



# Gamification and Islamic Spiritual Intelligence as an Islamic Business Strategy for MSMEs in Facing a Pandemic Period

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## Abstract

**Introduction to The Problem:** The MSME business faces changes in the economic order with problems that occur in human resource activities and performance with decreased motivation, productivity, commitment, and satisfaction.

**Purpose:** This study investigates whether applying gamification strategy and Islamic spiritual intelligence can strengthen MSME business to drive economic recovery on human resources in increasing motivation, productivity, commitment, and satisfaction.

**Methodology:** The research design used a qualitative strategy through literature study and in-depth interviews. A credibility test validated the data through literature study references. Then, this study is managed with explorative-oriented techniques and used the Nvivo 12 application by exploring the meaning of the study review and interpreted it into descriptive explanations. The review results will produce a percentage that shows the role of each contribution with a total percentage of 100%. The sample of this research is the MSME business CV. Presidium.ID because this business is managed by implementing a gamification strategy and an Islamic-based student organization. Sampling was based on convenience sampling, namely 56 informants.

**Findings:** The application of faith and piety is the most dominant and supportive element of Islamic intelligence through gamification strategies such as honest and trustworthy business planning, fathanah and tabligh case studies, disciplined and visionary online simulations, and games that focus on moral values and empathy. Another finding is that motivation can develop the most dominant entrepreneurial mindset using reward elements, then productivity, satisfaction, and commitment. In addition, creative and innovative knowledge and skills are also needed to produce high productivity by utilizing the leaderboard, points, rewards, and challenges. Therefore, the findings in this study explain that the application of gamification strategies and Islamic spiritual intelligence in the overall review results is considered capable of playing a role in increasing motivation, satisfaction, commitment, and productivity towards human resource problems in the face of a pandemic. **Paper Type:** Research Article

**Keywords:** Gamification; Islamic Spiritual Intelligence; MSME Business

## Introduction

The sudden emergence of the coronavirus (Covid-19) pandemic earlier this year significantly impacted people's lives, including the economy. This condition has disrupted the movement of the Indonesian economy. Based on the Central Bureau of Statistics (2020) data, in the first quarter of 2020 against the first quarter of 2019 of 2.97 percent (year-on-year), there was a decrease compared to the achievement in the first quarter of 2019 5.07 percent. This is closely related to the movement of MSMEs business with social restriction policies that impact declining business activities and result in millions of layoffs.

In addition, changes in the economic order are increasingly echoed (Aramia Fahriyah, 2020). As a result of the fluctuating system, employees become discouraged by declining competitiveness; employees are laid off, revenues fall due to reduced working hours, most of the online sales process. As a result, the managerial process system must be updated immediately. Not much different from the organizational aspect, which is a locomotive in developing knowledge and skills for employees (Hendrawan et al., 2018).

In the business context, the relevance of gamification can be seen from a strategic point of view (Kuratko & Morris, 2018). Gamification has been defined as using game design elements in a non-gaming context (Deterding, 2011). In line with this, Robson et al. (2016) define it as applying game design principles to change behavioral conditions in non-gaming. Gamification studies have been applied primarily to motivate users to engage in various programs by making them more enjoyable to use (Deterding, 2011). Gamification was associated in similar studies with positive results regarding engagement, motivation, and satisfaction (Deterding et al., 2011; Huotari & Hamari, 2012; Hamari et al., 2014; Seaborn & Fels, 2015).

One way to overcome it is by increasing creativity and innovation through entrepreneurial strategy (Remi, 2018). In addition, it is also necessary to update strategies that can be applied in fostering motivation and improving entrepreneurial behavior by strengthening psychological effect activities. In this case, a well-used strategy will affect the resilience and stability of the business in the future.

