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Spiritual intelligence and its relationship to self-efficacy among female students at Yarmouk University in Jordan

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Abstract

This study aimed to reveal the levels of spiritual intelligence and self-efficacy among female students at Yarmouk University in Jordan, and to reveal the relationship between them. To achieve the study objectives, the researcher used the spiritual Intelligence scale which was prepared by King & Cicco (2009), consisting of (24) items, distributed in four domains (critical existential thinking domain, producing personal meaning domain, transcendent awareness domain, and expanding cognitive state domain), and a self-efficacy scale consisting of (44) items distributed in five domains (the emotional domain, the persistence and perseverance domain, the social domain, the self-confidence domain, and the academic cognitive domain). The study sample consisted of (741) female students at Yarmouk University. The study results showed that the levels of spiritual intelligence and self-efficacy among female students were moderate. The study results also indicated that there is a positive correlation between spiritual intelligence and self-efficacy among female students at Yarmouk University. Based on the study results, the researcher recommends that including teaching courses with matters and topics which related to spiritual intelligence with the aim of developing spiritual intelligence among female university students.

Keywords: Spiritual intelligence ,self-efficacy, Yarmouk University.

Introduction

Today the world is experiencing dramatic developments in all different fields of life, which were accompanied by technological revolution. Modern means of technology entered students' homes, the negative use of these means effect on the acts, behavior, and moral and cultural values of the students as well as their principles and ideas, this in turn had a negative

impact on their normal life experiences. To confront these difficulties and changes that affected the students' minds, their behavior and actions, the students must have a high level of spiritual intelligence in order to get right and distinguish between correct and incorrect behavior.

The spiritual intelligence term appeared as a result of the merging of intelligence with spirituality (Vaughan, 2002). Although there is a big overlap between spirituality and religion, scholars and researchers have agreed that they differ completely; spirituality is concerned with the experiential elements of meaning, transcendence, and superiority, while religion is concerned with matters sacred (Worthington, 2001).

Many researchers have addressed the spiritual intelligence concept; such as Nasel (2004) defined it as "the ability to distinguish, search for meaning, and solve existential and spiritual issues related to humans". Habib & Abdel Hafeez (2019) defined it as "a group of mental abilities which based on the non-material aspects of the reality surrounding the individual, and contributes to awareness, deep contemplation, integration, and enhancing meaning and certainty arising from mental evidence. As Al-Aili (2022) defined it as "a path of understanding oneself and others, it is linked to the highest part of the human being - the soul -, as well as perception, which helps the individuals to achieve their goals and face their problems.

Spiritual intelligence is considered one of the most individual mental abilities that appear in the communication between the individual and soul. It depends on self-awareness and the individual's relationship with others and other living beings. Spiritual intelligence opens beautiful heights for the heart and mind, inspires the soul, and contributes to the interconnection and communication between all individuals, and distinction between reality and illusion (Srivastava, 2016).

King (2008) identified the basic components of spiritual intelligence, which are as follows:

First: Critical existential thinking: This means the ability to produce meaning based on a deep understanding of questions related to existence, and the ability to use different levels of feeling to solve the problems that facing the individual.

Second: Producing personal meaning: This means the ability to integrate the physical and mental experiences with personal meaning, which leads to a feeling of satisfaction.

Third: Transcendent Awareness: This means the ability to understand the relationships with all the beings around, and the ability to coordinate more than one situation that an individual may be exposed to.

Fourth: Expanding cognitive state: This means the ability to remain focused and aware, the ability to think analytically, accept unusual experiences, and perceive better.

Spiritual intelligence has great importance in an individual's life, it contributes to distinguishing between good and bad things, which prevents the individuals from doing bad things that may harm them, controlling their actions, speaking in a tactful manner, and behaving in a polite manner; this leads to creating the willing to achieve their desires and Dreams (Al-Rabee, 2013). Spiritual intelligence contributes to improving the individuals' lives and their capabilities and directing them towards achieving success (King & Decicco, 2009). In addition, it helps in improving an individuals' morals, and this is reflected in their personalities and actions (Fallah, et al., 2015).

The importance of spiritual intelligence among students is highlighted in their ability to solve problems, avoid negative trends, control laziness in the classroom, and control emotions that may disturb their thinking and academic performance (Saidy, et al., 2009). Furthermore, spiritual intelligence helps university students to achieve and invest their abilities through non-cognitive virtues, and solve the social, psychological, and physical problems they may face in their daily life. It also contributes to increasing the students' knowledge and wisdom, and improving their intellectual level (Srivastava, 2016). In addition, spiritual intelligence contributes to increasing students' academic achievement motivation (Al-Sabiha, 2014).

