The Correlation between Religiosity and Adversity Quotient of Islamic Education Students of Universitas Muhammadiyah Yogyakarta

Andi Muhammad Iqbal Fallawarukka

Universitas Muhammadiyah Yogyakarta, Indonesia

*Corresponding author: fallawarukka@gmail.com

ARTICLE INFO

ABSTRACT

This research aims to: 1) Analyze the religiosity of Islamic Education students of the University of Muhammadiyah Yogyakarta batch 2019. 2) Analyze the adversity quotient of Islamic Education students of Universitas Muhammadiyah Yogyakarta of 2019. 3) Analyze the correlation between religiosity and adversity quotient of Islamic Education students of Universitas Muhammadiyah Yogyakarta of 2019. The type of this research was correlational research with a quantitative approach. The population of this research was active students of Islamic Education of Universitas Muhammadiyah Yogyakarta, a total of 157 students. The sample was taken from 113 respondents through a simple random sampling technique. The result showed that: 1) The religiosity of Islamic Education students of UMY of 2019, as evident from the total sample of 113 out of 157, was in an average category of 74%. 2) The adversity quotient of Islamic Education students of UMY of 2019, as evident from the total sample of 113 out of 157, was in an average category of 64%. 3) The hypothesis claiming that there is a positive correlation between religiosity and adversity quotient among Islamic Education students of UMY was accepted. This acceptance was based on the result of the correlation test, which indicated a Sig. Value of 0,000 < 0,05 and correlational coefficient (r) value of 0,602. Thus, it was concluded that the higher the religiosity of the Islamic Education students of UMY Batch 209 is, the higher their adversity quotient is. Consequently, the lower the religiosity of the Islamic Education students of UMY of 209 is, the lower their adversity quotient is.

Citation:

Fallawarukka, A, M, I. (2024). The Correlation between Religiosity and Adversity Quotient of Islamic Education Students of Universitas Muhammadiyah Yogyakarta. *Journal of Islamic Education and Ethics, 2(1)*, 10–23.

INTRODUCTION

Education is one of the most important things a person goes through in his life. This is because by entering into the part of education and processing it, one will be able to acquire knowledge that will surely be very useful and beneficial for life, either now or in the future. By going through the educational process, it will help a person dig deeper and develop the intelligence that is in him.

The role of religious education is crucial in shaping a person's character because the main goal of education is not only to provide science but also to advance how a person who obtains education can be a person with a good character and morality justified in religion. Therefore, the importance of religious education as a supporter of the purpose of education is that it teaches to be moral and teaches the acquisition of intelligence.

The concept of religiosity in the Qur'an plays a role in faith and monotheism. This means that faith and monotheism have good value in living everyday life. Human religiosity can be seen in their daily practices. If their practices are good, their faith will definitely be maintained. Therefore, as an ordinary human, you must have noble intentions and be able to make yourself close to Allah Subhanahu wa Ta'ala (Rahmah Amini et al., 2019).

The Adversity Quotient is an action in understanding, making innovation, and providing a solution to every problem in every situation. Adversity can be defined as difficulty, misery, or disaster that is considered a determining factor in a person's success. (Hanafi, 2016).

A person who is confident and optimistic that any difficulty can be solved has a high level of Adversity Quotient. On the contrary, when individuals can easily surrender to difficulties and lack confidence in their potential, they have a low level of Adversity Quotient.

Students of PAI who have a high level of religiosity, or, in other words, have an understanding and knowledge of their religion, must understand how to solve all forms of difficulties they face in accordance with the rules that exist in Islam. The PAI students who have a high level of religiousness, in other words, knowledge of good religion, do not refrain from giving up on every difficulty they face, and if someone has a low level of religiosity, they will easily give up on any problem they face.

The importance of an Adversity Quotient (adversity quotient) for a student should make researchers interested and try to raise the problem because, in reality, there are still many. PAI UMY students of the generation 2019 cannot be tough people in facing and solving the problems they face, not optimistic about the potential they have to turn their difficulty into ease, and they should not give up before trying to solve the problems they face. (18-40). At the moment, PAI UMY students of the 2019 generation are in a difficult and critical developmental stage, and they are struggling to get the social position they want and fighting a variety of problems in their lives.

