisher, J. (2010). Development and application of a spiritual well-being questionnaire called SHALOM. *Religions*, 1(1), 105–121.
- Fisher, J. W., Francis, L. J., & Johnson, P. (2000). Assessing spiritual health via four domains of spiritual wellbeing: The SH4DI. *Pastoral Psychology*, 49(2), 133–145.
- Folorunso, O. O., Adewale, A. J., & Abodunde, S. M. (2014). Exploring the effect of organizational commitment dimensions on employees performance: An empirical evidence from Academic Staff of Oyo State Owned Tertiary Institutions, Nigeria. *International Journal of Academic Research in Business and Social Sciences*, 4(8), 275.
- Fukuyama, Y. (1961). The major dimensions of church membership. *Review of Religious Research*, 2(4), 154–161.
- Gazalba, S. (1985). *Ilmu Islam2: Asas Agama Islam, cet 2*, Jakarta: PT. Bulan Bintang.
- Ghozali, I. (2005). *Analisis Multivariate dengan program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.

- Ghozali, I., & Latan, H. (2014). *Partial Least Squares Konsep, Metode dan Aplikasi Menggunakan Program WarpPLS 4.0*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Ratmono, D. (2013). *Analisis multivariat dan ekonometrika: teori, konsep, dan aplikasi dengan EVIEWS 8*. Semarang: Badan Penerbit Universitas Diponegoro.
- Giocalone, R. A., & Jurkiewicz, C. L. (2003). Right from wrong: The influence of spirituality on perceptions of unethical business activities. *Journal of Business Ethics*, 46(1), 85–97.
- Glock, C. Y., & Stark, R. (1965). *Religion and society in tension*. Chicago: Rand McNally.
- Hair, J. F. (2010). Black, Wc, Babin, Bj, & Anderson, Re (2010). *Multivariate Data Analysis*, 7.
- Hartline, M. D., & Jones, K. C. (1996). Employee performance cues in a hotel service environment: Influence on perceived service quality, value, and word-of-mouth intentions. *Journal of Business Research*, 35(3), 207–215.
- Headey, B. (2006). *Happiness: Revising set point theory and dynamic equilibrium theory to account for long term change*. DIW Discussion Papers.
- Helliwell, J. F., & Layard, R. (2013). Jeffrey Sachs, eds. 2013. *World Happiness Report 2013*.
- Katz, D. (1964). *The motivational basis of organizational behavior*. <https://doi.org/https://doi.org/10.1002/bs.3830090206>
- Katz, D., & Kahn, R. L. (1978). *The social psychology of organizations* (Vol. 2). Wiley New York.
- Khanna, S., & Greyson, B. (2014). Near-death experiences and spiritual well-being. *Journal of Religion and Health*, 53(6), 1605–1615.

- King, M. B., & Hunt, R. A. (1972). Measuring the religious variable: Replication. *Journal for the Scientific Study of Religion*, 240–251.
- King, M. B., & Hunt, R. A. (1975). Measuring the religious variable: National replication. *Journal for the Scientific Study of Religion*, 13–22.
- Krahnke, K., Giacalone, R. A., & Jurkiewicz, C. L. (2003). Point-counterpoint: Measuring workplace spirituality. *Journal of Organizational Change Management*, 16(4), 396–405.
- Krahnke, K., & Hoffman, L. (2016). The rise of religion and spirituality in the workplace: Employees' rights and employers' accommodations. *Journal of Behavioral and Applied Management*, 3(3), 1056.
- Krauss, S. E. (2005). Research paradigms and meaning making: A primer. *The Qualitative Report*, 10(4), 758–770.
- Kuzu, Ö. H., & Özilhan, D. (2014). The effect of employee relationships and knowledge sharing on employees' performance: An empirical research on service industry. *Procedia-Social and Behavioral Sciences*, 109, 1370–1374.
- Latham, G. P., & Seijts, G. H. (2016). Distinguished scholar invited essay: Similarities and differences among performance, behavioral, and learning goals. *Journal of Leadership & Organizational Studies*, 23(3), 225–233.
- Lee, O. F., Tan, J. A., & Javalgi, R. (2010). Goal orientation and organizational commitment: Individual difference predictors of job performance. *International Journal of Organizational Analysis*, 18(1), 129–150.
- Lenski, G. (1961). *The Religious Factor: A Sociologist's Inquiry*, rev. ed. Garden City, New York: Anchor.
- LePine, J. A., & Van Dyne, L. (1998). Predicting voice behavior in work groups. *Journal of Applied Psychology*, 83(6), 853.
- Macky, K., & Boxall, P. (2009). Employee well-being and union membership. *New Zealand Journal of Employment Relations*, 34(3), 14.

- Mangunwijaya, Y. B. (1986). *Ragawidya: religiositas hal-hal sehari-hari*. Kanisius.
- Matdarwan, N. (1986). *Manusia, agama dan Kebatinan*. Yogyakarta: Yayasan Bina Karir.
- McDaniel, S. W., & Burnett, J. J. (1990). Consumer religiosity and retail store evaluative criteria. *Journal of the Academy of Marketing Science*, 18(2), 101–112.
- Meyer, J. P., & Parfyonova, N. M. (2010). Normative commitment in the workplace: A theoretical analysis and re-conceptualization. *Human Resource Management Review*, 20(4), 283–294. <https://doi.org/10.1016/j.hrmr.2009.09.001>
- Mitroff, I. I., & Denton, E. A. (1999). A study of spirituality in the workplace. *MIT Sloan Management Review*, 40(4), 83.
- Moberg, R. (1990). The lichen genus *Physcia* in Central and South America. *Nordic Journal of Botany*, 10(3), 319–342. <https://doi.org/10.1111/j.1756-1051.1990.tb01776.x>
- Moodley, T. (2008). *The relationship between coping and spiritual well-being during adolescence*. University of the Free State.
- Morrison, M., Tay, L., & Diener, E. (2011). Subjective well-being and national satisfaction: Findings from a worldwide survey. *Psychological Science*, 22(2), 166–171.
- Nashori, F. N., Mucharam, R. D., & Ru'iyah, S. (2002). *Mengembangkan kreativitas dalam perspektif psikologi islam*. Menara Kudus.
- Neck, C. P., & Milliman, J. F. (1994). Thought self-leadership: Finding spiritual fulfillment in organizational life. *Journal of Managerial Psychology*, 9(6), 9–16.