The importance of spiritual intelligence is apparent in enhancing ethics among students, as it is an important aspect of psychological development that influences the direction of behavior (Khoshtinat, 2012), therefore it may achieve balance in daily life, by controlling and enduring stressors, and avoiding matters contrary to common standards and norms (Al-Rabee, 2013).

Spiritual intelligence represents one of the important human intelligences, due to its ability to change an individual's life, embody the values and principles in balanced human behaviors, control oneself, feel inner peace and adapt to oneself, the ability to self-transcendence, and the ability to balance in dealing between the present mind and the subconscious mind. In addition, spiritual intelligence contributes to individuals acting wisely to be able to face challenges without fear of failure, making them creative, developing their abilities and skills to achieve their life goals, this reflects positively on their own competence (Mamin, 2008).

Moreover, students with high spiritual intelligence have the ability to use their spiritual abilities to increase their efficiency in life situations, increase psychological well-

being, employ spiritual abilities to solve the problems they may exposed to in correct scientific ways, communicate with others with a high degree of politeness, and be able to face new experiences efficiently (Mirgol, et al., 2020).

The researcher believes that spiritual intelligence opens to the students' new heights of spiritual skills and abilities that help them to achieve success, happiness, self-confidence, and face difficult circumstances through their desire for education, seeking to achieve diverse goals, persevering in the face of various stressors, developing confidence in their educational abilities and enhancing their self-efficacy.

Saidy et al. (2009) believed that there is a relationship between spiritual intelligence and self-efficacy, as spiritual intelligence greatly affects the life of a university students. It helps students in solving the problems that are exposed to, avoiding negative attitudes, and helping them to reduce the feeling of failure or laziness in the educational process, in addition it contributes greatly to curbing all emotions that may confuse the students' thinking, controlling themselves, and thus raising their level of self-efficacy.

Many researchers have addressed the self-efficacy variable in their research and studies due to its importance in the individual's life. There are many definitions on the concept of self-efficacy, as Skaalvik & Skaalvik (2010) defined it as "the individual beliefs about one's ability to plan, organize, and perform activities, which contribute to achieving the desired goals and ambitions. Wardeh (2019) also defined it as "an individual's beliefs about one's ability to perform and direct behavior, which is reflected in the activities and tasks that are performed, and how to deal with various stressful situations.

The term has received the attention of many researchers, the most important of whom is Bandura, who presented in 1977 his social cognitive theory, in which he provided guidance on how to measure self-efficacy in various fields. Bandura believed that self-efficacy is represented by a feeling of capacity to cope in different life circumstances, in addition maintaining the standards level in performance enhances self-efficacy (Bandura, 1997).

Self-efficacy represents an important dimension of the human personality, as it includes the ability to face and overcome various problems and difficulties by finding appropriate solutions, also it is linked to motivation, self-confidence, and self-esteem (Khan, et al., 2015). Self-efficacy plays an important role in directing an individual's behavior and actions, facing difficulties, coping with various life events, and reducing psychological stress (Saleh, 2019).

Moreover, self-efficacy plays an important role in students' life, through enhancing their self-confidence, their ability to carry out tasks correctly, their ability to analyze problems

and think analytically, their motivation towards success, and creating positive emotions when they are exposed to various difficulties and stressor (Al-Dababi, et al., 2019).

Individuals with high self-efficacy are characterized by their ability to solve problems, prepare to adapt, and control matters that may negatively affect their lives; such as fear, despair, and indifference, in addition to the ability to deal with events effectively and overcome obstacles. On the other hand, individuals with low self-efficacy are characterized by the inability to control various life events, and feel powerless to find appropriate solutions if they are exposed to a problem. They are also characterized by a low level of ambition (Schultz & Schultz, 2009).

Bandura (2007) identified two dimensions of self-efficacy; the first one is personal self-efficacy, which means the individual's perceptions of one's abilities and skills to successfully carry out the activities that are required. The second dimension is the expectation of outcomes, which means the individual's perceptions of one's expectations related to the results of the actions that has been taken by this individual.

Self-efficacy beliefs develop based on four main sources, which are as follows (Schunk & Mullen, 2012):

- Mastery experiences: this means that the past expertise and experiences represent the direct indicators of individual's good level of mastery, and the past achievements demonstrate an individual's abilities and skills, which enhance a sense of self-efficacy.
- Indirect expertise and experience: this means observing others' successes and being influenced; whereas the individual is not confident in one's own abilities, influenced by another respected person who has certain abilities.
- Verbal persuasion: this means encourage and convince the individual in one's own competence in performing a task, persuasion enhances self-efficacy, especially when it comes from more than one individual.
- Physiological and emotional arousal: It means the emotions that affect an individual's expectations of success and failure. For example, feeling nervous can negatively affect self-efficacy. Conversely, positive feelings can raise beliefs about self-efficacy.

