



Fostering Adversity Intelligence Among Students in Higher Education

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ABSTRACT

Purpose of the Study: This study explores the significance of adversity quotient (AQ) in education and provides strategies to develop AQ as a critical life skill for students. AQ refers to an individual's ability to endure and overcome challenges by transforming their mindset and actions when confronted with adversity. The research focuses on understanding how AQ can shape student behavior and enhance academic and personal growth.

Methodology: A qualitative descriptive method with a phenomenological approach was employed in this study. Primary and secondary data were collected through observations, in-depth interviews, and documentation. Data were analyzed to identify patterns and factors influencing AQ development in educational contexts.

Main Findings: The study identifies seven key factors influencing AQ in students: competitiveness, creativity, risk-taking, self-improvement, perseverance, study habits, and adaptability. The findings also highlight a four-step process for improving AQ: (1) Listen—assess responses to adversity, (2) Explore—analyze the root causes and consequences of challenges, (3) Evaluate—examine evidence critically, and (4) Act—implement solutions proactively. The research underscores the importance of fostering AQ to help students navigate academic difficulties, enhance problem-solving skills, and build resilience in various contexts.

Novelty/Originality of the Study: This study introduces a specialized educational model for developing students' adversity intelligence, integrating AQ with soft skills and entrepreneurial competencies. It provides insights into AQ's role in academic performance, mental well-being, and life skills. Additionally, it investigates the relationship between AQ and entrepreneurial ability, positioning adversity intelligence as a cornerstone for holistic student development in modern education.

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1. INTRODUCTION

Humans are the most complete and perfect creation of God, endowed with the faculties of hearing, sight, intellect, and heart. When managed effectively, these gifts enable individuals to address and overcome life's challenges. However, not all individuals are able to navigate life's pressures successfully. Many succumb to discouragement or despair when faced with obstacles, raising fundamental questions: Why do some people demonstrate resilience and perseverance, while others give up easily in the face of adversity? What factors contribute to this difference in response to life's challenges? [1]. One key factor lies in a person's adversity quotient (AQ)—a measure of their capacity to deal with difficulties and setbacks. This concept, introduced by

Zubaidah et al, refers to an individual's ability to adapt, persevere, and overcome obstacles by altering their mindset and actions [2]. AQ not only reflects one's capacity to endure challenges but also highlights their ability to transform difficulties into opportunities for growth.

The concept of AQ is widely recognized in Western psychology as a critical component of success. However, Islamic teachings also emphasize perseverance and the ability to overcome difficulties. The Qur'an offers profound guidance on the importance of striving through challenges with faith and determination. For instance, Surah al-Insyirah (94:5-6) states, "*For indeed, with hardship [will be] ease. Indeed, with hardship [will be] ease.*" These verses emphasize that difficulties are always accompanied by ease, encouraging individuals to seek opportunities amidst challenges. Islam teaches that resilience is not solely dependent on personal abilities but is also supported by faith, prayer, and reliance on Allah. This holistic approach integrates spiritual and practical dimensions, offering believers tools to strengthen their capacity for perseverance. The Qur'an guidance highlights the importance of maintaining hope, optimism, and an open mind when confronting adversity, which aligns with the principles of AQ [4].

Resilience, or "fighting power," is a critical life skill that determines whether individuals succeed or fail in navigating life's challenges. It is not simply about enduring hardship but about transforming adversity into a pathway for growth and success. According to Saxena, individuals with high AQ are better equipped to face and overcome challenges, while those with low AQ are more likely to struggle and give up [3]. Islamic teachings further reinforce this perspective by encouraging individuals to reflect on difficulties, find positive aspects in every challenge, and seek divine guidance and strength. The integration of AQ principles with Islamic values provides a comprehensive framework for understanding and cultivating resilience in individuals.