- Oecd, W. (2013). UNCTAD (2013). *Implications of Global Value Chains for Trade, Investment, Development and Jobs*, 20.
- Parinding, R. G. (2017). Analisis pengaruh komitmen afektif, komitmen berkelanjutan, dan komitmen normatif terhadap kinerja karyawan pada PT. Pegadaian (persero) cabang Ketapang. *MAGISTRA: Jurnal Ilmu Manajemen*, 1(2), 88–107.
- Park, N., Peterson, C., & Seligman, M. E. P. (2004). Strengths of character and well-being. *Journal of Social and Clinical Psychology*, 23(5), 603–619.
- Pathan. (2016). ANALISIS PENGARUH KOMITMEN AFEKTIF , KOMITMEN KINERJA KARYAWAN PADA PT RADIO NEBULA NADA DI KOTA. *JURNAL ILMU MANAJEMEN*, 2(2), 175–186.
- Pavot, W., & Diener, E. (1993). The affective and cognitive context of self-reported measures of subjective well-being. *Social Indicators Research*, 28(1), 1–20.
- Pepinsky, T. B. (2013). Development, Social Change, and Islamic Finance in Contemporary Indonesia. *World Development*, 41(1), 157–167. <https://doi.org/10.1016/j.worlddev.2012.06.007>
- Quigley, N. R., Tesluk, P. E., Locke, E. A., & Bartol, K. M. (2007). A multilevel investigation of the motivational mechanisms underlying knowledge sharing and performance. *Organization Science*, 18(1), 71–88.
- Rostiana, R. (2011). Makna Kebahagiaan Integratif. *Indonesian Journal of Applied Sciences*, 1(2).
- Rulindo, R., & Mardhatillah, A. (2011). Spirituality, religiosity and economic performances of muslim micro-entrepreneurs. *8th International Conference on Islamic Economics and Finance, Held in Doha, Qatar, on December*, 19–21.

- Ryff, C. D., & Singer, B. (1996). Psychological well-being: Meaning, measurement, and implications for psychotherapy research. *Psychotherapy and Psychosomatics*, 65(1), 14–23.
- Scott, A. B. (1997). Categorizing definitions of religion and spirituality in the psychological literature: A content analytic approach. *Unpublished Manuscript*.
- Seguro, W. (2011). Pengaruh Persepsi Kualitas Pelayanan Terhadap Kepuasan Dan Loyalitas Pelanggan: Suatu Penelitian Pada Penyedia Jasa Telepon Selular Di Jawa Barat. *Business Economics Scientific Journal*, 13(3).
- Seidlitz, L., Wyer Jr, R. S., & Diener, E. (1997). Cognitive correlates of subjective well-being: The processing of valenced life events by happy and unhappy persons. *Journal of Research in Personality*, 31(2), 240–256.
- Shafranske, E. P., & Malony, H. N. (1990). Clinical psychologists' religious and spiritual orientations and their practice of psychotherapy. *Psychotherapy: Theory, Research, Practice, Training*, 27(1), 72.
- Sinnott, J. D. (2001). *Introduction: Special issue on spirituality and adult development, Part I*. Springer.
- Smeenck, S., Teelken, C., Eisinga, R., & Doorewaard, H. (2009). Managerialism, organizational commitment, and quality of job performances among European university employees. *Research in Higher Education*, 50(6), 589–607.
- Stone, A. A., Shiffman, S. S., & DeVries, M. W. (1999). *Ecological momentary assessment*.
- Teh, P., & Sun, H. (2012). Knowledge sharing , job attitudes and organisational citizenship behaviour. *Industrial Management & Data Systems*, 112(1), 64–82. <https://doi.org/10.1108/02635571211193644>

- Tobing, D. S. K. L. (2009). Pengaruh komitmen organisasional dan kepuasan kerja terhadap kinerja karyawan PT. Perkebunan Nusantara III di Sumatera Utara. *Jurnal Manajemen Dan Kewirausahaan*, 11(1), 31–37.
- Tsui, P.-L., Lin, Y.-S., & Yu, T.-H. (2013). The influence of psychological contract and organizational commitment on hospitality employee performance. *Social Behavior and Personality: An International Journal*, 41(3), 443–452.
- W. Lam, L. and Liu, Y. (2014). The identity-based explanation of affective commitment. *Journal of Managerial Psychology*, 29(3), 321–340.
- Ward, C., & Voas, D. (2011). The emergence of conspирituаlity. *Journal of Contemporary Religion*, 26(1), 103–121.
<https://doi.org/10.1080/13537903.2011.539846>
- Welbourne, T. M., Johnson, D. E., & Erez, A. (1998). The role-based performance scale: Validity analysis of a theory-based measure. *Academy of Management Journal*, 41(5), 540–555.
- Wilson, W. C. (1960). Extrinsic religious values and prejudice. *The Journal of Abnormal and Social Psychology*, 60(2), 286.
- Worthington Jr, E. L., Wade, N. G., Hight, T. L., Ripley, J. S., McCullough, M. E., Berry, J. W., ... O'Connor, L. (2003). The Religious Commitment Inventory--10: Development, refinement, and validation of a brief scale for research and counseling. *Journal of Counseling Psychology*, 50(1), 84.
- Wright, T. A., Cropanzano, R., & Bonett, D. G. (2007). The moderating role of employee positive well being on the relation between job satisfaction and job performance. *Journal of Occupational Health Psychology*, 12(2), 93.
- Yoon, D. P., & Lee, E.-K. O. (2006). The impact of religiousness, spirituality, and social support on psychological well-being among older adults in rural areas. *Journal of Gerontological Social Work*, 48(3–4), 281–298.