Many researches and studies have addressed the variables of spiritual intelligence and self-efficacy, as Gupta's study (2012), which was conducted in India, aimed to reveal the relationship between spiritual intelligence and emotional intelligence with self-efficacy and self-regulation among female students. To achieve the study objectives, scales of spiritual intelligence, emotional intelligence, self-efficacy, and self-regulation were used. The study sample consisted of (80) male and female students from Kurukshetra University. The study

results showed that spiritual intelligence and emotional intelligence are significantly related to self-efficacy and self-regulation. The study results also showed that there are differences in spiritual intelligence due to gender, in favor of males.

Aghaei, et al. (2014) conducted a study in Iran that aimed to reveal the relationship between spiritual intelligence, self-efficacy, and self-esteem among female secondary school students. To achieve the study objectives, spiritual intelligence scale, self-efficacy scale, and self-esteem scale were used. The study sample consisted of (60) female students from Hazarat Masum Secondary School. The study results showed a positive correlation between spiritual intelligence, self-efficacy, and self-esteem among female students.

Al-Sulaimi (2017) conducted a study in Saudi Arabia that aimed to reveal the relationship between spiritual intelligence and self-esteem among university students. To achieve the study objectives, spiritual intelligence scale and self-esteem scale were used. The study sample consisted of (80) male and female students from the Psychology Department at Imam Muhammad bin Saud Islamic University. The study results showed that the spiritual intelligence level among students is moderate, while the level of self-esteem is high. The study results also showed that there are differences in the level of spiritual intelligence between students with a high GPA and those with a low GPA, in favor of those with a high GPA.

Muhammad (2019) conducted a study in Iraq that aimed to reveal the spiritual intelligence level among university students, and its relationship to academic self-efficacy. To achieve the study objectives, spiritual intelligence scale and the academic self-efficacy scale were used. The study sample consisted of (320) male and female students from four colleges at Baghdad University. The study results showed that the levels of spiritual intelligence and academic self-efficacy were high. The study results also showed that there were no differences in spiritual intelligence and academic self-efficacy according to the variables of gender and specialization.

Abu Al-Hassan (2020) conducted a study in Egypt that aimed to reveal the relationship between self-efficacy, spiritual intelligence, and goal orientation, and predicting self-efficacy from spiritual intelligence and goal orientation. To achieve the study objectives, the self-efficacy scale, the spiritual intelligence scale, and the goal orientation scale were used. The study sample consisted of (640) students at Zagazig University. The study results showed that there is a relationship between self-efficacy, spiritual intelligence, and goal orientation. The results also showed that spiritual intelligence mediates the relationship between self-efficacy and goal orientation.

Muhammad's (2022) study, which was conducted in Egypt, aimed to reveal the relationship between spiritual intelligence, psychological reassurance and self-efficacy in musical performance. To achieve the study objectives, scales of spiritual intelligence, psychological reassurance and self-efficacy were used. The study sample consisted of (100) male and female students of music education at Cairo University. The study results showed that there is a direct relationship between spiritual intelligence, psychological reassurance, and self-efficacy in musical performance. The study results also showed that there are differences between those with high and low self-efficacy in musical performance regarding spiritual intelligence, in favor of those with high self-efficacy.

Mirgol, et al. (2020) conducted a study in Iran that aimed to reveal the relationship between spiritual intelligence, self-esteem, and academic self-efficacy among the high school students. To achieve the study objectives, scales of spiritual intelligence, self-esteem and academic self-efficacy were used. The study sample consisted of (250) male and female students. The results of the study showed that there are differences in spiritual intelligence and academic self-efficacy according to the gender variable, in favor of males, and there is a correlation between spiritual intelligence and academic self-efficacy, and between self-esteem and academic self-efficacy.

Muhammad, et al. (2023) conducted a study in Egypt that aimed to reveal the effect of spiritual intelligence in improving the self-efficacy of middle school students through a training program. To achieve the study objectives, scales of spiritual intelligence and self-efficacy and a training program to develop spiritual intelligence were prepared. The study sample consisted of (5) students, who were distributed equally into two groups (control and experimental). The study results showed that there were differences between the averages scores of the experimental group students and the control group students on the two scales of spiritual intelligence and self-efficacy after applying the training program, in favor of the experimental group. The study results also showed that there are differences between the average scores of the experimental group students in the pre- and post-test on the two scales of spiritual intelligence and self-efficacy, in favor of post-test after applying the training program.