The role of businesspeople is crucial in determining the purpose and direction of a business (Bull & Miklian, 2019). They are the ones who can intuitively see and manage every opportunity available, i.e., business opportunities that can be used to profit towards success and achieve longterm business sustainability (Haldar, 2019). The potential of these businesses is the result of a combination of spiritual values that they apply with a form of creativity to their consistency in building a business. It is hoped that Muslim entrepreneurial intelligence combined with the value of Islamic spirituality can be a strategy to form the power of Islamic spiritual intelligence that exists in every human being. This is a potential for businesses in managing businesses during business development to achieve business continuity with Islamic insight.

Even so, the low percentage of the economy in Indonesia is a challenge for the country to maximize the demographic bonus that will occur in the vulnerable in 2030-2045, where human capital is the main problem. Especially for MSME business. The results show that the main problem of MSMEs is human resources or human resources that have not been used as assets (Massey & Campbell, 2013). Therefore, with quality human resources, various creative and innovative steps will promote business sustainability (Okoye & Ezejiofor, 2013).

Many MSMEs, in many cases, face a pandemic of degradation of motivation, productivity, commitment, and satisfaction that runs in place in developing their business due to lack of

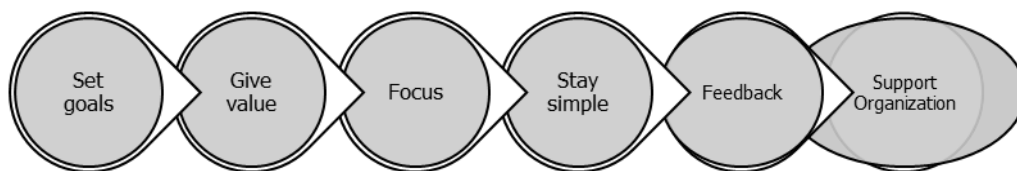
innovation. Finally, many businesses do not last long, then go bankrupt because the products or services offered cannot compete.

In this study, the authors analyzed the exact pattern in implementing gamification strategies for MSMEs businesses, supported by Islamic spiritual intelligence. Many of these areas are handled separately, especially from an organizational perspective (Huotari & Hamari, 2017; Vesa et al., 2017), but changes in behavior, motivation and psychological effects can be used as a benchmark (Mwasalwiba, 2010; Liñán et al., 2011). In addition, this study investigates whether the gamification strategy and the application of Islamic spiritual intelligence can strengthen MSME business as an Islamic business strategy in facing the pandemic period by increasing motivation, productivity, commitment, and satisfaction.

## Methodology

This research adopts qualitative strategy research to address the research gaps identified and investigate, using literature studies (leading journal sources) and in-depth interviews. The research process is indispensable in determining the flow chart of the research and the initial research concept. This study formed a flow chart of research, as seen in the following figure:

**Fig 1. Research Process**



Source: analysis authors' (2021)

Figure 1 describes the process that will be implemented through a gamification strategy using elements of points, rewards, challenges, and leaderboards. In business strategy, setting goals will provide additional value about the expectations to be achieved and knowing the benefits obtained. After the implementation of the scoring strategy is done to make the user feel special by experiencing something very unique but still simple. Then, feedback is given by providing input at the analysis stage, which will be obtained through organizational support. In practice, it is also suitable for higher-level environments by being unobtrusive but irreplaceable to keep the focus on reviewing issues with reduced motivation, productivity, commitment, and satisfaction.

The research design used qualitative methods through literature studies and in-depth interviews. The data were validated by using the credibility test through the literature study reference in Table 1. Furthermore, the study results were explained using an explorative-oriented technique using the Nvivo 12 application, and then a conclusion was drawn. Thus, the data is deepened by understanding and interpreting the phenomenon from these results to obtain a scientifically explained solution. Furthermore, this study will look for contextually relevant understanding according to the context in finding strategies in the form of concepts to deal with a comprehensive problem review.