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
EP5	3.000	5.000	-.166	-.832	-.564	-1.409
EP4	3.000	5.000	-.177	-.883	-.712	-1.780
EP3	3.000	5.000	-.105	-.526	-.497	-1.244
EP2	3.000	5.000	-.185	-.923	-.871	-2.179
EP1	3.000	5.000	-.197	-.986	-.610	-1.526
SPW6	3.000	5.000	-.138	-.690	-.710	-1.774
SPW5	3.000	5.000	-.096	-.478	-.413	-1.032
SPW4	3.000	5.000	-.257	-1.283	-.728	-1.821
SPW3	3.000	5.000	-.065	-.326	-.343	-.857
SPW2	3.000	5.000	-.019	-.096	-.165	-.413
SPW1	3.000	5.000	-.086	-.431	-.422	-1.056
AC1	3.000	5.000	-.043	-.213	-.450	-1.124
AC2	2.000	5.000	-.184	-.921	-.173	-.433
AC3	3.000	5.000	.002	.010	-.170	-.424
AC4	2.000	5.000	-.171	-.853	-.190	-.474
SBW1	3.000	5.000	-.014	-.072	-.220	-.551
SBW2	3.000	5.000	.003	.016	-.001	-.003
SBW3	3.000	5.000	-.025	-.127	-.268	-.670
SBW4	3.000	5.000	-.082	-.412	-.743	-1.858

Variable	min	max	skew	c.r.	kurtosis	c.r.
SBW5	3.000	5.000	-.066	-.329	-.643	-1.607
SBW6	3.000	5.000	-.024	-.120	-.579	-1.447
Multivariate					12.303	2.424

Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
96	37.484	.015	.893
9	35.212	.027	.912
2	34.718	.030	.836
73	32.926	.047	.926
8	32.027	.058	.940
129	31.949	.059	.885
38	31.799	.061	.820
64	31.350	.068	.807
123	31.083	.072	.764
67	30.849	.076	.714
50	30.639	.080	.660
146	30.323	.086	.640
105	29.733	.097	.712
23	29.717	.098	.614
12	29.700	.098	.510
76	29.647	.099	.421
144	29.356	.106	.419
17	29.265	.108	.352
142	28.979	.115	.356
85	28.871	.117	.303
14	28.797	.119	.246
141	28.638	.123	.220
10	28.353	.130	.234
57	27.997	.140	.275
98	27.551	.153	.359
44	27.135	.166	.444
62	27.128	.167	.363
71	26.670	.182	.475
127	26.488	.188	.472

Observation number	Mahalanobis d-squared	p1	p2
59	26.312	.195	.469
41	26.205	.199	.436
117	26.118	.202	.396
61	26.014	.206	.366
72	25.915	.210	.335
45	25.528	.225	.435
35	25.472	.227	.386
58	25.463	.228	.319
115	25.408	.230	.276
80	25.376	.231	.228
94	25.340	.233	.187
49	24.945	.250	.278
99	24.772	.257	.289
138	24.667	.262	.272
42	24.628	.264	.230
13	24.612	.264	.184
54	24.569	.266	.153
28	24.560	.267	.116
65	24.501	.269	.097
43	24.344	.277	.102
135	24.309	.278	.081
5	24.146	.286	.087
36	23.935	.296	.104
40	23.932	.296	.077
30	23.792	.303	.079
47	23.715	.307	.069
125	23.693	.308	.052
27	23.639	.311	.043
22	23.549	.315	.038
55	23.353	.325	.047
53	23.194	.334	.053
90	23.141	.337	.043
18	23.121	.338	.032
97	23.098	.339	.023
79	22.888	.350	.031
56	22.593	.366	.053
88	22.589	.366	.038
46	22.340	.380	.056
111	22.209	.388	.059
149	22.062	.396	.065

Observation number	Mahalanobis d-squared	p1	p2
89	22.060	.396	.047
147	21.988	.400	.041
66	21.755	.414	.060
92	21.678	.418	.054
32	21.536	.427	.059
19	21.469	.431	.052
74	21.455	.431	.038
21	21.441	.432	.028
48	21.407	.434	.021
83	21.275	.442	.023
34	21.135	.451	.026
103	21.113	.452	.019
145	21.080	.454	.014
131	21.042	.456	.011
82	20.948	.462	.010
104	20.875	.467	.009
107	20.831	.469	.007
63	20.830	.469	.004
121	20.664	.480	.005
109	20.562	.486	.005
128	20.124	.513	.020
6	20.079	.516	.016
140	19.944	.525	.018
102	19.916	.527	.013
139	19.861	.530	.011
148	19.835	.532	.008
110	19.806	.534	.005
68	19.577	.548	.009
39	19.516	.552	.008
150	19.173	.574	.020
106	19.019	.584	.023

Number of distinct sample moments: 231

Number of distinct parameters to be estimated: 47

Degrees of freedom (231 - 47): 184

	Estimate	S.E.	C.R.	P	Label
SPW <--- SBW	.407	.084	4.852	***	par_20
SPW <--- AC	.363	.080	4.556	***	par_21
EP <--- SPW	.520	.098	5.317	***	par_18
EP <--- AC	.274	.071	3.833	***	par_19