By reviewing previous studies, it is clear that the objectives of these studies are different. Some studies have addressed the relationship between spiritual intelligence and emotional intelligence with self-efficacy and self-regulation like Gupta's study (2012). Other studies have addressed the relationship between spiritual intelligence, self-efficacy, and self-esteem; such as the study by Aghaei et al. (2014), and Al-Sulaimi (2017). While other studies

dealt with spiritual intelligence and its relationship to academic self-efficacy; such as the study of Muhammad (2019), Mirgol et al. (2020). Some studies also addressed the effect of spiritual intelligence in improving self-efficacy; such as the study of Muhammad et al. (2023).

However, what distinguishes this current study from other previous studies is that it combined two variables which are so important in the university students' life, namely spiritual intelligence and self-efficacy while the majority of studies combined them with other variables. It is noted -to the researcher's knowledge - that there are few studies that dealt with these two variables together in the Jordanian environment, which enhances the conduct of this study, especially in the light of the scarcity of studies in this field. Accordingly, the researcher expects this study to have a place among previous studies, and a starting point for further studies and research within these variables in other fields for the category of university students.

The study problem and its questions

Despite the importance of spiritual intelligence in a student's university life but this term has not been sufficiently studied compared to other types of intelligence. Although spiritual intelligence is associated with excellence, perfection, morality and greatness in addition to the moral struggles of today's world, the students have become in urgent need of satisfying their souls and selves with the greed of God, dealing well with others and moving towards the straight path that helps them overcome many life difficulties (Bozan, 2007).

The researcher noticed a clear decline in the spiritual aspects of female university students, as a result of the developments that affected their academic and social lives. Spiritual intelligence is considered one of the most important aspects that contribute to enhancing their ethics and morals. Moreover, female university students are exposed, from the beginning of their entry into university, to a set of different stressors and problems which need certain behaviors to solve them, and perhaps self-efficacy is one of the factors that helps them achieve success and excellence in study, and the ability to solve the problems they face. Many studies have indicated that there is a positive correlation between spiritual intelligence and self-efficacy among students; such as the study of Aghaei et al. (2014), Abu Al-Hassan (2020), Muhammad (2020), Mirgol et al. (2020).

After reviewing previous studies, it becomes clear that there are few previous studies that addressed the variables of spiritual intelligence and self-efficacy among female university students, especially in the Jordanian environment. Based on the above, the researcher found a desire to conduct this study, which aims to reveal the relationship between spiritual

intelligence and self-efficacy among female students at Yarmouk University in Irbid Governorate. Specifically, the problem of the study lies in answering the following questions:

- What is the level of spiritual intelligence among female students at Yarmouk University in Jordan?
- What is the level of self-efficacy among female students at Yarmouk University in Jordan?
- Is there a statistically significant relationship at the significance level ($\alpha \leq 0.05$) between spiritual intelligence and self-efficacy among female students at Yarmouk University in Jordan?

The Study Significance

The importance of the study is highlighted through two aspects, which are as follows:

First: The theoretical importance: The importance of the study lies in the theoretical literature and information that will be provided related to the two variables of the study (spiritual intelligence and self-efficacy) which other researchers will benefit from. This study will also provide scales that measure the levels of both spiritual intelligence and self-efficacy. This will help researchers and students in taking this the study as a reference for theoretical literature and scales that will help them in conducting other studies related to these two variables. Moreover, the importance of the study is also highlighted by the clear perception that will be revealed about the relationship between the two variables, which may benefit those in charge of psychological counseling centers to help female students adapt to the various requirements of the university and to raise the level of both spiritual intelligence and self-efficacy.

Second: Practical importance: The importance of the study lies in the practical benefits of its results in the psychological and counseling field. Officials and counselors may benefit from its results by identifying the spiritual intelligence and its relationship to self-efficacy, which would entail the preparation of counseling programs, appropriate methods, and methodological and extracurricular activities to provide a university environment that contributes to raising the levels of both spiritual intelligence and self-efficacy, in addition to developing academic courses that would raise the level of spiritual intelligence among female students.

Theoretical and procedural Terms

The study included the following terms:

- **Spiritual intelligence:** "It is a set of mental abilities that help the individuals adapt to various non-material or spiritual matters, it consists of a set of sub-abilities; such as abilities related to critical existential thinking, producing personal meaning, transcendent awareness, and expanding cognitive state (King, 2008). It is measured procedurally by the degree to which students obtain on the spiritual intelligence scale used in this study.
- **Self-efficacy:** the individual's ability to perform certain activities according to specific behaviors that achieve desired results in a given situation and the ability to control events that affect various areas of life. In addition to make self-decisions about how to perform tasks and activities, and predict the extent of their success (Bandura, 1977). It is measured procedurally by the degree to which students obtain on the self-efficacy scale used in this study.