**Table 1. Literature Review**

<b>Authors</b>	<b>Findings</b>
Deterding (2011)	This research refers to changes in behavior
Robson et al. (2016)	Analyzed the findings of companies applying the play model by creating more engaging experiences through a traditional approach by facilitating behavior change through customer and employee engagement.
Barata et al. (2017)	Recommends that gamification involves the user in adopting a variety of behaviors, consistent with typical commercial definitions
Sailer & Homner (2020)	The general process in the gamification model includes three types of elements such as emotions, mechanisms, and dynamics.
Hamari et al. (2014)	The gamification model can be concluded in three dimensions, namely psychological abilities, motivation, and behavior.
Dicheva & Dichev (2017)	Argues that gamification is not only a methodology that enables behavioral change but also concerning technology. The potential for the application of the gamification model is considered to develop engagement, motivation, friendly competition, collaboration, behavior change in different contexts, including employee performance and social loyalty.
Kevin Werbach (2012)	Refers to the gamification design elements, namely awards (levels) or badges, challenge, points, and leaderboards.
Seaborn & Fels, (2015)	Gamification models can be implemented in empirical and theoretical domains with applications in education, marketing, health care, human resources, training, environmental protection, and organizational well-being.
Denny (2013) & Domínguez et al., (2013)	Gamification models can increase activity and performance
Bensaid et al. (2014)	Spiritual intelligence developed by the framework of the Qur'an can form spiritual awareness. This is formed based on the merger of a belief system (faith), worship, morality, and social responsibility.
Baharuddin & Ismail, (2015b)	Regarding the elements that build Islamic spiritual intelligence, several aspects underlie Islamic spiritual intelligence, namely al-rûh (spirit), al-qalb (heart), alnafs (soul), al-'aql (reason), faith, worship, and morality. In other words, these aspects become human inner strength that comes from the soul, heart, feelings, strong faith, worship diligently, adhere to the principles of Allah, and have good character.
Rahman & Shah (2015)	The character that relies on the quality of the Prophet Muhammad through his characteristics is the basis for the realization of a balance in the dimensions of Islamic spiritual intelligence, and these aspects are shiddîq (telling the truth), amânah (reliable), tabligh (clever in conveying), and fathânah (wise)
Shaari (2020)	The indicators of Islamic spiritual intelligence are piety, responsibility, faith, and achievements orientation.

Source: Literature review analysis, 2021

In the interview stage, the literature study is described in table 1 and then compiled from the literature review results, which is used as a validation process in previous studies as a reference. Furthermore, several stages are arranged, divided into six gamification models consisting of the identification process, interest classification, creating an exciting work experience, providing feedback, giving prizes, and applying effective repetition. Then, questions were asked to informants regarding the gamification elements applied, such as points, challenges, levels, and leaderboards.

This study will review the spiritual intelligence developed following the Qur'anic framework informing spiritual awareness. This is done to control the application of gamification as an Islamic business. Some elements of Islamic spiritual intelligence are considered to have similarities and are considered by Islamic entrepreneurial practices that aim to achieve business continuity. As for the essence of the elements above, the author summarizes them into several elements of Islamic spiritual

intelligence, namely faith, piety, morality, shiddîq, amanah, tablîgh, fathânah, discipline, visionary, and empathy.

**Table 2.** Interview mechanism in implementing gamification

<b>Gamification steps</b>	<b>Application to the interview process</b>	<b>Interview process model</b>
Step 1	Identify the barriers (intrinsic or	• Will applying points with Islamic spiritual intelligence play a role in motivating your work?
Step 2	Classification of interest in work by providing relevant models	• If a challenge with Islamic spiritual intelligence was applied to a job, would this make it difficult for you?
Step 3	Create an effective and enjoyable work experience	• Will appreciation (reward) with Islamic spiritual intelligence achieve your goals make you more enthusiastic about being
Step 4	Provide feedback to improve performance	Step 6 Apply effective repetition creative?
Step 5	Give reward	• What role can a leaderboard with Islamic spiritual intelligence play as your stimulus to work?

