



# Islamic collaborative agility capital; Development & validation of measurement

## *Capital de agilidad colaborativa islámica; desarrollo y validación de la medición*

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Received December 6, 2023; accepted January 30, 2025  
Available online February 17, 2026

### Abstract

Learning should not only be about developing individual competencies but also collaborative learning and focusing on creating knowledge that supports the needs of organizational adaptation. The creation of expertise backed by knowledge sharing refers to the social exchange theory, which prioritizes material interests and transactional motives not based on the Islamic perspective. Currently, no concept of collaborative learning is centered on followers, oriented towards creating organizational knowledge, and in line with Islamic values. Therefore, this study aims to develop and validate a new concept of collaborative learning competency from an Islamic perspective. Data collection methods used FGD, in-depth interviews, and surveys using questionnaires. The subjects of the study were Islamic banking practitioners. Data analysis used qualitative descriptive and CFA. The results of this study were Islamic Collaborative Agility Capital concept and 27 measurement indicators. The concept is expected to support learning organizations and develop the focus area of Sharia management.

*JEL Code:* M53, D83, O15, Z12

*Keywords:* collaborative learning; knowledge creation; Islamic perspective

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Peer Review under the responsibility of Universidad Nacional Autónoma de México.

<https://doi.org/10.22201/fca.24488410e.2026.5358>

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## Resumen

El aprendizaje no debe limitarse al desarrollo de competencias individuales, sino también al aprendizaje colaborativo y a la creación de conocimiento que satisfaga las necesidades de adaptación organizacional. La creación de experiencia basada en el intercambio de conocimientos se refiere a la teoría del intercambio social, que prioriza los intereses materiales y los motivos transaccionales, sin basarse en la perspectiva islámica. Actualmente, ningún concepto de aprendizaje colaborativo se centra en los seguidores, se orienta a la creación de conocimiento organizacional y se alinea con los valores islámicos. Por lo tanto, este estudio busca desarrollar y validar un nuevo concepto de competencia de aprendizaje colaborativo desde una perspectiva islámica. Los métodos de recopilación de datos utilizaron debates focales (FGD), entrevistas en profundidad y encuestas mediante cuestionarios. Los participantes del estudio fueron profesionales de la banca islámica. El análisis de datos se basó en un análisis cualitativo descriptivo y un análisis de factores de riesgo cognitivo (AFC). Los resultados de este estudio fueron el concepto de Capital de Agilidad Colaborativa Islámica y 27 indicadores de medición. Se espera que este concepto apoye a las organizaciones de aprendizaje y desarrolle el área de enfoque de la gestión de la Sharia.

*Código JEL:* M53, D83, O15, Z12

*Palabras clave:* aprendizaje colaborativo; creación de conocimiento; perspectiva islámica

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## Introduction

Learning organizations require a type of leadership that can empower employees amid change and foster a learning culture that supports improved organizational performance (Pedler, 1997; Xie, 2020). However, the traditional leadership approach that has been studied centered on formal leaders is no longer practical. This is because the current industry dynamics demand flexibility that does not only depend on formal leaders, but any learning-oriented individual can take on a leadership role.

In the context of learning, knowledge creation will be effective if supported by interactions between individuals so that there is a transfer of knowledge from the individual to the organizational level. Knowledge is attached to the individual owner (Yuan et al., 2023), where the more valuable the knowledge, the greater the potential to achieve the organizational goals (Karman, 2020). It requires the ability and awareness to share knowledge and understand how learning can impact and improve other individuals' learning quality. As learners, employees not only develop individual competencies. During the learning process, it is collaborative and positively impacts other organization members' learning at all levels.