Therefore, it is important for PAI UMY students of the 2019 generation always to improve the aspects of religiousness that exist in them so that every facet of difficulties and obstacles in their lives will be helped by the religiosity that has to solve every problem as a PAI UMY student of the 2019. Therefore, it is necessary to conduct an analysis of the relationship between religiousness and Adversity Quotient (adversity quotient) among PAI UMY students in 2019.

Based on the background outlined above, the formula of problems includes: 1) How is the religiousness of students at the Islamic Education Program of Universitas Muhammadiyah Yogyakarta in 2019? 2) How is the intellectual adversity of students from the Islamic Religious Education in Universitas Muhammadiyah Yogyakarta in 2019? 3) Is there a correlation between religiousness and intellectual adversity among students of Islamic Religious Education at Universitas Muhammadiyah Yogyakarta in 2019?

Related Topics: Faith as a Function of Prayer, Fasting, and Loyalty Praying without Ceasing your Relationship with God, trust, Trust Unbelief Weaknesses Beliefs Peace Creation/Evolution Purity Husbands Peter Holy Spirit Marriage and Family Law Conflict and Confrontation Suffering/Trials Sarah Servanthood.

The objectives of this study are: 1) To know and analyze the religiosity of students of Islamic Education University Muhammadiyah Yogyakarta 2019; 2) to know and analyze the intellectuality of adversity students of Islamic Education University Muhammadiah Yogyakarta 2018; and 3) To know the existence of a correlation between religiousness and intellectual adversity among students of Islamic Education University Mohammediyah Yogyakarta 2019.

Several theories form the basis of this study, including the theories of religiosity and the intelligence of adversity. According to Roland Abeles, religion is a system of personality and teaching in a group that is behavioral, social, doctrinal, and the internalization of certain characteristics. (Widyawati, 2015).

According to Glock and Stark, cited in the journal, there are six dimensions of religiousness, which are as follows: 1) the dimension of belief; 2) the dimension Of Retuality; 3) The dimension Of Survival; 4) The dimensions Of Religious knowledge; and 5) The dimension of Experience. (Marliani, 2016).

Thus, religiosity or religion is a condition within the individual that encourages him to behave in accordance with the religious teachings of the individual. This individual's religiosity can be seen from his knowledge of the religious teachings he has studied, to what extent his belief in his Lord is known, and how and to what degree his implementation of worship and living in the religion is applied. (Ramayulis, 1993).

The adversity quotient was first introduced by Paul G. Stoltz in 2000. Stoltz assumed that the intellectual and emotional quotients were insufficient to determine success. There are other determinants of incentive and motivation from within, and attitude is easy to give up. This is called the Adversity Quotient (Austian, 2002).

Thus, it can be understood that the Adversity Quotient is a concept that complements intellectual and emotional intelligence because it can solve every life problem. According to Stoltz, Adversity Quotient has four dimensions that are commonly abbreviated by CO2RE, namely: 1) Control (control); 2) Origin (origin); 3) Ownership (recognition); 4) Reach (reach); 5) Endurance (resistance). (Hartosujono, 2017).

In this study, a number of related works were used in terms of speech, problem description, Peneltian methods, and related research results, among them:

The study entitled "Religiosity Relationship with Adversity Quotient in the Society Living in the Rawa District of Pandahan Village Bati-Bati," written by Hafilah, Sukma Noor Akbar, and Rahmi Fauzia, this study discusses religiousness, Adversity Quotient, and whether there is or is not a relationship between religiosity and adversity intellect on the subject of research, along with its purpose. The research results showed a relationship between religious intelligence and Adversity Quotient in the community that lives in the Rawa Village of Pandahan and Bati-bati district. The better the religiousness of a person, the better the intelligence of the adversity of the people who live in the rawa area of the village of Pandahan Kecamatan Bati-bati, but the lower the religiosity of someone, the lower the intellect of the society who lives in the area of the rawa Village of Pandangan Kecamatan Biti-bati (Hafilah et al., 2020).

Research entitled "The Relationship Between Adversity Quotient and Empathy in High School Students," written by Bima Saktyo Kusuma and Nailul Fauziah, appeared in the Journal of Empathies, Volume 6, No. 4, October 2017. The study discusses the intelligence of adversity and empathy and whether there is a relationship between the two. The study showed a significant positive link between Adversity Quotient and empathy in first-year Bojonegoro State High School students. The greater the knowledge of the disciples, the greater and higher they are (Kusuma & Fauziah, 2017).