Source: Kevin Werbach (2012), modified

This study will explore the meaning of the study review and interpret it into descriptive explanations to produce more professional results (Hilal & Alabri, 2013). The review results will show the interrelated relationships and support each other by generating the same view through analysis. Furthermore, the review results will produce a percentage that shows the role of each contribution with a total percentage of 100%. The sample of this research is an organization that, in this case, is an MSME business that has implemented a gamification strategy, namely CV. Presidium.ID. The selection of this MSME business was determined because this business is managed by the Muhammadiyah Student Association, which implements a gamification strategy and an Islamic-based student organization. Sampling was based on convenience sampling, and the sample was selected based on the availability of elements and the ease of obtaining them, namely 56 informants.

## Results and Discussion Results

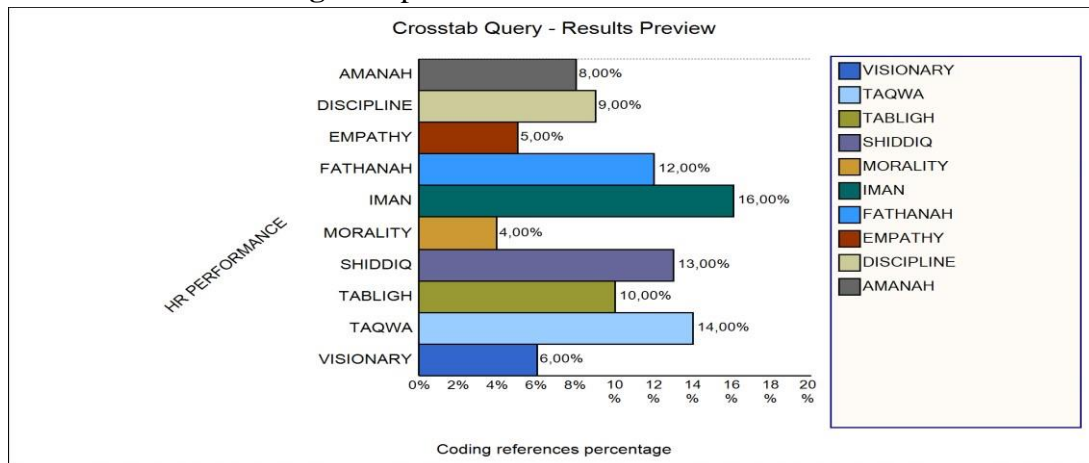
The gamification model used in business in this study is very relevant and straightforward, such as experience points or levels (used for ranking, feedback, and progress goals), challenges or quests (tasks with clear objectives and increasing difficulty level), badges or rewards (which are used for ranking, feedback, and progress goals), and leaderboards (which stimulate competitiveness and increase creativity and continuous innovation). In addition, this study also explains the elements of Islamic spiritual intelligence (faith, piety, morality, shiddîq, trust, tablîgh, fathânah, discipline, visionary, and empathy) bridging activities and performance in business processes.

Figures 2 shows the application of processes to business based on business continuity in an Islamic perspective and how to achieve it by reviewing the elements of Islamic spiritual intelligence with a total percentage of 100%, which describes business continuity in HR performance.

The results of the review related to the activities of applying Islamic spiritual intelligence explain that faith (16%), taqwa (14%), and shiddîq (13%) are the most dominant elements in the business processes carried out. Then, morality (4%), empathy (5%), and visionary (6%) became the weakest element. Meanwhile, other elements, such as fathanah (12%), tabligh (10%), discipline

(9%), and amanah (8%) are the most stable elements in employee performance as users of gamification strategies.

**Fig 2. Improvement of Hrm Performance**



Source: Nvivo 12 analysis (2021)

Then, from the review results related to the application of Islamic spiritual intelligence, table 3 explains the interview process given to informants in the form of conclusions. From the interview process conducted on gamification with Islamic spiritual intelligence, it was explained that in the point element, employees feel that their work is more valued by encouraging employees to excel and work harder and increase the objectivity of employee assessments. Implementing the gamification strategy through challenges also recognises employees by showing who is performing well, who is making rapid progress, who is slow, and who needs advice as an approach. It can also help employees appreciate their fields and achievements and relieve stress and fatigue by applying rewards. Furthermore, leaderboards can provide employee-directed feedback as employees can see their performance against predetermined benchmarks and compare them with other employees as material for improvement. Finally, there will be a review of problems related to decreased motivation, productivity, commitment, and satisfaction in the interview process.