	Estimate	S.E.	C.R.	P	Label
EP <--- SBW	.162	.072	2.249	.025	par_22
SBW6 <--- SBW	1.000				
SBW5 <--- SBW	.922	.103	8.976	***	par_1
SBW4 <--- SBW	1.003	.108	9.303	***	par_2
SBW3 <--- SBW	.897	.098	9.150	***	par_3
SBW2 <--- SBW	.860	.094	9.123	***	par_4
SBW1 <--- SBW	.914	.098	9.338	***	par_5
AC4 <--- AC	1.000				
AC3 <--- AC	.810	.089	9.077	***	par_6
AC2 <--- AC	.888	.104	8.562	***	par_7
AC1 <--- AC	.931	.097	9.580	***	par_8
SPW1 <--- SPW	1.000				
SPW2 <--- SPW	.941	.092	10.185	***	par_9
SPW3 <--- SPW	.945	.094	10.057	***	par_10
SPW4 <--- SPW	1.016	.108	9.440	***	par_11
SPW5 <--- SPW	.918	.100	9.133	***	par_12
SPW6 <--- SPW	1.082	.107	10.082	***	par_13
EP1 <--- EP	1.000				
EP2 <--- EP	1.163	.121	9.603	***	par_14
EP3 <--- EP	1.003	.112	8.940	***	par_15
EP4 <--- EP	1.024	.118	8.664	***	par_16
EP5 <--- EP	1.032	.111	9.267	***	par_17

	Estimate
SPW <--- SBW	.445
SPW <--- AC	.421
EP <--- SPW	.545
EP <--- AC	.332
EP <--- SBW	.185
SBW6 <--- SBW	.778
SBW5 <--- SBW	.709
SBW4 <--- SBW	.754
SBW3 <--- SBW	.744
SBW2 <--- SBW	.749
SBW1 <--- SBW	.763
AC4 <--- AC	.811
AC3 <--- AC	.722
AC2 <--- AC	.721
AC1 <--- AC	.789
SPW1 <--- SPW	.772

	Estimate
SPW2 <--- SPW	.753
SPW3 <--- SPW	.741
SPW4 <--- SPW	.733
SPW5 <--- SPW	.718
SPW6 <--- SPW	.779
EP1 <--- EP	.720
EP2 <--- EP	.774
EP3 <--- EP	.730
EP4 <--- EP	.708
EP5 <--- EP	.754

	Estimate	S.E.	C.R.	P	Label
SBW	.250	.046	5.394	***	par_23
AC	.280	.050	5.586	***	par_24
e22	.131	.026	5.056	***	par_25
e23	.061	.015	4.085	***	par_26
e1	.163	.024	6.826	***	par_27
e2	.210	.028	7.419	***	par_28
e3	.190	.027	7.174	***	par_29
e4	.162	.022	7.249	***	par_30
e5	.144	.020	7.160	***	par_31
e6	.150	.021	7.019	***	par_32
e7	.146	.025	5.723	***	par_33
e8	.169	.024	6.997	***	par_34
e9	.204	.029	6.939	***	par_35
e10	.147	.024	6.081	***	par_36
e11	.142	.020	6.952	***	par_37
e12	.141	.019	7.231	***	par_38
e13	.153	.021	7.273	***	par_39
e14	.185	.025	7.391	***	par_40
e15	.166	.022	7.457	***	par_41
e16	.159	.023	6.955	***	par_42
e17	.177	.024	7.406	***	par_43
e18	.172	.025	6.863	***	par_44
e19	.168	.023	7.306	***	par_45
e20	.199	.027	7.394	***	par_46
e21	.155	.022	7.026	***	par_47

	Estimate
SPW	.375

	Estimate
EP	.682
EP5	.568
EP4	.501
EP3	.533
EP2	.599
EP1	.519
SPW6	.606
SPW5	.515
SPW4	.538
SPW3	.549
SPW2	.568
SPW1	.596
AC1	.623
AC2	.520
AC3	.521
AC4	.658
SBW1	.582
SBW2	.561
SBW3	.553
SBW4	.569
SBW5	.503
SBW6	.605

	AC	SBW	SPW	EP
SPW	.363	.407	.000	.000
EP	.463	.373	.520	.000
EP5	.478	.385	.537	1.032
EP4	.474	.382	.533	1.024
EP3	.464	.375	.522	1.003
EP2	.538	.434	.605	1.163
EP1	.463	.373	.520	1.000
SPW6	.393	.440	1.082	.000
SPW5	.333	.374	.918	.000
SPW4	.369	.414	1.016	.000
SPW3	.343	.385	.945	.000
SPW2	.342	.383	.941	.000
SPW1	.363	.407	1.000	.000
AC1	.931	.000	.000	.000
AC2	.888	.000	.000	.000
AC3	.810	.000	.000	.000

	AC	SBW	SPW	EP
AC4	1.000	.000	.000	.000
SBW1	.000	.914	.000	.000
SBW2	.000	.860	.000	.000
SBW3	.000	.897	.000	.000
SBW4	.000	1.003	.000	.000
SBW5	.000	.922	.000	.000
SBW6	.000	1.000	.000	.000

	AC	SBW	SPW	EP
SPW	.421	.445	.000	.000
EP	.561	.427	.545	.000
EP5	.423	.322	.410	.754
EP4	.397	.302	.385	.708
EP3	.409	.312	.398	.730
EP2	.434	.331	.422	.774
EP1	.404	.308	.392	.720
SPW6	.327	.346	.779	.000
SPW5	.302	.319	.718	.000
SPW4	.308	.326	.733	.000
SPW3	.312	.330	.741	.000
SPW2	.317	.335	.753	.000
SPW1	.325	.343	.772	.000
AC1	.789	.000	.000	.000
AC2	.721	.000	.000	.000
AC3	.722	.000	.000	.000
AC4	.811	.000	.000	.000
SBW1	.000	.763	.000	.000
SBW2	.000	.749	.000	.000
SBW3	.000	.744	.000	.000
SBW4	.000	.754	.000	.000
SBW5	.000	.709	.000	.000
SBW6	.000	.778	.000	.000