The study entitled "Student Adversity Quotient Behavior Reviewed From the Locus of Control" by Hartosujono appeared in Journal Sosiohumaniora, Volume 1 No. 1, April 2015. This study discusses the intelligence of adversity and its dimensions and the relationship between LOCs. Studies have shown that these two variables have no relationship. Among the many things that hinder the absence of relationships between these variables are the unequal linearity, the lack of validation in the AQ scale, and the subject of research whose age distance is too close (Hartosujono, 2017).

Based on the study of several theories as well as the survey of previous research carried out, the hypothesis that emerged is that there is a positive correlation between religiousness and the intelligence of adversity (Adversity quotient) of students of Islamic Religious Education at Muhammadiyah Yogyakarta University of 2019.

METHOD

The type of research that will be conducted is correlational research. Based on the problems raised in the research, the approach to this research is a quantitative and technical analysis approach, i.e., quantitative analytical descriptive techniques.

According to Sugiyono, quantitative research can be understood as a research method based on the philosophy of positivism used to study a particular population or sample. Sampling techniques are generally performed randomly, using research instruments for data collection and the analysis of quantitative or statistical data with the aim of testing the hypotheses that have been established. (Sugiono, 2019).

The population used by the researchers was active Islamic Religious Education students of 2019 classes A–D, which totaled 157 students. This population election is due to the fact that PAI students of the 2019 generation are in the final adolescent stage, which at that time is very often experiencing difficult and critical times.

The sample is a portion of the population that has been determined according to standardization. The selection process is representative. The type of sample used is simple random sampling, i.e., random sample collection (Sugiyono, 2015). In this study, using the sample type of simple random sampling and sample-taking using the Slovin formula, the researchers used this formula to determine the number of samples from populations whose behavior cannot be known with certainty. The researchers used a 95% confidence level and a 5% error level, so the number of samples obtained in this study was 113 PAI UMY students in 2019. The research was carried out in the Islamic Religion Education Studies Program, Faculty of Religion, Universitas Muhammadiyah Yogyakarta, and the subject of this research was an active PAI UMY student of 2019. The data collection methods used by researchers to obtain data are questionnaires and observations.

The questionnaire was used as a written answer in accordance with the questions asked by researchers on the Relationship Between Religion and Adversity Quotient (Adversity Quotient) among students in PAI UMY Generation 2019. Observational methods are used with the aim of obtaining data on the level of religiousness as well as how students of Islamic Religious Education solve any problem while in the campus environment.

Validity and reliability tests are carried out prior to the analysis of the obtained data. Validity testing is done to see if the measuring tool used has been in conformity with its function. The reliability test is performed to measure the stability and consistency of the measuring instrument used. The measuring tool used in the research is the lift, which should have a stable and consistent character over time.

Data analysis techniques in quantitative research are carried out using normality tests, linearity tests, and hypothetical tests with product-moment correlation analysis. A normality test is a data analysis that aims to determine whether the data distribution is close to the normal distribution. Test normality in this study using the Kolmogorov-Smirnov test. The linearity test is used to determine whether the relationship between free and bound variables is linear. This correlation analysis is intended to test the relationship between variables according to the design of the analysis. Pearson's product-moment technique is used for practical reasons, and research variables are two variables with interval scales measured on the same subject and have a normal distribution with a significance value ($p > 0,05$). Three tests were conducted using IBM SPSS Statistics version 26.

RESULT AND DISCUSSION

1. Validity and Reliability Test

A table can be valid when the value of r counts is greater than the r of the table. The validity test result for 31 n (respondent) is 0.355, and the r table used is 0.355. Based on the data obtained, 14 items are invalid because the value of r counts is lower than the r table. The validity test results show the total result of the variable with a total of 90 items. After the validity test, there were 76 valid items and 14 invalid items. Invalid items are located on religiosity variables (items 9 and 28) and Adversity Quotient variables (items 5, 18, 22, 25, 29, 33, 34, 35, 38, 40, 42, and 48).

A piece of data can be said to be reliable if the Cronbach's Alpha value is > 0.6. Based on the reliability test using SPSS, the result was that Cronbach's Alpha value of the religiosity instrument was 0.981.

Table 1. Results from the Reliability Test on the Religiosity Instrument

Reliability Statistics	
Cronbach's Alpha	N of Items
.981	42

Cronbach's Alpha value of the Adversity Quotient instrument is 0.924. Both instruments are reliable.