**Table 3. Interview Process**

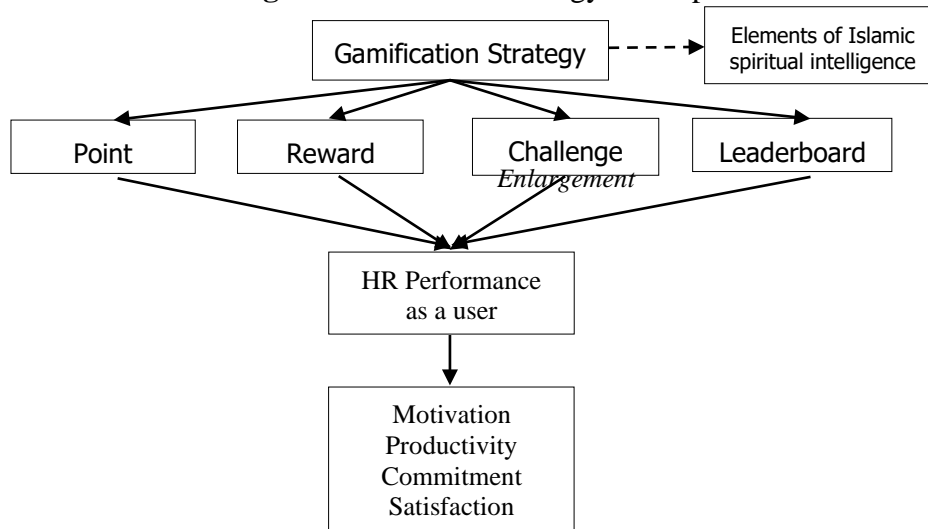
Interview questions to informants	Answers to interviews with informants
Will applying points with Islamic spiritual intelligence play a role in motivating your work?	Employees feel that their work is more valued by encouraging employees to achieve and work harder and increase employee appraisals' objectivity.
If a challenge with Islamic spiritual intelligence was applied to a job, would this make it difficult for you?	Provides recognition for employees by showing who is performing well, making rapid progress, who is slow, and who needs advice as an approach.
Will appreciation (reward) with Islamic spiritual intelligence achieve your goals make you more enthusiastic about being creative?	Helping employees appreciate the field and results of achievement and can relieve stress and fatigue.
What role can a leaderboard with Islamic spiritual intelligence play as your stimulus to work?	Leaderboards can provide employee-directed feedback because employees can see their performance based on predetermined benchmarks and compare it with other employees as a material for improvement.

Source: interview results processed, 2021

The results of the interview also explain the discovery of relevant and straightforward concepts (Figure 3) that can be used in improving the performance of human resources as actors by giving a role

in increasing motivation, commitment, productivity, and satisfaction. The concept is prepared based on the interview process to apply elements in gamification such as points, rewards, challenges, and leaderboards by synergizing elements of Islamic spiritual intelligence.