Study Limits

The limits of the study were as follows:

- **Human limits:** The study was limited to a sample of female students at Yarmouk University.
- **Spatial limits:** The study was conducted at Yarmouk University in Irbid Governorate in the Hashemite Kingdom of Jordan.
- **Temporal limits:** The study was conducted in the second semester of the academic year 2023-2024.

Study methodology

In this study, the quantitative descriptive and correlational approach was used to suit the objectives of this study, by distributing the two study tools to the sample members, then analyzing the data quantitatively to answer the study questions.

Study population and sample

The study population consisted of all female students at Yarmouk University for the first semester of the academic year 2023-2024, their number was (18,483) students, according to official records obtained from the Admission and Registration Department at Yarmouk University. A simple random sample of female university students was selected, and their number reached (793) students.

Study tools

To achieve the objectives of the study, two tools were used, which are as follows:

First: The spiritual intelligence Scale

To achieve the objectives of the study, the researcher used the spiritual intelligence scale which was prepared by King & Cicco (2009) and translated by a specialist. The scale in its initial form consists of (24) items distributed in four domains (critical existential thinking, producing personal meaning, transcendent awareness, expanding cognitive state).

The Validity of spiritual intelligence scale

To verify the validity of spiritual intelligence scale the following validity indicators were extracted:

First: Content Validity

To verify the indicators of the content validity of the spiritual intelligence scale, it was presented in its initial form to a group of arbitrators specialized in educational psychology, psychological counseling, Arabic language curricula and teaching methods, and statistics and evaluation in Jordanian universities. They were asked to express their opinions and notes about the appropriateness of the items for the study's domains to which they belong, the extent of their soundness from a linguistic aspect, the extent of their clarity in terms of meaning, and any comments and notes as they consider appropriate. The observations and amendments of the group of arbitrators were taken into account, as the researcher adopted (80%) of the arbitrators' consensus to accept, delete, or edit any of the items, therefore some vocabularies were replaced to give a more precise and clear meaning, in addition (3) items were reformulated linguistically. The arbitrators indicated that the scale was suitable for measuring the level of spiritual intelligence among the female students. Accordingly, the scale in its final form consisted of (24) items distributed in four domains.

Second: Construct Validity

To verify the construct validity of spiritual intelligence scale, the values of the Pearson correlation coefficients for the item with the domains to which they belong and the items with the scale as a whole were extracted by applying them to an exploratory sample consisted of (50) female students from outside the study sample. The values of the correlation coefficients between the items and the domains to which they belong ranged between (0.46 - 0.87) and the values of correlation coefficients between the items and the scale as a whole were (0.41 - 0.79). It should be noted that the researcher finds that these values give an indication of the construct validity of the spiritual intelligence scale, allowing it to be used in this study.

The Reliability of the Spiritual Intelligence Scale

To verify the reliability of the spiritual intelligence scale, the value of the test-retest reliability coefficient was extracted using the Pearson correlation coefficient by re-test to the same sample of (50) female students, after an interval of two weeks from the first test

applying, the Pearson correlation coefficient for the domains ranged between (0.78 - 0.85), and for the scale as a whole reached (0.84). The values of the internal consistency coefficients were extracted, using the Cronbach Alpha equation; where the values of the Cronbach Alpha for the domains ranged between (0.81 - 0.89), and for the scale as a whole reached (0.86). The researcher believes that these values are an indicator of the scale's reliability, allowing it to be used for the purposes of the current study.

The Spiritual Intelligence Scale Correction

The scale of the spiritual intelligence in its final form consists of (24) items. The respondent places a sign (X) in front of each item to indicate the item's compatibility with personal conviction. 5-point Likert scale, which are: always (5), often (4), Sometimes (3), Rarely (2), Never (1) was applied, these scores are given to all items with a positive trend, while the scoring is reversed in items with a negative trend. Thus, the degree was obtained by the respondent on the scale ranged between (24) scores which is the lowest degree, and (120) scores which is the highest degree. In order to determine the level of spiritual intelligence. The judgment criterion was distributed on arithmetic means to determine the level of the spiritual intelligence as follows: (less than 1 - 2.33 low), (from 2.34 - 3.67 average), (from 3.68 - 5 and above high).

Second: Self-efficacy scale

In this study, a scale was prepared to detect the level of self-efficacy among female students, after reviewing educational literature and previous studies related to the topic of the study; such as the study of Abu Al-Hassan (2020), Muhammad (2020), Muhammad et al. (2023). The scale consists of (45) items distributed in five domains (the emotional domain, the persistence and perseverance domain, the social domain, the self-confidence domain, and the academic cognitive domain).