Table 2. Results from the Reliability Instrument Adversity Quotient Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.924	48

2. Results of the Normality Test

Table 3. Results from the Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		113
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	8.10795752
Most Extreme Differences	Absolute	.073
	Positive	.040
	Negative	-.073
Test Statistic		.073
Asymp. Sig. (2-tailed)		.197[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on the results of the normality test above, known for the data Relationship of Religiousness with Adversity Quotient (Adversity Quotient) of Islamic Religious Education Students of Universitas Muhammadiyah Yogyakarta, the value of significance is 0.197 > 0.05. Then, according to the basis of decision-making in the normality test, it can be known that the research data Relationship Religion with Adversity Quotient (Adversity Quotient) Students of Islamic Religious Education University Muhammadiyah Yogyakarta are distributed normally because the significance value is more than 0,05.

3. Results of the Linearity Test

Table 4. Results from the Linearity Test

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Kecerdasan Adversitas * Religiusitas	Between Groups	(Combined)	6257.129	34	184.033	2.718	.000
		Linearity	4175.465	1	4175.465	61.670	.000
		Deviation from Linearity	2081.664	33	63.081	.932	.579
	Within Groups		5281.101	78	67.706		
	Total		11538.230	112			

Based on the results of the linearity test above, in the column Deviation from Linearity known for the data Relationship Religion with Intelligence Adversity Quotient Students of Islamic Religion Education University Muhammadiyah Yogyakarta, the value of significance is 0,579 > 0,05. Then, in accordance with the basis of decision-making in the linearity test, it can be known that the data on the study Relationship Religion with Adversity Quotient

(Adversity Quotient) Students of Islamic Religious Education University Muhammadiyah Yogyakarta are distributed linearly.

4. Results of the Hypothesis Test

Table 5. Results from the Hypothesis Test

Correlations		Religiosity	Adversity Quotient
Religiosity	Pearson Correlation	1	.602**
	Sig. (2-tailed)		.000
	N	113	113
Adversity Quotient	Pearson Correlation	.602**	1
	Sig. (2-tailed)	.000	
	N	113	113
**. Correlation is significant at the 0.01 level (2-tailed).			

The religiousness scale and Adversity Quotient scale of 113 qualified subjects were tested on Pearson's product-moment correlation analysis with the SPSS 26.0 for Windows program. With the product-moment correlation test of Pearson, we obtained a result of r = 0,602 and a significance value of 0,000; thus, the results of the statistical test in SPSS showed that the significance of the correlation value was 0,000 < 0,05. The results show a positive relationship and a correlation between religiousness and intelligence of adversity on the research subject among PAI UMY students of 2019.

5. Result of Descriptive Analysis Test

The basis of decision-making on the level of religiousness of PAI UMY students of the generation 2019 is based on empirical data using range formulas (clock or range), which are divided into three categories: low, medium, and high. Here is the explanation:

Score min = 134
Score max = 156
Value of SD = 11
Mean = 145
by Signify
Low X < 134
Medium 134 <= X < 156
Height X >= 156

The level of religiousness is seen from the results of the questionnaire, with a total of 40 statements that have been spread among PAI UMY students in 2019. The results of the level of religiousness in PAI UMY students of 2019, with a total sample of 113, resulted in 16

students with low scores, 84 with average scores, and 13 with high scores. Through the results, the researchers concluded that the level of religiousness among PAI UMY students of 2019 was moderate.

From the results of the religious level of PAI UMY students in 2019, Below are the distribution tables of frequency categorization and percentage of PAI UMY students in 2019:

Table 6. Distribution of Frequency Categories and Percentage of Variable Religion

No	Score	Frequency	Percentage	Category
1.	X >=156	13	12%	Height
2.	134 <= X < 156	84	74%	Medium
3.	X < 134	16	14%	Low

The basis of decision-making depends on the level of intelligence of adversity students. PAI UMY generation 2019 is based on empirical data using the range formula (range), divided into three categories: low, medium, and high. Here is the explanation:

Score min = 102
Maximum score = 122
Value of SD = 10.
Mean = 112
by Signify
Low X < 102
Medium 102 <= X <122
Height X > = 122

The level of intelligence adversity is seen from the data of the questionnaire results, with a total of 36 statements that have been spread among PAI UMY students in 2019. Results of the level of intelligence adversity in PAI UMY students of the generation 2019 with the total number of data taken as many as 113 included 13 students getting low scores, 72 students getting intermediate scores, and 28 students getting high scores. Through the results, the researchers concluded that the level of Adversity Quotient in PAI UMY students of the 2019 generation was moderate.