**Fig 3. Gamification Strategy Concept**



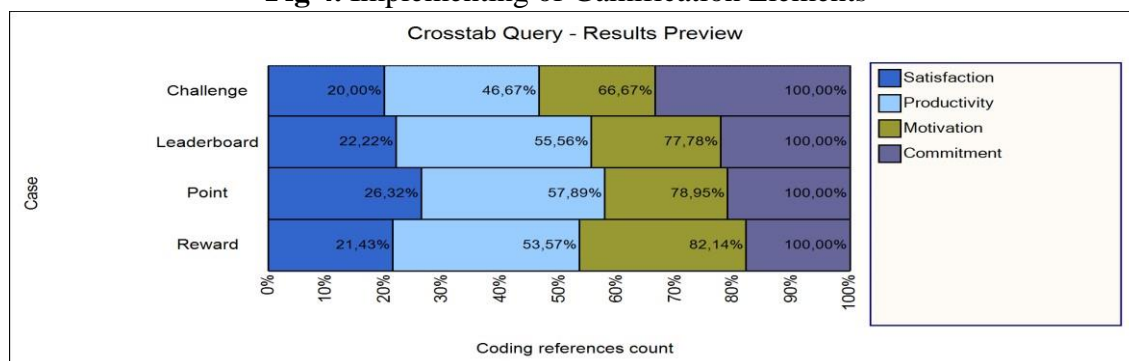
Source: review data processed, 2021

The gamification strategy through reward, point, leaderboard, and challenge elements reviews activities from the application of Islamic spiritual intelligence (Figure 4). In the process stages, the performance is achieved by achieving job satisfaction, work productivity, work motivation, and work commitment. The results of the analysis explain that all elements reach 100%. From these results, the implementation of gamification elements has a role and supports each other, which shows that the gamification strategy can be used as an Islamic business strategy scheme for MSMEs.

Elements of rewards, points and leaderboards will play a dominant role in increasing productivity beyond 30%. In the challenge, the increase occurred in commitment with a percentage of 33.33%. While other reviews, such as satisfaction only on the point element and motivation on the reward element, becomes the most stable review.

Gamification will give you extra motivation with a user-friendly and straightforward system. Focus on the power of application by sharing positive experiences with others. Then feedback will be given as organizational support so that later it can improve user performance. This helps keep the user experience high and, in the long run, to increase motivation, productivity, commitment, and satisfaction.

**Fig 4. Implementing of Gamification Elements**



Source: Nvivo 12 analysis (2021)

## Discussion

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

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

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

The role of business actors is critical in determining the goals and direction of a business (Bull & Miklian, 2019). They are people who can intuitively see and manage every opportunity that exists, namely business opportunities that can be used to gain profits towards success and achieve long-term business sustainability (Haldar, 2019). The potential of this business actor is the result of a combination of spiritual values that they apply with the form of creativity to their consistency in building the business. It is hoped that Muslim entrepreneurial intelligence combined with the value of Islamic spirituality can be a strategy to form the strength of Islamic spiritual intelligence that exists in every human being. This is a potential for business actors in managing business amidst business development to achieve business continuity from an Islamic perspective.

In addition, in the new normal era, changes in the economic order from employees to despair can be improved by increasing motivation in implementing gamification strategies through rewards. In reducing work competitiveness, the gamification strategy will increase productivity by implementing a leaderboard. The reduced working hours during the pandemic and work from home (WFH) can be overcome by increasing commitment by providing challenges. In addition, giving points is due to changes in the executive order because most of the processes being online will result in satisfaction in carrying out tasks.

This is because the strategy of gamification and Islamic spiritual intelligence gives a pleasant impression. "Play while doing business" will encourage the tendency of humans who are quickly bored by providing a more exciting experience. The same is explained in the results of research by Deterding (2011) and in similar studies with positive results in the motivation, productivity, commitment, and satisfaction review (Deterding et al., 2011; Huotari & Hamari, 2012; Hamari et al., 2014; Seaborn & Fels, 2015). Nevertheless, the application of Islamic spiritual intelligence from this field is still handled separately, especially from an organizational perspective which is inversely proportional to the results of research by Liñán et al. (2011) as a benchmark.

In addition, by combining elements of gamification and Islamic spiritual intelligence, it is explained that the application of MSME business is profit-oriented and more to the value to be achieved. This is different in conventional business, which is oriented only to profit. This study shows through figure 1 the application of every element of Islamic spiritual intelligence. Then from applying elements of Islamic spiritual intelligence, elements synergized with gamification by overcoming problems due to the pandemic, such as motivation, productivity, commitment, and satisfaction, described in Figure 4 in a 100% total percentage review.

This study explains that gamification strategies can become an Islamic business strategy to face the pandemic. Lack of motivation due to the pandemic got a high score increase in rewards, followed



by productivity, satisfaction, and commitment by reaching a total percentage of 100%. This is because gamification and spiritual intelligence are structured through a personality that is believed through faith and devotion to be able to improve entrepreneurial skills, as in the findings by Bensaid et al. (2014). So that it can be used as a means to answer problems from human resources in reviewing the problems being faced. The same thing is also reinforced through the results of research by Vesa et al. (2017).