From an Islamic perspective, knowledge sharing is not based on material motives but on awareness to benefit other individuals and their organizations (Dato'Mansor & Jaharuddin, 2020). The concept is not "exchange" but rather "giving" or "sharing" without expecting anything in return. Meanwhile, the concept of sharing based on Social Exchange Theory, which has become a reference in management science, does not align with these Islamic values. Homans' exchange theory assumes that

people engage in behavior to obtain rewards or avoid punishment, in other words, to minimize costs and increase benefits (Amal, 2013). Homans see all social and economic behavior as a form of exchange for rewards. A clear articulation of the exchange orientation was first given by Peter Blau (Gergen et al., 1980). Blau stated that individuals are driven by hedonic motivation, in which all actions are directed to seek pleasure and reduce pain. To get rewards and reduce punishment, individuals must perform various behaviors. Thus, social life is based on a series of transactions where the rewards and costs depend on exchanging behaviors with other individuals. Studies on the concept are still limited. Therefore, it is necessary to develop the concept of novelty based on existing theories, measurement, and validation.

Based on the previous description, the formulation of the problem in this study is the need for a concept of collaborative competence from an Islamic perspective. The existing learning concept emphasizes self-development, learning motivation, and improving individual competence, which only sometimes improves organizational knowledge and supports knowledge management. Employees, as learners, should develop more than individual competence (Wikaningrum, et al., 2023). However, in the learning process, collaboration positively impacts the learning of other members of the organization at any level (superiors, subordinates, coworkers). The knowledge explored is essential and is needed by the organization to adapt and respond to current challenges. The conventional learning concept also focuses on social relationships, not based on intangible values. Therefore, researchers developed a new idea, Islamic Collaborative Agility Capital, which is interpreted as learning competence that has a positive impact not only at the individual level but also at the group and organizational levels and is based on values of faith. The results of this study are expected to contribute to the development of social exchange theory and learning theory from an Islamic perspective. Therefore, this study aims to provide a conceptualization based on theory and develop reliable and valid measurements to measure the concept of novelty operationally. The conceptualization of learning competence and its measurement are developed by integrating learning agility with learning according to an Islamic perspective.

## **Literature review**

### *Social exchange theory*

The impact of the learning process on other individuals can occur through knowledge-sharing behavior, which is an essential aspect of creating knowledge. Knowledge-sharing behavior is explained by the social exchange theory initiated by George C. Homans in the mid-20th century or the 1950s and then developed by Peter M Blau. Homans' exchange theory assumes that people engage in behavior to obtain rewards or avoid punishment, in other words, to minimize costs and increase profits (Amal, 2013). Homans see all

social and economic behavior as a form of exchange for rewards. This behavior's assumptions are self-interest, maximizing profits, minimizing risks, and motivation for worldly needs.

In the Islamic worldview, all knowledge and potential individuals possess are not only utilized for self-development. Still, they are transmitted and positively impact other members of the organization. So, the agile learning process and interaction between individuals are based on the motivation to share and benefit others by expecting Allah's pleasure. In companies with specific values, such as Islamic banks, building quality relationships should be based on these intangible values so that they have spiritual/worship value.

### *Organizational learning and learning competencies*

As a source of competitive advantage, human resources must support their organizations with the willingness and ability to learn something new, tolerance for ambiguity, flexibility, innovation, mobility, and education (Briscoe et al., 2012; Friedman, 2005; Dries et al., 2012). The keywords are not just "ability to learn" and "increased competence." This is because both terms increase individual abilities, openness to experience, motivation to learn, and opportunities for self-development. It also requires the "ability to learn" to be continuous and agile to support the organization in facing change and seizing opportunities.

Several experts emphasize the importance of learner character in human resources in organizations today and in the future. Organizations need high potential who have an open character, a desire to learn and experience something new, a high tolerance for ambiguity, innovation, and flexibility in implementing complex strategies (Eichinger & Lombardo, 2004; De Meuse et al., 2012). However, if we look at the meaning of learning agility, it still focuses on individual capabilities. Meanwhile, effective learning requires mutual interaction. In the context of learning, the learning process in an organization is not only what occurs at the individual level, as several experts doubt that positive outcomes in individual-level learning will be sufficient to transform an organization into a learning organization (Rigg & Richards, 2006). This doubt is based on the extent to which the valuable expertise possessed by the individual can influence the wider work environment. Therefore, collaborative learning becomes more effective in impacting organizational outcomes.