While extensive research has explored the concept of AQ and its role in fostering resilience, there remains a lack of studies that integrate AQ with spiritual and cultural frameworks, particularly within the context of Islamic teachings. Most existing literature on AQ focuses on Western perspectives, with limited attention to how faith-based principles, such as those in the Qur'an, can complement and enhance the development of adversity intelligence. Additionally, empirical studies on AQ often center on professional or academic contexts, neglecting its broader applications in personal and spiritual development. There is a need for research that examines how Islamic principles of resilience, as outlined in Surah al-Insyirah and other Qur'anic verses, can be applied to strengthen individuals' AQ.

This study aims to bridge the gap between the Western concept of AQ and the rich teachings of resilience in Islamic tradition. By exploring the intersection of these two perspectives, the research seeks to provide a more holistic understanding of how individuals can develop their capacity to overcome challenges. It also emphasizes the importance of integrating spiritual values into the concept of AQ, offering a culturally relevant framework for Muslim communities.

2. RESEARCH METHOD

The type of research used in this study is qualitative research. Qualitative research can be grouped into several types. Qualitative research methods are divided into biographic, phenomenology, case studies, grounded theory, and ethnography. In some references, the type of qualitative research has also evolved into several approaches, in addition to the ones mentioned earlier, the approaches in qualitative research can also be in the form of ethnomethodological approaches, character studies, text studies, content analysis, and hermeneutics. [6]

The qualitative approach has the goal that what is being studied is something important (essential) and is used in natural conditions (natural setting) as a direct source of data. The qualitative approach has 5 characteristics or characteristics, namely: (a) Natural setting, (b) Descriptive, (c) Process experience, (d) Inductive analysis and (e) Meaning Disclosure. Qualitative research is often referred to as naturalistic research because the research is carried out in a natural setting. And research is carried out on objects that develop as they are, are not manipulated by the researcher and the presence of the researcher does not greatly affect the dynamics that occur on the object [7].

Phenomenological studies are used in conducting this research. This is based on the researcher's interest in studying more deeply about the phenomenon experienced by key informants. Qualitative research methods do not rely on evidence based on mathematical logic, numerical principles or statistical methods. Qualitative research aims to maintain the form and content of human behavior [8].

3. RESULTS AND DISCUSSION

In this section, it is explained the results of research and at the same time is given the comprehensive discussion. Results can be presented in figures, graphs, tables and others that make the reader understand easily. The discussion can be made in several sub-chapters.

3.1 The Meaning of Adversity Intelligence

Paul G. Stolt in his two books entitled *Adversity Quotient* and *Adversity Quotient a Work* comprehensively explains what intelligence means in the face of difficulties and how to improve the new intelligence [9]. In line with that, there are also several other terms that are often used, for example, AQ is the intelligence of resilience, AQ is the potential of persistence, AQ is mental reliability, and AQ is the intelligence of resilience [10]. Stein & Book (explains that resilience is the ability to deal with unpleasant events and stressful situations without becoming a mess, by actively and passively overcoming difficulties. This resilience is related to the ability to remain calm and patient, as well as the ability to face difficulties with a cool head, without being carried away by emotions. People who endure difficulties will face, not avoid, not give in to helplessness or despair [11].

This intelligence is conceptually built on the basis of the results of research conducted by top scientists for 19 years in reviewing more than 500 references from three branches of science, namely cognitive psychology, psychoneuroimmunology, and neurophysiology, and applying the results of research and study for 10 years around the world. Finally, a conclusion was reached that there was a new intelligence that had not been revealed and needed because it determined a person's success. Intelligence emerges when facing difficulties [12]. A longitudinal study conducted by Thomas J Stanley titled *The Millionaire Mind* has proven the same findings. People who have managed to become millionaires in the world are those who have mediocre academic achievements (average S1), but they are hardworking, tenacious, dedicated, and responsible, and have a huge responsibility to their families. This academic and empirical reality justifies the existence of adversity intelligence. Adversity quotient is a form of intelligence other than IQ, SQ, and EQ aimed at overcoming difficulties. AQ can be seen as a science that analyzes human persistence in facing every daily challenge. Most humans not only learn from challenges but they even respond to them to get something better. AQ can also be used to assess the extent to which a person is facing a complicated problem. In other words, AQ can be used as an indicator of how a person can get out of challenging conditions [13].