	AC	SBW	SPW	EP
SPW	.363	.407	.000	.000
EP	.274	.162	.520	.000
EP5	.000	.000	.000	1.032
EP4	.000	.000	.000	1.024
EP3	.000	.000	.000	1.003
EP2	.000	.000	.000	1.163

	AC	SBW	SPW	EP
EP1	.000	.000	.000	1.000
SPW6	.000	.000	1.082	.000
SPW5	.000	.000	.918	.000
SPW4	.000	.000	1.016	.000
SPW3	.000	.000	.945	.000
SPW2	.000	.000	.941	.000
SPW1	.000	.000	1.000	.000
AC1	.931	.000	.000	.000
AC2	.888	.000	.000	.000
AC3	.810	.000	.000	.000
AC4	1.000	.000	.000	.000
SBW1	.000	.914	.000	.000
SBW2	.000	.860	.000	.000
SBW3	.000	.897	.000	.000
SBW4	.000	1.003	.000	.000
SBW5	.000	.922	.000	.000
SBW6	.000	1.000	.000	.000

	AC	SBW	SPW	EP
SPW	.421	.445	.000	.000
EP	.332	.185	.545	.000
EP5	.000	.000	.000	.754
EP4	.000	.000	.000	.708
EP3	.000	.000	.000	.730
EP2	.000	.000	.000	.774
EP1	.000	.000	.000	.720
SPW6	.000	.000	.779	.000
SPW5	.000	.000	.718	.000
SPW4	.000	.000	.733	.000
SPW3	.000	.000	.741	.000
SPW2	.000	.000	.753	.000
SPW1	.000	.000	.772	.000
AC1	.789	.000	.000	.000
AC2	.721	.000	.000	.000
AC3	.722	.000	.000	.000
AC4	.811	.000	.000	.000
SBW1	.000	.763	.000	.000
SBW2	.000	.749	.000	.000
SBW3	.000	.744	.000	.000
SBW4	.000	.754	.000	.000

	AC	SBW	SPW	EP
SBW5	.000	.709	.000	.000
SBW6	.000	.778	.000	.000

	AC	SBW	SPW	EP
SPW	.000	.000	.000	.000
EP	.189	.212	.000	.000
EP5	.478	.385	.537	.000
EP4	.474	.382	.533	.000
EP3	.464	.375	.522	.000
EP2	.538	.434	.605	.000
EP1	.463	.373	.520	.000
SPW6	.393	.440	.000	.000
SPW5	.333	.374	.000	.000
SPW4	.369	.414	.000	.000
SPW3	.343	.385	.000	.000
SPW2	.342	.383	.000	.000
SPW1	.363	.407	.000	.000
AC1	.000	.000	.000	.000
AC2	.000	.000	.000	.000
AC3	.000	.000	.000	.000
AC4	.000	.000	.000	.000
SBW1	.000	.000	.000	.000
SBW2	.000	.000	.000	.000
SBW3	.000	.000	.000	.000
SBW4	.000	.000	.000	.000
SBW5	.000	.000	.000	.000
SBW6	.000	.000	.000	.000

	AC	SBW	SPW	EP
SPW	.000	.000	.000	.000
EP	.229	.242	.000	.000
EP5	.423	.322	.410	.000
EP4	.397	.302	.385	.000
EP3	.409	.312	.398	.000
EP2	.434	.331	.422	.000
EP1	.404	.308	.392	.000
SPW6	.327	.346	.000	.000
SPW5	.302	.319	.000	.000
SPW4	.308	.326	.000	.000
SPW3	.312	.330	.000	.000

	AC	SBW	SPW	EP
SPW2	.317	.335	.000	.000
SPW1	.325	.343	.000	.000
AC1	.000	.000	.000	.000
AC2	.000	.000	.000	.000
AC3	.000	.000	.000	.000
AC4	.000	.000	.000	.000
SBW1	.000	.000	.000	.000
SBW2	.000	.000	.000	.000
SBW3	.000	.000	.000	.000
SBW4	.000	.000	.000	.000
SBW5	.000	.000	.000	.000
SBW6	.000	.000	.000	.000

	M.I.	Par Change
SBW <--> AC	17.080	.102
e20 <--> e21	12.427	.058
e18 <--> e20	4.678	-.038
e18 <--> e19	4.820	.036
e15 <--> e20	5.143	.038
e15 <--> e19	4.649	.033
e15 <--> e17	7.573	-.044
e15 <--> e16	11.821	.052
e13 <--> e17	6.436	.039
e13 <--> e16	6.482	-.037
e13 <--> e15	5.162	-.033
e12 <--> SBW	4.026	-.035
e12 <--> e18	5.220	.034
e12 <--> e14	8.483	-.044
e11 <--> e15	8.075	-.040
e11 <--> e13	15.161	.054
e11 <--> e12	8.686	.039
e9 <--> e10	4.875	.038
e6 <--> e23	4.462	-.023
e5 <--> e10	8.767	.043
e5 <--> e6	7.103	.037
e4 <--> e20	4.167	-.034
e3 <--> e15	7.666	-.046
e2 <--> e6	4.309	-.034
e2 <--> e4	5.189	-.039
e1 <--> e10	4.531	-.034