Validity of the self-efficacy scale

To verify the validity of the self-efficacy scale the following validity indicators were extracted:

First: Content Validity

To verify the indicators of the content validity of the self-efficacy scale, it was presented in its initial form to a group of arbitrators specialized in educational psychology, psychological counseling, Arabic language curricula and teaching methods, and statistics and evaluation in Jordanian universities. They were asked to express their opinions and notes about the appropriateness of the items for the study's domains to which they belong, the extent of their soundness from a linguistic aspect, the extent of their clarity in terms of meaning, and

any comments and notes as they consider appropriate. The observations and amendments of the group of arbitrators were taken into account, as the researcher adopted (80%) of the arbitrators' consensus to accept, delete, or edit any of the items, therefore (1) item was deleted and (3) items were reformulated linguistically. The arbitrators indicated that the scale was suitable for measuring the level of the self-efficacy among the female students. Accordingly, the scale in its final form consisted of (44) items distributed in five domains.

Second: Construct Validity

To verify the construct validity of the self-efficacy scale, the values of the Pearson correlation coefficients for the item with the domains to which they belong and the items with the scale as a whole were extracted by applying them to an exploratory sample consisted of (50) female students from outside the study sample. The values of the correlation coefficients between the items and the domains to which they belong ranged between (0.45 - 0.87) and the values of correlation coefficients between the items and the scale as a whole were (0.41 - 0.79). It should be noted that the researcher finds that these values give an indication of the construct validity of the self-efficacy scale, allowing it to be used in this study.

The Reliability of the self-efficacy scale

To verify the reliability of the self-efficacy scale, the value of the test-retest reliability coefficient was extracted using the Pearson correlation coefficient by re-test to the same sample of (50) female students, after an interval of two weeks from the first test applying, the Pearson correlation coefficient for the domains ranged between (0.78 - 0.84), and for the scale as a whole reached (0.83). The values of the internal consistency coefficients were extracted, using the Cronbach Alpha equation; where the values of the Cronbach Alpha for the domains ranged between (0.81 - 0.88), and for the scale as a whole reached (0.87). The researcher believes that these values are an indicator of the scale's reliability, allowing it to be used for the purposes of the current study.

The self-efficacy Scale Correction

The scale of the self-efficacy in its final form consists of (44) items. The respondent places a sign (X) in front of each item to indicate the item's compatibility with personal conviction. 5-point Likert scale, which are: (extremely agree = 5, very agree = 4, moderately agree = 3, slightly agree = 2, little agree = 1) was applied, these scores are given to all items with a positive trend, while the scoring is reversed in items with a negative trend. Thus, the degree was obtained by the respondent on the scale ranged between (44) scores which is the lowest degree, and (220) scores which is the highest degree. In order to determine the level of the self-efficacy. The judgment criterion was distributed on arithmetic means to determine the

level of self-efficacy as follows: (less than 1 - 2.33 low), (from 2.34 - 3.67 average), (from 3.68 - 5 and above high).

Study procedures

To achieve the objectives of the study, the following steps and procedures were followed:

- Reviewing the theoretical literature and previous published studies related to the study topic.
- Preparing the study tools in their final form for the purposes; the first to reveal the level of spiritual intelligence, and the second to reveal the level of self-efficacy, after verifying the indications of their validity and reliability, by presenting the tools to a group of arbitrators, in addition to applying them to an exploratory sample to extract the values of the validity and reliability coefficients, and the values proved that the two tools are suitable for achieving the study objectives.
- Determining the number of members of the total study population, which is represented by all female students in Yarmouk university. In addition to determining the number of members of the study sample that was selected randomly from the total study population.
- Applying the study tools to the sample members, whereas the information related to the method of answering the items was clarified. Moreover, emphasis was given to the study sample members to answer accurately, and they were informed that the information that will be obtained will only be used for scientific study purposes.
- Gathering the study tools after answering their items, then they were prepared for the statistical analysis to draw conclusions.
- Entering the data into the computer, then using the statistical package for social sciences (SPSS) software for data analysis to answer the study questions, and come up with the results discussion and appropriate recommendations in the light of the results that have been reached.

Study variables

- The level of spiritual intelligence, which has three levels: (high, moderate, low).
- The level of self-efficacy, which has three levels: (high, moderate, low).

Statistical Analysis

To answer the study questions, the following statistical methods were used:

- To answer the first and second questions, arithmetic means and standard deviations were extracted for the levels of spiritual intelligence and self-efficacy among female students at Yarmouk University in Irbid Governorate.
- To answer the third question, the Pearson correlation coefficient was extracted to reveal the relationship between spiritual intelligence and self-efficacy among female students at Yarmouk University.

The Study results and Discussion

First: The results related to the first question and its discussion: “What is the level of spiritual intelligence among female students at Yarmouk University in Jordan?”

To answer this question, the arithmetic means and standard deviations of the sample members’ responses to the domains of the scale of spiritual intelligence and the scale as a whole were extracted; Table (1) shows this.