According to Dr. Paul Stoltz's definition, adversity quotient is the capacity of the person to deal with the adversities of his life. As such, it is the science of human resilience, meaning: "the ability of a person to face the challenges of adversity in his life [14]. Adversity quotient (AQ), in essence, discusses a person's resilience to strive to achieve something the highest, according to a measure of the ability possessed and done continuously. This is in accordance with the words of Allah Q.S al-Najm: 39-41, which means: "And that a man gains nothing but what he has sought, and that the effort will be shown (to him). Then it will be rewarded with the most perfect reply. Broadly speaking, the concept of adversity intelligence offers several benefits that can be obtained. First, adversity intelligence is an indication or clue about how steadfast a person is in facing an adversity. Second, adversity intelligence estimates how much a person is capable of facing every difficulty in life and his inability to face difficulties Third, adversity intelligence estimates who can exceed his expectations, performance, and potential, and who does not. Fourth, adversity intelligence can predict who will despair in the face of adversity and who will survive [15].

Adversity intelligence is the ability of individuals to survive and face life difficulties and challenges experienced and continue to be able to use them as a process of self-development, potential and achievement of goals. Adversity intelligence in the Stoltz framework includes: four aspects known as CO2RE [16]. The first aspect is control, which includes a person's ability to control events that cause difficulties. Control is directly related to empowerment and influence and influencing other aspects of adversity intelligence. High control means that the more likely a person is to feel that they have a strong level of control over difficulties, and are confident that they are able to face the difficulties. The second aspect is origin and ownership which includes the origin of the cause of the difficulty and the recognition of the consequences of the difficult event. A high level of origin and ownership indicates the ability to avoid excessive self-blame behavior and put responsibility in the right position. The third aspect is reach which includes the extent to which the difficulty affects other parts of a person's life. The more effective a person is at restraining or limiting difficulties, the more empowered he will feel, so that when he has a problem in one area, it will not affect other parts of his life [17]. The last aspect is endurance, which includes a person's perception of the duration of a hardship. High endurance levels indicate the more likely it is to assume that difficulties and their causes are temporary, fleeting, and less likely to happen again [18].

Stoltz added that individuals who have the ability to survive and continue to fight persistently when faced with a problem in life, full of motivation, enthusiasm, encouragement, ambition, enthusiasm, and persistence, are seen as figures who have high adversity intelligence, while individuals who give up easily, just give up on fate, are pessimistic and have a tendency to always be negative. It can be said that individuals have a low level of adversity intelligence. Werner, based on the results of his research, stated that a tenacious child is a planner, a person who is able to solve problems and a person who is able to take advantage of opportunities. People with AQ will be able to turn their failures into stepping stones and be able to view their mistakes or negative experiences as part of their lives, learn from them and then move on [19], [20].

The Adversity Quotient itself has three forms, namely; (1) a new conceptual framework for understanding and improving all aspects of success; (2) a measure to determine the response to difficulties; and (3) a set of tools that have a scientific basis for improving responses to difficulties.

3.2 Dimensions of Adversity Intelligence

Adversity quotient (AQ) is rooted in how we perceive and relate to challenges. People who have a higher AQ do not blame the other party for the setbacks that occur and they are responsible for resolving the problem [21], [22]. Stoltz divided into three groups of humans who were likened to being on a mountain climb. First, low-AQ is called quitters (people who stop), that is: a group that runs away from challenges. Second, moderate or moderate AQ is called campers (humans who are camping). Third, high-AQ is called climbers, namely: a group that likes to seek challenges [21].

The quitters are analogous to people who are just working and living. They can't stand the sundries that contain challenges, easily get discouraged and withdraw halfway. The traits, descriptions and characteristics of the quitter-type human being are: refusal to climb higher, unpleasantly or flat and incomplete lifestyle, tendency to avoid tough challenges and rarely having true friendships. Those who face change tend to resist, run and, resist and sabotage change. They are skilled in using self-limiting words such as "unwilling", "impossible", "this is ridiculous" and so on [23]. His abilities are minimal, if not at all. They do not have a vision and confidence in the future, which results in a very small contribution. The quitters are those who simply survive. They get discouraged easily and give up halfway. Quitter humans are difficult humans who do not like to make changes, often people call them cowards [24].