Recent literature has focused on aligning individual behavior with efforts to achieve organizational goals, including obtaining a quality learning process. In the context of the learning process, Annosi et al. (2020) emphasized that friendship networks positively impact emotional support, knowledge sharing, learning best practices, motivation to undergo continuous learning, and other important outcomes. However, the results of their study showed that coworker interactions did not significantly affect learning

goal orientation. Likewise, Demetriou and Papageorgiou (2020) stated that both individual learning and the accumulation of learning of all individuals do not guarantee support for organizational learning.

Gagné (2018) stated that organizations must ensure that their employees are committed to organizational goals and make extra efforts to achieve them. Therefore, researchers see the need for individual capabilities that facilitate the process of agile collective learning that aligns with the needs of their organization. Agility in the learning process in organizations is gaining important attention among practitioners and academics. However, the concept of learning agility discussed in various published articles is primarily organizational agility (Alkerdawy, 2016; Mardi et al., 2018; Adler et al., 2020; Tian et al., 2021), which is interpreted as the ability of an organization to balance innovativeness (through knowledge exploration) and efficiency (through knowledge exploitation) to adapt to environmental changes. In its development, this concept was derived at the individual level through individual agility, which is directed to support the organization's agility (Rosing & Zacher, 2017). However, existing studies still focus on the body of knowledge alone, not discussing learning competencies that reflect the learning process's quality. The concept also does not involve a transcendental relationship with the creator (spiritual aspect). The state-of-the-art learning competencies that are the basis for formulating the concept of Islamic Collaborative Agility Capital, as a novelty developed in this study, are shown in Table 1.

Table 1  
 State of the Art on Learning Agility

No.	References	Key Findings
1	Bass (2000), Dries et al. (2012), Xie (2020)	Learning organizations in the current era of disruption need to rely on more than just the competence of formal leaders but also on the character of learners of all organization members. Therefore, studies on organizational learning need to use a followership approach. However, these studies have used more of a leadership perspective.
2	Eichinger & Lombardo (2004), Kennedy & Beyerlein (2005), Paauwe & Bosele (2005), Rigg & Richards (2006)	A number of researchers interpret learning agility as an opportunity for self-development, motivation to learn, and improvement of individual abilities. However, the extent to which the learning process undertaken by individuals can increase organizational knowledge and impact other individuals' learning quality has not been accommodated in existing concepts.
3	Argote et al. (2003), Nahapiet & Ghoshal (1998), Smith et al. (2005)	Employees' willingness to participate depends on how they perceive the consequences. All social and economic behavior is a form of exchange for rewards. So, social life is based on a series of transactions where the rewards and costs depend on the exchange of behavior with other individuals. Based on the literature review, there is no concept of learning behavior based on Islamic values-based social exchange.

4	Amal (2013), Blau (1968), Murdvee (2009)	Parties involved in an exchange are committed to receiving an exchange in return for what they have given. In addition, the value of the objects exchanged is expected to be comparable. Thus, social exchange theory focuses on social relationships and personal bonds that lead to the exchange of benefits and interests.
5	Kumar & Rose (2012), Mas'ud (2017), Mas'ud (2015)	The compatibility of values between the company and employees is the basis for developing sustainable collaborative capital by expecting the pleasure of Allah. In the Islamic view, the needs that motivate human behavior are different from the Western view of motivation theory.

It can be concluded that the existing learning concept still has several limitations. To support knowledge creation in organizations, collaborative learning agility between individuals is needed, producing knowledge that is valuable to the organization and based on the values of faith. These competencies are not just “ability to learn” and “competency improvement” but also “ability to learn” that is continuous and agile to support the organization in facing changes and capturing opportunities. The impact on other individuals is not based on the expectation of reciprocation/exchange of resources, as the social exchange theory described earlier, but awareness and belief in the three main pillars of learning according to Islam, namely tawhid, amanah, and ihsan. Tawhid (faith in Allah), learning is a form of worship that brings humans closer to Allah. Amanah (responsibility), where studying is the obligation of every individual to improve himself and his environment. Finally, Ihsan (best quality) is where learning is directed to produce the best charity with broad benefits.