		M.I.	Par Change
e1	<-->	e2	9.817 .055

		M.I.	Par Change

		M.I.	Par Change
EP5	<---	EP4	5.616 .131
EP4	<---	EP5	4.666 .140
EP4	<---	SBW3	4.110 -.131
SPW6	<---	SPW5	5.231 .139
SPW5	<---	SPW6	4.022 .111
SPW3	<---	SPW1	5.350 .134
SPW2	<---	SBW	4.026 -.140
SPW2	<---	SBW4	4.566 -.106
SPW1	<---	SPW3	6.142 .142
AC1	<---	SBW2	9.307 .190
AC4	<---	SBW6	5.769 .137
SBW2	<---	AC1	6.833 .141
SBW4	<---	SPW5	5.051 -.149
SBW6	<---	EP	5.440 .206
SBW6	<---	EP2	5.494 .130
SBW6	<---	EP1	6.077 .147
SBW6	<---	AC4	4.992 .124
SBW6	<---	SBW5	4.450 .118

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	47	287.357	184	.000	1.562
Saturated model	231	.000	0		
Independence model	21	1932.342	210	.000	9.202

Model	RMR	GFI	AGFI	PGFI
Default model	.044	.846	.807	.674
Saturated model	.000	1.000		
Independence model	.155	.227	.150	.207

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.851	.830	.941	.932	.940
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Model	PRATIO	PNFI	PCFI
Default model	.876	.746	.824
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

Model	NCP	LO 90	HI 90
Default model	103.357	61.303	153.351
Saturated model	.000	.000	.000
Independence model	1722.342	1585.375	1866.721

Model	FMIN	F0	LO 90	HI 90
Default model	1.929	.694	.411	1.029
Saturated model	.000	.000	.000	.000
Independence model	12.969	11.559	10.640	12.528

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.061	.047	.075	.089
Independence model	.235	.225	.244	.000

Model	AIC	BCC	BIC	CAIC
Default model	381.357	397.640	522.856	569.856
Saturated model	462.000	542.031	1157.457	1388.457
Independence model	1974.342	1981.618	2037.565	2058.565

Model	ECVI	LO 90	HI 90	MECVI
Default model	2.559	2.277	2.895	2.669
Saturated model	3.101	3.101	3.101	3.638
Independence model	13.251	12.331	14.220	13.299

Model	HOELTER	HOELTER
	.05	.01
Default model	113	121
Independence model	19	21

Minimization: .032
 Miscellaneous: .915
 Bootstrap: .000
 Total: .947

SBW1	SBW2	SBW3	SBW4	SBW5	SBW6	AC1	AC2	AC3	AC4	SPW1	SPW2	SPW3	SPW4	SPW5	SPW6	EP1	EP2	EP3	EP4	EP5
4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
4	4	3	3	4	4	4	4	4	4	4	3	4	4	4	4	3	4	3	3	4
4	4	4	4	5	5	4	4	4	4	4	4	4	4	5	4	5	5	5	4	4
4	4	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
4	4	4	5	5	4	4	4	5	4	4	4	4	5	5	4	4	5	4	5	5
4	4	4	5	5	4	4	4	5	4	4	4	4	4	5	4	5	5	4	4	4
4	4	5	5	4	5	4	4	4	4	4	4	5	5	5	4	5	5	5	5	5
5	5	5	4	4	4	5	5	4	4	4	4	5	5	5	4	5	4	5	5	5
5	4	4	4	4	4	4	4	5	4	5	4	5	5	5	4	4	4	5	4	5
4	5	5	4	4	4	4	4	5	4	4	5	5	5	5	4	4	5	5	5	4
5	5	4	4	4	4	5	4	4	4	4	4	5	5	5	4	5	5	4	4	4
5	5	5	4	4	4	4	4	4	4	4	4	5	5	5	4	5	5	4	4	4
4	4	4	4	4	4	3	4	4	4	3	3	5	5	5	4	4	3	3	4	4
5	4	4	5	4	4	4	4	5	4	5	5	5	5	5	4	4	5	5	5	4
4	4	4	4	5	5	5	5	4	4	5	4	5	5	5	4	4	5	5	4	5
3	4	3	4	4	4	5	5	4	4	4	4	5	5	5	4	4	4	4	4	5
3	4	4	4	5	4	4	4	5	5	4	4	5	5	5	5	4	4	4	4	4
4	5	5	5	5	5	5	5	4	4	4	4	5	5	5	5	4	4	5	4	5
5	5	5	5	5	5	4	4	5	4	4	4	5	5	5	5	5	4	4	4	4
5	5	5	5	5	5	5	5	5	4	4	4	5	5	5	4	4	4	4	4	4
5	5	5	4	5	4	5	3	5	4	4	4	5	5	5	4	4	4	4	4	4
5	5	5	4	4	4	5	5	5	4	4	4	5	5	5	4	4	5	5	5	5
5	5	5	4	4	4	5	5	5	4	5	4	5	5	5	4	4	5	4	4	5
5	5	5	4	4	4	5	4	5	4	4	3	5	5	5	4	4	4	3	3	4
5	5	5	4	4	4	5	4	5	4	5	5	5	5	5	5	5	5	5	5	5
5	5	5	4	4	4	5	4	5	4	4	4	4	5	5	4	4	4	4	4	4
5	5	5	4	4	4	5	4	5	4	4	4	4	5	5	4	4	5	4	4	5
5	5	5	4	4	4	5	4	5	4	4	4	4	5	5	5	5	5	5	5	5