The quitter type has the following characteristics: a) Choosing to exit, avoid obligations, step down and quit; b) Stopping a climb; c) Reject the opportunity that has been given; d) Abandoning the core drive for independence; e) Moody, cynical, easy to blame others, sirik [25]. Meanwhile, the characteristics, descriptions and characteristics of campers-type humans are those who are willing to climb the mountain even though they will "stop" at a certain post and feel enough to get there. They tend to be quite satisfied because they have reached a certain stage (satisficer). They have little initiative, passion and effort. They sacrifice their individual abilities for satisfaction. They are able to foster relationships with other campers. And being able to restrain themselves from change even though sometimes they don't like big changes because they feel comfortable with the existing conditions. They tend to use compromising language and words, such as "this is good enough" or "we've got enough to get here". Campers are humans who are willing to make changes, but if they face just one difficulty very easily get discouraged and stop like people who are camping, even they enjoy the break time to have fun, relax and not make an effort to overcome the difficulties they are facing.

Camper humans can be analogized as a group of people who have a lot of calculations. Even though they have the courage to face challenges, they always consider the risks that will be faced. This group does not insist on completing the work because they think that something that will be measurably risky. This type has the following characteristics: a) Already done a little and stopped halfway; b) Giving up opportunities to advance; c) It is easy to be satisfied with what has been achieved [26]. The characteristics, descriptions and characteristics of human climbers (climbers who reach the top) are that they dedicate themselves to continue climbing. They are the thinkers who always guide us to think about possibilities [27]. His life is "complete" because he has gone through and gone through all the previous stages. They realize that there will be many rewards in the long run by going through the small steps they are taking. They welcome challenges, are able to motivate themselves, have high spirits and strive to get the best in life. They tend to make everything happen, not afraid to explore all the infinite potential of life among humans. They understand and welcome the risks, even if they are painful, because they are willing to accept criticism. They welcome every change, even help encourage every change and even help push every change in a positive direction. The language they use is a language and words full of possibilities; They talk about actions and are impatient with words that are not supported by deeds. They make a considerable contribution because they can realize the potential that exists in them. They are also no strangers to difficult situations because difficulties are a part of life.

Climber humans are climbers who are not easy to get rid of because of the heat and are not easily weathered by rain. As a human climber, if he finds a stone obstacle on the mountain, he looks for another way. For him to get to the top of the mountain, there was not only one way.[28] This reminds us of what Alexander Graham Bell once said that; If one door is closed, the other is open, but we often look too long and too full of regret at that closed door, so that we do not see the door that is open to us. Climber humans can be analogized to a group that is tenacious with all the risks that may arise so that they must be faced and able to complete their work well. Types of people who have the following characteristics: a) People who have constant thoughts about opportunities; b) Not thinking of something as an obstacle; c) No regrets for not succeeding; d) Lifelong learners [29].

In this context, climbers are considered to have a high AQ. AQ turns out to be more than just a gift that is given. AQ can be learned. With certain exercises, everyone can be trained to improve their AQ level. Climbers, according to Maxwell, have at least seven capacities needed to turn failures into stepping stones. First,

the achievement winners never give up and never get tired of trying because they do not base their pride on achievements. Second, achievement achievers view failure as something that is relatively comparable. Third, the achievement winners view failures as incidents in their own right. Fourth, the achievers have realistic expectations. Fifth, the achievers focus their attention on their strengths. Sixth, the achievement winners use a multi-approach in achieving achievements. Seventh, the achievement winners easily get back up [30].

Stoltz proposed several factors necessary to turn failure into an opportunity, namely competitiveness, productivity, creativity, motivation, risk-taking, perseverance, learning, embracing change, and tenacity. He also added that in facing every difficulty, sadness and failure in life, what is needed is an attitude of resilience and tenacity. Pannyavaro stated that life's difficulties if faced, realized, will become something ordinary. Because in fact difficulty is a change, a change from something pleasant, happy, to something unpleasant, that is also called suffering. In fact, if you look at it, it is actually just a process of change [31].