From the results of the level of intelligence and adversity of PAI UMY students in 2019, Below are the distribution tables of frequency categorization and percentage of PAI UMY students in 2019:

Table 7. Distribution of Frequency Categories and Percentage of Variable Adversity Quotient

No	Score	Frequency	Percentage	Category
1.	X >=122	28	25%	Height
2.	102 <= X < 122	72	64%	Medium
3.	X < 102	13	11%	Low

6. Religiosity of PAI UMY Students Batch 2019

Based on the results of the study using descriptive analysis of 113 samples of respondents, the results showed that the religiousness of PAI UMY students in 2019 was in the middle category. After doing the research based on the results of the analysis of the level of religiousness, it is known that the religiosity of PAI UMY students of 2019 is as high as 13 students, or 12%. Eighty-four students, or 74%, have a medium religion, and 16 students, or 14%, have a low religion.

The level of religiousness in PAI UMY students of the generation of 2019 has a compatibility with several things done in the scope of Islamic Religious Education; this is in accordance with what is stated by Thouless (Muryadi & Matulessy, 2012) that divides the factors that influence a person's religiosity into four categories: social factors, experience factors, needs factors, and intellectual factors.

Research by Hafilah, Sukma Noor Akbar, and Rahmi Fauzia titled "The Relationship between Religiosity and Adversity Intelligence in Communities Living in the Rawa Area, Pandahan Village, Bati-Bati District" showed that there is a positive relationship between religiosity and adversity intelligence in society. This means that the higher the religiosity, the higher the adversity intelligence. On the other hand, the lower the religiosity, the lower the adversity intelligence of the people living in the swamp area of Pandahan Village, Bati-Bati District (Hafilah et al., 2020).

According to Toenlioe (Hafilah et al., 2020), religiosity is awareness and a sense of trust in God, faith, religious attitudes, and behavior organized by the mental system and personality. Thus, individuals with religiosity will influence their ability to think positively in aspects of their adjustment and overcome difficulties in their lives.

The 2019 PAI students are entering the early adult phase; at this time, the characteristics of each individual are undergoing a transition from adolescence to adulthood. According to Jeffrey Arnett (Purnomo & Loekmono, 2020), at this time, there are signs such as deepening and understanding of identity, self-stability, and feelings that already feel adolescent but have not yet grown. Thus, it can be understood that the individual at this stage is experiencing an adjustment to his social role, which affects his religiosity.

From the results of observations of PAI students in 2019, it was found that there were habits that were developed before the start of college, i.e., with the presence of a joint *tilawah* program. *Tilawah* is a part of the behavior that affects the level of religiousness, so how often you do it before you take classes will influence your level of religiousness.

7. Adversity Quotient of PAI UMY Students Batch 2019

Based on the study of 113 sample respondents using descriptive analysis, the outcomes of Adversity Quotient present in PAI UMY students were in the middle category. Several aspects affect it: self-control, the origins of difficulties, recognition, difficulty range, and endurance in

facing problems. After doing the research based on the results of the analysis obtained on Adversity Quotient, it was found that in the category of intellectual adversity that PAI UMY students of the generation of 2019 had, 28 students, or 25%, had high adversity, 72 students, or 64%, had moderate adversity, and 13 students, or 11%, had low adversity.

The Adversity Quotient is defined as the capacity of an individual to overcome various difficulties in his life, and this is the science of human resilience. This concept tells how well a person survives difficulties and his ability to overcome his difficulties (Hafilah et al., 2020).

In order to understand how an individual can solve a problem within him, it is necessary to have something that encourages him and gives him a related understanding of it. Based on observations made to PAI UMY students of the generation of 2019, they found that at this time, they are more busy than previous times, especially in students who are actively involved in the organization. It is not possible that this can lead to postponing other jobs such as college tasks. According to Poolka and Khaur (Nur Rachmah et al., 2015), the Adversity Quotient can predict a person's attitude in difficult circumstances and individual persistence in improving team cooperation and relationships in the family and society.