Table (1): Arithmetic means and standard deviations of the sample members’ responses to the domains of the scale of spiritual intelligence and the scale as a whole, arranged in descending order

The rank	No.	The Domain	Arithmetic mean	standard deviation	The degree
1	1	critical existential thinking	3.61	0.68	moderate
2	3	transcendent awareness	3.52	0.71	moderate
3	2	producing personal meaning	3.44	0.90	moderate
4	4	expanding cognitive state	3.36	0.64	moderate
The spiritual intelligence as whole			3.48	0.62	moderate

It is clear from the data presented in table (1) that the arithmetic means of the sample members’ responses to the domains of spiritual intelligence ranged between (3.36-3.61), with a moderate level for all domains. The domain of “critical existential thinking” came in first rank, with an arithmetic mean of (3.61). Then the domain of “expanding cognitive state” came in second rank, with an arithmetic mean of (3.52), and the domain of “producing personal meaning” came in third rank, with an arithmetic mean of (3.44), while the domain of “expanding cognitive state” came in fourth rank, with an arithmetic mean of (3.36). The arithmetic mean for the level of spiritual intelligence as a whole was (3.48), at a moderate level.

This result can be attributed in the light of the lack of activities, tasks and subjects related to spiritual intelligence, where the courses focus on specific subjects away from the

components of spiritual intelligence and how they are developed. As a result, the faculty members do not pay sufficient attention to spiritual intelligence in the study halls.

This result can also be explained in the light of the fact that the insufficient interest of the university and officials as well as the university environment do not have the requirements to instill and develop different virtues and values among female students by presenting live models for students in dealing with others with love, cooperation, altruism, tolerance and helping others. Habib and Abdul Hafeez (2019) indicated that Spiritual intelligence is based on the non-material aspects of reality surrounding the individual, Sidi et al. (2009) also indicated that spiritual intelligence is based on a set of virtues, values, knowledge and wisdom; as these virtues are developed, the individual's spiritual intelligence increases.

The result of the current study agreed with the result of Al-Sulaimi's study (2017), which showed that the level of spiritual intelligence among students was moderate. The result of the current study disagreed with the result of Muhammad's study (2019), which indicated that the level of spiritual intelligence among the students was high.

Second: Results related to the second question and its discussion: "What is the level of self-efficacy among female students at Yarmouk University in Jordan?"

To answer this question, the arithmetic means and standard deviations of the sample members' responses to the domains of the scale of self-efficacy and the scale as a whole were extracted, Table (2) shows this.

Table (2): the arithmetic means and standard deviations of the sample members' responses to the domains of the scale of self-efficacy and the scale as a whole, arranged in descending order

The rank	No.	The domains	Arithmetic mean	standard deviation	The level
1	3	The social domain	3.52	0.81	moderate
2	5	The academic cognitive domain	3.40	0.75	moderate
3	2	The persistence and perseverance domain	3.28	0.66	moderate
4	4	The self-confidence domain	3.24	0.72	moderate
5	1	The emotional domain	3.17	0.64	moderate
The self-efficacy as whole			3.32	0.69	moderate

It is clear from the data in table (2) that the arithmetic means of the sample members' responses to the domains of self-efficacy ranged between (3.17-3.52), with a moderate level for all domains; as "the social domain" came in the first rank, with an arithmetic mean of (3.52). In second rank was "the academic cognitive domain," with an arithmetic mean of (3.40), then in third rank was the domain of persistence and perseverance, with an arithmetic

mean of (3.28), and in fourth rank was “the domain of self-confidence,” with an arithmetic mean of (3.24), while the last rank was “the emotional domain”, with an arithmetic mean of (3.17), and the arithmetic mean for the level of self-efficacy as a whole was (3.32), at a moderate level.

This result can be attributed in the light of the difficulties and stressors that university students may face as a result of university education requirements and the financial needs which are represented by the university tuition, the fees, the books and the required activities, in addition to their responsibilities that are represented by the success in university courses, the excellence and the participation in certain light housework. These responsibilities make female students unable to perform activities and duties effectively and efficiently, and unable to acquire skills and abilities related to their self-efficacy.

This result can also be explained by the lack of moral support that the university students may receive, whether from her family, friends, or the university mentor, as a result of the lack of guidance services provided by the university, in addition to the difficulty of adapting at times to the university environment, and the study halls because of overcrowding and the difficulty of adapting to the academic environment and colleagues. Schultz & Schultz (2009) believed that the inability to adapt negatively affects an individuals' life, and this makes them feel afraid and hopeless, which affects self-efficacy.