According to Wijaya Kusumah, so far there has been a lot of discussion about tips for facing success. However, this means the same as preparing a number of things to face failure. Billy P.S. Lim, a world-class motivator based in Malaysia, once asked his trainees about an interesting problem. "Why would people drown when they fall into the water?" Various answers are given, but the most common one is "He can't swim". Those present were surprised, because Lim blamed the answer. Those present counted that Lim was joking. To reassure them, Lim gave the example of people drowning in water three inches deep. Finally, he told the answer, the man drowned because he settled there and did not move himself to another place. Thus, how many times people fall does not matter. What is important is his ability to bounce back every time he falls [32].

According to Wijaya Kusumah, a person should not measure by counting the number of times he falls, but should measure by how many times he is able to get back up. Someone who was able to bounce back after falling, would not despair. Sadly, hearing that many people after failing once or twice, he chose to settle there and eventually died as a real failure, fell down, and never got up again. Will our qualities help us bounce back after we fall? Nothing in this world can replace him. Not even talent. There are so many talented people who are not successful. Genius is not. An unsuccessful genius has almost become a mockery. Not even education. The world is full of educated people. Only willpower and fortitude are the most powerful, namely: the ability to get back up for the umpteenth time after falling.

We need to learn that when rivers and stones collide, river water always wins not with strength but with fortitude. It doesn't matter how far you fall, but what matters is how often you get back up. According to Wijaya, if you can keep trying after three failures, you can consider becoming a leader in your job now. If you keep trying after experiencing dozens of failures, this means that the seeds of genius are growing within you. Like Thomas Alfa Edison, when asked, how can he survive after failing thousands of times? The inventor of the light bulb and founder of the world-class company, General Electric, replied: I did not fail, but found 9994 the wrong way and only one way worked. I will definitely succeed because I have run out of failed attempts.

The Colorado River flows steadily constantly, giving birth to the Grand Canyon. Charles Goodyear, who was diligent, produced tires that allowed the vehicle to go fast. Wright's steadfastness in the veranda resulted in an airplane. Bethoven, filling the world with inspirational music, John Milton producing beautiful and soothing poetry, the stubborn blind woman Helen Keller, giving hope to all disabled people, Abraham Lincoln's fortitude made him elected president. And, of course, Thomas Alfa Edison, gave us electric light. Success depends on the strength to survive. Lack of steadfastness is one of the reasons people fail in business, politics, and personal life. According to Napoleon Hill, every successful person states that success is only outside when they are confident that their idea will succeed.

Borrowing the analogy of Aris Ahmad Jaya, the image of a person who has AQ is similar to the life experience that befalls shellfish. One day a shellfish cub at the bottom of the sea complained and complained to his mother because the sharp sand entered his red and soft body. "My son", said the mother, with tears in her eyes, "Allah has not given us a shellfish nation, so that she cannot help you. It hurts so much, I know my son. But accept it as nature's destiny. Strengthen your heart. Don't be too agile anymore. Put your energy into the grind and biting pain. Wrap the sand with the sap of your stomach. That's all you can do," her mother said softly.

The clam child also did his mother's advice. There are results, but pain is not a headache. Sometimes in the midst of her pain, she doubted her mother's advice. However, despite the tears, he persevered. For many years. And without realizing it, a pearl began to form in his flesh. The longer it goes, the smoother it gets. The pain began to decrease. The longer the pearl gets bigger. The pain becomes more natural. Finally, after so many years, a large, shiny pearl was formed perfectly. His suffering turned into pearls; Tears turned into very precious. He is now, as a result of years of suffering, more valuable than a million other shells that are just a dish on the dinner table [33].