### **The concept of learning according to Islam**

Based on the Qur'an, learning is a process of adaptation or behavioral adjustment that takes place progressively. Learning is also an activity that involves complex thinking processes. The Qur'an emphasizes the thinking process and stimulates humans to think (QS. al-Ghasiyah verses 17-21). The capacity to learn in Islam includes the needs of the whole body and spirit in a balanced manner, resulting in thought and dhikr becoming one direction. The results of the learning process place humans in the noblest position, by human dignity as individuals and social and spiritual beings. Islam focuses on the significance of cognitive functions (mind aspects) and sensory as important tools for learning that distinguish it from the concept of universal learning. From the Islamic perspective, learning aims to gain knowledge, develop it, and practice it for the benefit of mankind. The purpose of learning in Islam is to devote to Allah SWT. Experiential learning in the Quran is based on the story of Prophet Musa AS and Prophet Khidr (Q.S Al-Kahfi verses 71 - 82), which implicitly indicates the stages in experiential learning, which include the concrete experience stage, the reflective observation stage, the conceptualization stage (abstract conceptualization), and the implementation or experimentation stage (active experimentation).

So, it is expected that individuals who learn can provide ideas or ideas naturally with a problem that exists (QS. Az-Zumar verse 18).

The development of the Islamic Collaborative Agility Capital concept and its measurement offered in this article is based on a paradigm of thinking based on Qouliyah verses (Qur'an and Hadith) and Kauniyah verses (Nature). Researchers integrate this paradigm with the concept of learning agility according to Western theory. The Islamic paradigm that underlies the development of the idea of novelty in this study is outlined in Table 2.

Table 2  
 Paradigm underlying the development of the concept of novelty  
 from an Islamic perspective

No.	Paradigm	Basic (Qur'an and Hadith)	Integration with the concept of Learning Agility
1	The foundation of faith values	<ul style="list-style-type: none"> <li>- Allah will elevate those who believe among you and those who are given knowledge several degrees (QS Al-Mujadilah: 11). This verse emphasizes the importance of faith as the main foundation of learning.</li> <li>- Whoever takes the path to seek knowledge, Allah will facilitate for him the path to heaven (HR. Muslim). This hadith places learning as an activity that has a spiritual dimension that brings individuals closer to Allah.</li> </ul>	Learning competencies start with the right intention (Ikhlas / sincere) to develop oneself in knowledge that is beneficial not only for the world but also the hereafter. This ensures that the learning process has a clear spiritual purpose.
2	Collaborative Learning as a Principle of Islamic Brotherhood	<ul style="list-style-type: none"> <li>- Help each other in doing good and piety, and do not help each other in sin and transgression (QS Al-Maidah: 2).</li> <li>- One believer to another is like a building, strengthening each other (HR. Bukhari and Muslim).</li> </ul>	Collaboration in learning is designed to create an environment that supports the spirit of ukhuwah Islamiyah (Islamic brotherhood), where individuals inspire and support each other in achieving common goals. Each individual is responsible for sharing the knowledge gained and ensuring its benefits are widespread in the community.
3	Knowledge Relevance to Industry Dynamics and Organizational Needs	<ul style="list-style-type: none"> <li>- And seek in what Allah has bestowed upon you (the happiness) of the Hereafter, and do not forget your share in the world (QS Al-Qasas: 77).</li> <li>- Verily, Allah loves when a person does work, he does it with itqan (earnestness) (HR Baihaqi).</li> </ul>	The learning process is directed to produce knowledge that is applicable and relevant to the needs of the world of work and industrial dynamics. This is done while maintaining a balance between spiritual values and professional demands.
4	Quality Learning for	<ul style="list-style-type: none"> <li>- Indeed, Allah will not change the condition of a people until they</li> </ul>	The knowledge generated in the learning process is directed to

	Organizational Vision and Mission	change the condition of themselves (QS Ar-Ra'd: 11). - The best of human beings are those who are most beneficial to other human beings (HR Ahmad).	support the vision and mission of the organization, which is to create maximum benefits oriented toward improving society and the world.
5	World and Hereafter Oriented Learning Outcomes	- Whoever desires the Hereafter and strives towards it earnestly while he is a believer, then they are those whose efforts are well rewarded (QS Al-Isra: 19). - The world is a field for the hereafter (HR. Al-Baihaqi).	Agile and collaborative learning processes must produce individuals who are not only able to achieve success in this world but also success in the hereafter.