5	5	5	4	5	5	5	5	5	4	5	5	4	5	5	5	5	5	5	5	5
5	5	5	5	5	5	5	5	5	4	5	5	4	5	5	5	5	5	4	5	5
5	5	5	5	4	5	5	4	5	4	4	4	5	5	5	4	4	4	4	5	5
5	5	5	4	4	4	5	4	5	4	5	5	5	5	5	5	5	5	5	5	5
5	5	5	5	5	5	5	5	5	4	4	5	4	5	5	5	5	5	5	5	5
5	5	5	4	4	4	5	5	5	4	4	4	4	5	5	5	5	5	5	5	5
5	5	5	4	4	4	5	5	5	4	4	4	4	5	5	4	5	5	5	5	5
5	5	5	4	4	5	5	4	5	4	5	4	4	5	5	5	5	5	5	5	5
5	5	5	4	4	4	5	4	5	4	4	4	4	5	5	4	5	5	4	4	4
5	5	5	4	5	4	4	4	5	5	5	4	4	5	5	5	5	5	5	5	5
5	5	5	5	5	4	5	4	5	5	4	4	4	5	5	5	4	5	4	5	4
4	5	5	4	5	4	4	3	5	5	5	5	4	5	5	3	5	5	5	5	5
4	4	4	5	5	4	4	4	4	4	5	5	5	4	5	5	5	5	5	5	5
4	4	4	4	5	4	3	4	4	4	4	3	3	4	4	4	4	4	4	4	4
5	5	5	4	5	4	5	4	4	5	4	5	4	4	4	5	5	4	5	5	5
4	4	4	4	5	4	4	4	4	4	4	3	3	4	4	4	4	4	4	4	4
4	4	5	5	5	4	4	4	4	4	4	4	4	5	5	5	5	5	5	5	5
5	5	4	4	5	4	4	4	4	4	4	5	4	5	5	5	5	5	5	5	5
4	4	4	5	5	4	4	4	4	4	5	5	4	5	5	5	5	5	5	5	5
4	4	4	4	5	4	4	4	5	5	4	4	4	4	5	5	4	4	4	5	5
5	4	4	4	5	5	4	5	4	5	4	5	5	4	5	5	5	5	4	4	4
4	5	5	5	5	5	4	5	5	4	4	4	5	5	5	5	4	5	5	4	4
5	4	4	5	5	4	4	4	5	4	5	4	5	4	4	5	4	4	4	4	4
4	4	5	4	4	5	4	4	5	5	5	4	4	5	4	4	5	5	5	5	5
5	5	4	5	5	4	4	5	4	4	4	5	4	5	5	5	5	5	4	5	5
4	5	5	4	5	5	4	4	5	5	5	4	4	5	5	4	4	5	5	4	4
4	5	4	4	5	4	5	4	4	4	4	5	5	4	5	5	4	5	4	5	5
5	4	4	5	4	4	4	4	4	4	5	4	5	4	4	4	4	4	5	5	5
4	5	5	4	5	5	5	5	4	4	5	4	5	5	5	5	5	5	5	5	5

4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	4	5	5	5	4
4	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	5
5	5	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	4
4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
4	4	4	4	4	4	5	4	4	4	4	5	5	4	5	4	5	5	5	4	4	4
4	4	4	4	4	4	4	4	4	4	5	5	5	5	5	4	3	4	4	4	4	4
4	4	4	4	4	4	5	5	4	4	4	5	4	5	5	4	4	5	5	5	5	5
4	4	4	4	4	4	5	4	5	4	4	4	4	5	5	4	4	5	5	5	5	5
4	4	4	4	4	4	3	3	4	4	4	4	4	4	4	4	4	3	3	4	4	4
5	5	4	5	5	4	4	3	3	4	4	5	5	4	4	4	4	4	5	5	4	4
5	5	4	5	5	4	4	3	4	4	4	4	4	4	4	4	4	4	5	5	4	4
4	4	4	4	4	4	3	3	4	4	3	4	4	3	3	3	3	3	3	3	3	3
5	5	5	5	5	5	4	5	5	4	4	4	4	4	4	4	4	4	5	5	5	5
4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	4
5	4	4	4	5	4	5	4	4	5	5	4	5	4	5	5	4	4	4	4	4	4
4	4	4	4	5	4	5	4	5	4	4	4	4	5	5	5	4	5	5	5	5	4
4	5	5	4	5	5	5	5	4	4	4	4	4	4	4	4	5	5	4	4	4	5
4	5	5	4	5	4	4	4	4	4	4	5	5	4	4	4	4	4	5	4	5	5
4	4	4	4	5	5	4	5	5	4	4	5	5	4	4	4	4	4	5	5	4	5
4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	5	5	4	3	3	3	3
5	5	5	4	4	4	5	5	4	4	4	4	4	4	4	4	4	5	4	4	4	5
4	4	5	4	4	4	4	4	4	4	4	4	4	4	5	4	4	5	5	5	5	5
4	4	4	4	4	4	4	4	4	4	4	5	5	4	5	4	4	4	5	4	4	5
5	5	5	5	5	5	4	5	5	4	5	4	5	4	4	4	4	4	4	4	4	4
5	5	5	5	5	5	4	4	5	5	4	4	4	4	5	4	5	4	4	4	5	5
5	5	5	5	5	5	3	4	4	3	3	3	3	3	3	4	4	4	3	3	4	4
4	4	4	4	4	4	4	4	5	4	4	4	5	5	4	4	4	5	5	4	4	4
4	4	4	4	4	4	5	5	4	4	4	4	5	5	5	5	5	5	4	5	5	5
4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