3.3 Tips for Developing Adversity Intelligence

Education is idealistic required to develop human fithrah as a Caliph on this earth. In carrying out this mandate, humans have abilities called Human Skill and Competences (HSC), where in HSC there are 4 levels of intelligence possessed by humans, including: IQ, EQ, SQ, and AQ [34]-[36]. Now, it is increasingly realized that

career challenges require strong mental readiness, therefore a person in order to be able to compete in it needs to forge themselves with AQ. Hopefully, he can pursue a good career because he has been able to turn challenges and even threats into opportunities. There are seven factors that affect AQ that need to be considered when educating children. First, competitiveness. Jason Satterfield and Martin Seligman in Stoltz found that individuals who responded more optimistically to adversity were predicted to be more aggressive and take more risks. Whereas people who react more pessimistically to adversity elicit more passivity and caution. Therefore, readiness to face challenges is needed in order to achieve success [37].

Second, creativity. Joel Barker in Stoltz states that creativity arises in despair. Creativity demands the ability to overcome difficulties posed by uncertainties. Joel Barker found that people who are unable to face difficulties become incapable of acting creatively. Therefore, creativity demands the ability to overcome difficulties when faced with uncertainties. Third, motivation. From Stoltz's research, it was found that people with high AQ are considered the most motivated people. Fourth, take risks. Satterfield and Seligman found that individuals who responded to adversity more constructively were usually willing to take more risks. Risk is an essential aspect of climbing. Fifth, improvement. Continuous improvement needs to be made so that individuals can survive and become better individuals. In addition, it is also because individuals who have a higher AQ get better. Meanwhile, individuals with lower AQ become worse. Sixth, perseverance. Perseverance is the core to the advancement (climb) of the AQ of the individual. Perseverance is the ability to be persistent even in the face of setbacks or failures. Seventh, study. Carol Dweck, proved that children with pessimistic responses to adversity will not learn as much and achieve less when compared to children who have more optimistic patterns [29], [38], [39].

A person who has AQ will have a positive attitude in dealing with failure. For him, failure is addressed as an unexpected situation, which demands a transformation from him to something positive. In this case, he can learn from the success of the characters thanks to perseverance in facing various failures. Babe Ruth, a famous baseball player, not only scored 714 home runs, but he also struck out 1330 times. Ray Meyer, the legendary basketball coach at DePaul University has led his team to 37 seasons, the competition. When his team lost, after his 29th victory, he was asked how he felt. "Amazing!" he said. "Now we can concentrate on how to win the game instead of thinking about this defeat". The United States is also the result of total failure. Because Columbus actually wanted to find a way to Asia [40][41].

The idea of failure, is the lesson there is a time to bounce back to pursue your next goals. Don't let pride and sentiment influence your decisions. Failure is not to be left as final. One must view failure as a beginning, a stepping stone to renew more advanced performance in the future. A leader of an institution, for example, does not spend his time thinking about failure. To trigger your mental readiness, we learn from the story of an IBM executive who had bright prospects. He had just made a transaction mistake that cost the company millions of dollars. Thomas J. Watson, the founder of IBM, called the young executive into his office. The executive spontaneously said, I know you must have asked me to resign, right? You don't have to worry. We've just spent millions of dollars to educate you, so Watson replied.

AQ or intelligence facing this difficulty can be improved and improved by taking a few steps. First, (1) listen, or listen to responses to difficulties. Second, explore the origin and acknowledge the consequences. Third, the analysis of the evidence. Fourth, do or do something. Magesen said that; "90% of learning understanding is obtained from doing something. Confucius more than 2400 years ago stated, that; "What I heard I forgot, what I saw I remember very well, and what I did I understand." But unfortunately, the good education and learning practices carried out by parents, teachers and the community have not reached the learning process that teaches children and students how to face difficulties (adversity quotient) [41].

Paul Stoltz in his book wrote, adversity quotient recognizes that the world of education will make teachers have and develop endurance and tenacity in terms of conveying meaningful and purposeful knowledge. Indeed, a teacher with tested adversity intelligence will be able to face all dynamics that occur with his wisdom. He not only creates dynamics in his profession, but also in his personal life. This in turn will become a 'virus' that infects and carves the character of its learners.