This result can be attributed in light of the nature of the university stage, as it differs from the previous stages of study. At this stage, the students face a new study system, with completely different courses, and the study in some majors may be in the English language. this may expose them to failure sometimes, which negatively affects self-efficacy. Bandura (1997) indicated that self-efficacy is the feeling of the ability to adapt to different life circumstances, so keeping the level of standards in performance enhances self-efficacy, as the inability to adapt leads to a low level of self-efficacy.

According to the researcher, the university female students despite the difficulties they may face, students have become more self-reliant, and may have the self-efficacy but not the required level to achieve their future ambitions effectively. This is because of the University's limited capacity to develop cognitive and academic skills and abilities, as well as the huge numbers of students that need a great deal of potential to achieve their goals.

The result of the current study disagreed with the result of Muhammad's study (2019), which indicated that the level of self-efficacy among students was high.

Third: The results related to the third question and its discussion: “Is there a statistically significant relationship at the significance level ($\alpha \leq 0.05$) between spiritual intelligence and self-efficacy among female students at Yarmouk University in Jordan?”

To answer this question, the values of the correlation coefficients were extracted using the Pearson Correlation method between the students' estimates to the spiritual intelligence scale and the self-efficacy scale, as shown in Table (3).

Table (3): Pearson correlation coefficients between spiritual intelligence and self-efficacy

The Domain	Emotional	persistence and perseverance	Social	self- confidence	academic cognitive	Self- efficacy
critical existential thinking	0.36*	0.48*	0.52*	0.37*	0.46*	0.51*
producing personal meaning	0.33*	0.39*	0.40*	0.42*	0.39*	0.45*
transcendent awareness	0.47*	0.37*	0.46*	0.55*	0.52*	0.38*
expanding cognitive state	*0.51	*0.44	*0.47	0.48*	0.42*	*0.41
The spiritual intelligence as whole	0.59*	0.48*	0.56*	0.47*	0.32*	0.36*

*Statistically significant at the level of statistical significance ($\alpha \leq 0.05$)

It is clear from the data in table (3) that there is a positive correlation relationship with statistical significance at the significance level ($\alpha = 0.05$) between spiritual intelligence and self-efficacy among female students at Yarmouk University, where all correlation values were between the domains of spiritual intelligence and the domains of self-efficacy, and between intelligence Spiritual as a whole and self-efficacy as a whole are statistically significant.

This result can be attributed to the fact that spiritual intelligence is concerned with spirituality, values, principles, and morals, and this helps increase the students' ability to control their emotions, communicate with other colleagues in a positive and effective manner, and adapt to the university environment better, this positively affects their self-efficacy.

King (2008) believed that spiritual intelligence contributes greatly to solving problems facing the individuals, integrating physical and mental experiences into their abilities and skills, feeling satisfied, being able to adapt to more than one situation at once, being able to

think analytically, and accepting unusual experiences, better perception, all these factors lead to a high level of self-efficacy.

This result can be interpreted in the light of the fact that spiritual intelligence is one of the variables that helps in developing self-efficacy in particular, and psychological health in general, as one of the domains of self-efficacy is self-confidence, and spiritual intelligence contributes greatly to developing self-confidence among the student, so it can be said both spiritual intelligence and self-efficacy have a positive relationship.

Saidy, et al. (2009) believed that spiritual intelligence helps students solve problems, avoid negative attitudes, and control laziness in the study halls, in addition to the ability to control emotions that may confuse their thinking and academic performance, this leads to an increase in their level of self-efficacy.

The researcher believes that as spiritual intelligence increases, self-efficacy increases, because satisfying the students' spiritual needs leads to a feeling of happiness, comfort, and reassurance, spiritual serenity, self-confidence, and the desire to adhere to virtues, how to provide assistance to others, and communicate with them efficiently. Srivastava (2016) indicated that spiritual intelligence contributes to interconnection and communication between individuals, which leads to a higher level of self-efficacy.

The result of the current study agreed with the result of Gupta's study (2012), which indicated that there is a correlation between spiritual intelligence and self-efficacy among university students. It also agreed with the result of the study of Aghaei et al. (2014), Abu Al-Hassan (2020). , and Muhammad (2020), which showed a positive correlation between spiritual intelligence and self-efficacy.

The Recommendations

In the light of the study results, the researcher can recommend the following:

- Holding training courses and workshops for female university students, with the aim of introducing them to spiritual intelligence and how to develop it.
- Including teaching courses with issues and topics related to spiritual intelligence with the aim of developing spiritual intelligence among female university students.
- Preparing academic scientific staffs specialized in spiritual intelligence, with the aim of developing it among female students.
- Developing educational activities and tasks with the aim of developing self-efficacy among female university students.

Conducting studies and research that address the variables of spiritual intelligence and self-efficacy among female university students in the light of some demographic variables; such as majors and academic year.

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