The understanding of adversity in relation to religiousness has been shown in the Quran, which explains the concept of difficulty, and the Muslims have been given guidance on how to deal with the difficulty in life, as Allah Subhanahu wa Ta'ala says in al-Baqarah verse 155:

وَلَنَبْلُوَنَّكُم بِشَيْءٍ مِّنَ ٱلْخَوْفِ وَٱلْجُوعِ وَنَقْصٍ مِّنَ ٱلْأَمْوَٰلِ وَٱلْأَنفُسِ وَٱلثَّمَرَٰتِّ وَبَشِّرِ ٱلصَّٰبِرِينَ

It means: And We will test you with a little fear, with hunger, and with a shortage of possessions, souls, and fruits. And bring good news to those who are patient. In another observation of the study conducted by PAI UMY students of the 2019 division found that there are some of the docents who always give reinforcement, motivation, and inspiration in various problems in life experienced by students, then by doing so will encourage students to know more how to solve a problem that is facing them, so will affect the intelligence of adversity that each individual has.

In research conducted by Bima Saktyo Kusuma and Nailul Fauziah titled The Relationship Between Adversity Quotient and Empathy in High School Students. The results of the correlation coefficient show a positive relationship, meaning that the higher the adversity intelligence, the higher the empathy in high school students (Hafilah et al., 2020)

8. Correlation of Religiosity with Adversity Quotient of PAI UMY Students Batch 2019

The results of Pearson's correlation hypothesis showed a significant positive correlation between the variable of religiousness and the adversity quotient, due to the value of r = 0.602 and the significance value of 0.000 ($\alpha < 0.05$). The results showed that the hypothesis proposed in the research can be accepted: a positive correlation exists between religiousness and the intelligence of adversity (Adversity quotient) of students at Islamic Religious Education University Muhammadiyah Yogyakarta. If the student's religiousness is high, then the

student's adversity IQ will also be high. On the other hand, if the student's religiousness is low, then the student's adversity quotient will also be low.

In the previous theoretical framework, it has been explained that a good understanding of religion will also find the best way to determine or deal with all the issues of life, just as having a good intelligence of adversity in oneself will make it not easy for one to give up if it encounters problems. If religiousness in someone is good, then that person will be able to solve problems in his life in a good way.

Religiosity, or religion, is a condition in an individual that will encourage him to behave according to the religious teachings that he possesses. The intelligence of adversity itself has several factors. Stoltz divides several factors that affect the intellect of adversity, one of which is belief (Austian, 2002). Belief is a very important thing to have in individuals because, with it, it has become a characteristic of those who believe.

Based on the results of this study, it is determined that there is a positive correlation or relationship between religiousness and Adversity Quotient. (adversity quotient). The better the student is, the better they are.

According to Glock and Stark, religiosity or belief in certain religious teachings can impact and influence daily life in society. As previously explained in the theoretical framework, a person's religiosity is reflected in his involvement in five dimensions, so if each of these dimensions has a good level, it will help him in his daily life, one of which is overcoming difficulties by having good adversity intelligence (Muryadi & Matulessy, 2012).

According to Phoolka, adversity intelligence is very important for human life, which will definitely encounter many obstacles and trials, so the high or low level of adversity intelligence possessed by a person can determine the ability to face and overcome the problems they are facing (Muryadi & Matulessy, 2012).

CONCLUSION

Based on the results of the study Relationship of Religion with Adversity Quotient (Adversity Quotient) of Students of Islamic Religious Education of Universitas Muhammadiyah Yogyakarta of 2019 with a sample of 113 students from the population of 157 active students, it can be concluded that they have a moderate or sufficient category of religiousness. One thing that affects the level of religiousness sufficiently is the existence of practices done by the lecturer to students before learning by doing a joint *tilawah*. This becomes a factor in affecting the degree of religiosity. And with knowledge, that is sufficient. One of the things that causes the level of intelligence to adversity is the presence of motivation and strengthening for students to complete what happens in each of their lives. Thus, the intelligence of adversity in PAI UMY students of 2019 positively relates to religiosity. Based on the product-moment correlation test results, there is a significant positive relationship between religiousness and Adversity Quotient in PAI UMY students in 2019. The higher the

level of knowledge, the higher the degree of knowledge. In contrast, the lower the religiosity, the smaller the intellectual adversity for students.

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