According to Dr. Mark Nuwer, chief neurophysiology at UCLA Medical Centers in Stoltz, the learning process takes place in the outer conscious region of the cerebral cortex. Over time, if these thought patterns or behaviors are repeated, the activity will move to the subconscious brain region that is automatic, namely the basal ganglia. So, the more often a person repeats a destructive thought or action, the deeper the thought or action will be, the faster, and the more automatic it will be. Likewise, vice versa, the more often a person repeats a constructive thought or action, the deeper, faster, and more automatic the thought or action will also be. To change bad or destructive habits, such as low AQ, a person must start in the conscious region of the brain and start new neural pathways. Change can be immediate, and destructive old patterns will be traitorized and disappear because they are not used.

One of the main pillars of the AQ theory is the assumption that "an event or event is not important, but a response or response to an event will determine the future". The events that befall you are not important, but how and how you respond or the events are decisive. In life, AQ can lead a person to succeed in facing all

circumstances, whether pleasant or sad. This can be seen in three examples that illustrate how important this resilience intelligence is. The first example: your boss scolded you for an inaccurate report. Then, you hate it and find it cruel (response). As a result or result, your relationship with your boss deteriorates and your career is threatened. Or the same incident you respond to by introspection, trying to improve performance, and apologizing for your inaccuracy. As a result, your relationship improves and your career is not threatened.

The second example: "you get an inheritance from your parents of five billion rupiah (incident). Then, you use it to buy luxury cars and vacation abroad—to America for two weeks, to Europe for two weeks, and to Australia for a week—according to your long-dreamed dreams (response). As a result, your legacy is gone in an instant. Or, on the contrary, the same inheritance you use to buy a stock mutual fund in preparation for retirement worth two and a half billion; The next one and a half billion you save in the form of a mixed mutual fund for university education funds for your three children who are now teenagers; Ten percent of it you donate to charity and charity for orphans; The last ten percent you use for home renovations, emergency fund deposits, and so on. As a result, children are more assured of their education and you are ready to welcome retirement happily.

The third example: the lover you love very much, go to marry your best friend (genesis). Then, you feel humiliated, then hit them both and hurt both of their faces. As a result, you are arrested by the police and processed by law until you go to jail. Or the same incident you respond with gratitude, thinking that maybe it is also a hidden blessing from God. You even come to their wedding and sincerely pray for them to be a happy couple. As a result, we are calm to step up and look for a new partner to replace the lover.

Based on the three examples above, the standard formula of AQ can be generated: $\text{Event} + \text{Response} = \text{Result}$ ($K+T=H$). The outcome of the dialectical process between the "event" and the "response" is determined more by our response to the event, rather than dictated by the "event" itself. We can make or process each event to become a "curse" or a "blessing". We can make any event a trigger to advance, or a destroyer of the fighting spirit. We can make the unfair treatment of people a trigger to be fair, fight for justice, and devote ourselves to law enforcement. Or on the contrary, responding to the unfair treatment that we feel becomes a justification for the reason that allows ourselves to destroy the motivation to live and work. It can be described as $K + T = H$.

People who have AQ have integrated self-efficacy and self-respect which will give a sense of confidence in the individual to control the difficulties or problems faced (control), recognize the origin of the problem and recognize how the self plays a role in overcoming it (origin and ownership), recognize the reach of the problem experienced (reach) and encourage the individual to persist in facing challenges (endurance). These four aspects are dimensions of adversity intelligence (intelligence in facing difficulties) [41].

4. CONCLUSION

Adversity intelligence is the ability of individuals to be able to overcome difficulties, with the characteristics of being able to control difficult situations, considering the sources of difficulties from outside themselves, having responsibility in difficult situations, being able to limit the influence of difficult situations in aspects of their lives, and having good endurance in facing difficult situations or circumstances. Empirically, adversity intelligence displays the ability to turn obstacles into an opportunity for success in achieving a goal. An individual who has a high self-esteem will be able to develop an effective way of dealing with challenges in his life as a manifestation of his belief in his own abilities and his belief that he is entitled to achievement and happiness.

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