4	4	4	4	4	4	4	5	5	4	4	4	4	4	5	5	4	4	4	5	5
4	4	4	4	4	4	5	5	4	4	4	5	5	4	5	5	5	4	5	5	4
5	5	4	5	5	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4
4	5	4	4	5	4	4	4	3	4	4	3	4	4	4	3	4	3	3	4	4
4	4	4	4	4	4	4	3	3	4	4	5	5	4	4	4	4	4	4	4	4
3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	3
4	4	4	4	4	4	3	4	4	3	3	4	4	5	4	4	4	4	4	4	3
3	3	4	3	3	4	3	3	4	4	4	3	4	3	3	4	4	3	3	4	4
4	4	4	4	4	4	4	5	4	5	5	4	4	4	5	4	5	4	5	5	4
4	4	5	4	4	5	5	4	4	4	5	5	4	4	5	4	5	5	5	4	4
5	5	4	5	5	4	4	5	5	4	4	5	5	5	5	4	4	4	5	4	4
4	4	4	4	4	4	5	5	4	4	3	3	4	4	5	5	4	4	5	4	5
5	5	5	5	5	5	4	4	5	5	4	4	4	5	5	4	5	5	5	4	4
4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	3	3	3	3	4	4
5	5	4	4	4	4	4	4	4	4	3	3	4	3	4	4	5	4	5	4	5
4	4	4	4	4	4	3	3	4	3	4	4	3	4	3	4	3	3	4	4	3
5	4	4	5	4	4	4	4	4	4	4	5	5	5	4	4	4	4	4	5	5
5	5	4	5	5	4	4	4	4	4	4	4	4	4	3	4	4	3	4	4	4
4	4	4	4	4	4	3	3	4	4	3	3	3	3	4	4	3	4	3	3	4
4	4	4	4	4	4	3	4	4	3	4	4	4	4	4	4	4	3	3	4	4
4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	4	5	5	4	4
4	4	4	4	4	4	3	4	4	3	3	3	4	4	4	4	3	4	4	4	3
4	5	5	4	5	5	5	5	5	5	5	5	4	5	4	5	5	4	5	5	4
4	4	4	4	4	4	4	4	4	5	5	4	4	4	4	5	5	4	4	4	5
4	4	4	4	4	4	3	3	4	4	3	4	3	3	4	3	4	4	4	3	3
5	5	4	5	5	4	5	5	4	4	5	5	4	4	4	4	4	4	4	4	4
4	4	3	4	4	3	4	5	4	4	4	4	4	4	5	5	5	4	4	5	5
5	5	4	5	5	4	5	4	4	5	4	4	5	5	4	5	4	5	5	4	5
4	4	4	4	4	4	4	5	5	4	4	4	4	4	4	4	4	4	4	4	4

5	4	4	4	5	4	3	4	3	4	4	3	3	4	4	3	4	3	4	4	3
4	4	4	5	5	4	5	4	5	4	5	5	4	4	5	4	5	5	4	4	5
3	4	4	4	3	4	4	4	4	4	4	3	4	4	4	3	3	3	4	4	3
5	5	5	5	5	4	4	4	4	4	5	5	5	5	5	5	5	5	5	4	5
4	4	4	5	5	4	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4
4	4	4	3	3	4	4	3	3	4	3	3	3	3	4	4	3	3	4	4	3
3	4	4	3	3	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4
4	3	4	4	3	4	4	4	3	3	3	4	3	4	4	4	3	4	3	4	4
4	4	4	4	5	4	4	4	4	3	4	3	4	4	3	4	4	4	3	4	3
5	5	4	4	5	4	4	3	3	4	4	3	4	4	3	3	4	4	3	4	4
4	4	5	5	5	4	4	4	4	4	5	5	4	4	4	4	4	4	4	5	5
3	4	4	4	3	4	4	3	3	4	3	4	4	3	4	4	3	3	4	4	3
4	5	5	4	5	5	4	4	5	5	4	5	5	4	5	5	5	5	4	4	5
4	5	5	4	5	5	5	4	4	4	5	5	4	5	5	5	5	5	5	5	5
3	4	4	3	4	4	3	4	3	4	4	4	4	4	4	4	4	4	4	4	4
4	5	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
4	5	4	4	5	4	5	5	4	4	4	4	4	4	5	5	4	4	5	4	5
4	4	4	4	4	4	4	4	4	4	4	3	3	4	4	4	3	4	4	4	3
3	4	3	3	4	3	4	4	4	4	3	3	4	4	3	4	3	3	3	4	4
4	5	5	4	5	5	4	4	4	4	5	5	4	4	4	5	5	5	4	5	4
4	4	4	4	4	4	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4
3	4	4	3	4	4	4	4	4	4	5	5	4	4	4	4	4	4	4	4	4
3	4	3	3	4	3	3	3	4	4	3	3	4	4	4	4	3	3	4	4	4
5	5	4	5	5	4	4	4	4	5	4	4	4	5	5	5	4	4	5	5	4
4	4	4	4	4	4	4	5	4	5	4	4	5	4	5	5	4	5	5	4	4
5	4	4	5	4	4	5	5	4	5	4	4	5	4	5	5	4	5	5	5	4
4	4	4	4	4	4	3	4	3	4	4	3	3	4	4	4	3	4	4	4	3
4	4	4	4	4	4	4	3	3	4	3	3	4	4	4	4	3	3	4	4	3
5	5	4	4	5	4	4	4	4	5	5	5	5	4	5	4	4	4	4	4	4

4	4	3	3	3	4	3	3	3	3	5	5	4	4	4	4	4	4	4	4	4
3	4	4	3	3	4	4	3	4	3	5	5	4	3	4	4	3	3	4	4	4
5	5	4	4	5	4	4	4	4	4	5	5	5	4	4	4	4	5	4	4	4
4	4	4	4	5	4	4	4	4	4	5	5	4	4	4	4	4	4	4	4	4
5	4	4	4	5	4	4	5	4	5	5	5	5	4	5	5	4	4	4	4	5
4	5	5	4	5	4	4	5	5	4	4	4	4	5	5	4	4	5	4	4	5