The purpose of gamification in this study is also in line with the findings of Huotari & Hamari (2012) to produce motivation, productivity, commitment, and satisfaction as the development of an entrepreneurial mindset. Gamification provides a set of attitudes, skills and behaviors to find entrepreneurial opportunities, access resources, and create value in uncertainty during a pandemic. The results of the research also reinforce this by Davis et al. (2016).

Running a business in the new normal era requires creative and innovative knowledge, skills, and intelligence based on Islamic values. This is done as a more comprehensive entrepreneurial step. This study suggests that through gamification strategies such as honest and trustworthy business planning, case studies that are fathanah and tabligh, disciplined and visionary online simulations, and games that view moral values and a sense of empathy. Thus, generating high productivity by utilizing the leaderboard, points, rewards, and challenges as an Islamic business strategy. This is also based on research by Kuratko & Morris (2018) on productivity.

The findings in this study also support research by Westhead & Solesvik (2016), which shows that psychological effects encourage and highlight the role of intention to persist in the workplace. Furthermore, gamification to knowledge and skills will foster satisfaction in the point element and commitment to the challenge element. In another study, the psychological effect will provide self-control in an entrepreneurial program defined as a person's belief in his awareness of his abilities with gamification (AM Shaltoni & Abdullah, 2015).

The findings of this study corroborate studies showing the positive impact of gamification on user experience and engagement through the mechanisms of applied gamification elements (S. Deterding, 2011; Hamari, 2017; Seaborn & Fels, 2015). In line with this research that reviews satisfaction, commitment, productivity, and motivation through gamification programs, it has been used to foster entrepreneurial behavior change by presenting creative and innovative thinking patterns strengthened in research by Antonaci et al. (2015) and Fellnhofner (2019). This is needed to strengthen MSME businesses in the face of a pandemic by applying Islamic spiritual intelligence.

## **Conclusion**

Gamification is a program of playing while doing business in a non-gaming context. Several elements used in this study have explained that gamification strategies and spiritual intelligence can strengthen MSME businesses by increasing motivation, commitment, productivity, and satisfaction. The application of faith and piety becomes the most dominant element of intelligence, among other elements. Thus, gamification users still have underlying trust in implementing gamification strategies. Then, the element of Islamic spiritual intelligence will support it through gamification strategies such as honest and trustworthy business planning, fathanah and tabligh case studies, disciplined and visionary online simulations, and games that look at moral values and empathy.

This study also explains that gamification can be used as entrepreneurial strategy development to deal with the most dominant pandemic problem using reward elements, productivity, satisfaction, and commitment. In addition, creative and innovative knowledge and skills are also needed to produce high productivity by utilizing the leaderboard, points, rewards, and challenges. Therefore, the application of gamification to knowledge and skills will foster satisfaction in the point element and commitment to the challenge element. In another study, the psychological effects contained in Islamic spiritual intelligence will provide self-control in entrepreneurial programs. Therefore, applying the

strategy of gamification and Islamic spiritual intelligence is defined as a person's belief in awareness of the ability of his activities and performance to strengthen the MSME business in the face of a pandemic.

The contribution to be given to the world of education is to enrich the literature, especially in economics and entrepreneurship, which discusses gamification of synergy with Islamic spiritual intelligence as a strategy in Islamic business. The advantage of this text is to review the problems that are happening due to the pandemic period by providing solutions in the form of managerial programs with gamification strategies that are integrated with Islamic spiritual intelligence. The drawback of this text is that the informants were interviewed through applications such as Whatsapp. This was done because of limited health procedures and time to meet informants. Thus, the interview process cannot be carried out in-depth. Nevertheless, with such an unexpected moment, the study of gamification in Islamic business strategy can be a future study by providing solutions for human resources and financial and marketing.

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