## Research methodology

The novelty developed in this research is relevant to human resources in Islamic banking. Islamic banks in Indonesia face limited human resources who understand the implementation of Fatwas and Sharia operationalization principles. This causes slow acceleration and high dependence on knowledge workers who are limited in number and have a high turnover rate. Therefore, its knowledge management system must be built with the support of all employees who are oriented towards collaborative learning and knowledge sharing and have the spirit of raising Islamic financial institutions in accordance with Islamic Sharia values.

### *Data collection method*

Data collection used Focus Group Discussion, in-depth interview and pilot study methods. The first two methods are used to confirm the concept of novelty and indicators of Islamic Collaborative Agility Capital that have been formulated by researchers, involving leaders in 12 Islamic banks. While the pilot study involved 80 respondents consisting of 20 leaders / directors and 60 employees classified as knowledge workers (determined by the leadership) from 10 Islamic banks. The other 2 Islamic banks did not respond until the data collection period ended.

### *Data analysis method*

Data analysis in this research uses a qualitative descriptive approach to develop a basic understanding of Islamic Collaborative Agility Capital based on a literature review related to leadership theory and learning theory. Then, identify and validate the dimensions that form novelty and its measurement indicators. The

implementation used FGDs and in-depth interviews involving employees at the leadership/management level of Islamic banking in Central Java. In detail, the research stages begin with developing the concept of Islamic Collaborative Agility Capital, which is the novelty concept in this study. Second, identifying novelty forming dimensions and measurement indicators derived from learning theory and the concept of learning according to Islam. Third, refining the concept that has been built and its measurement through FGD/in-depth interviews with representatives of respondent Islamic banks. Refining the dimensions of the novelty concept is focused on the Islamic perspective. Fourth, the validity of the measurement will be tested with a pilot study through a questionnaire to select respondents. The results were analyzed using descriptive statistics and Confirmatory Factor Analysis (CFA).

## Analysis and discussion

### *Concept development and measurement*

Blau's social exchange theory is not appropriate to explain the phenomenon of collaboration in Islamic banking because the underlying assumptions are self-interest, profit maximization, risk minimization (Argote et al., 2003; Nahapiet & Ghoshal, 1998; Smith et al., 2005) and motivation for worldly needs (Amal, 2013; Blau, 1968; Murdvee, 2009). In contrast, in the Islamic worldview, all knowledge and potential possessed by individuals are not only used for the benefit of self-development. However, it is transmitted and positively impacts other members of the organization. In companies with specific values, such as Islamic banks, it is appropriate to build quality relationships based on transcendental values so that they have spiritual value/worship. So, the process of agile learning and interaction between individuals is based on the motivation to share and benefit others by expecting the pleasure of Allah. This is the meaning of Islamic Collaborative Agility Capital, as a novel concept developed in this study.

The identification of measurement indicators is based on learning theory, social exchange theory, and Islamic values. The following is a table containing the formulation of a number of learning agility indicators based on the theory and results of previous research and learning principles according to Islam. The integration of the two is the basis for refining the concept of Islamic Collaborative Agility Capital, a novel concept offered by researchers in this study.

Table 3  
 Integration of Learning Concepts

Learning Agility Indicator	Principles of Learning According to Islam
1. Speed of learning (the ability to learn faster to adjust to changes)	1. Learning is a form of worship that brings humans closer to Allah ( <i>Tawhid</i> )

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2. Commitment to the organization & achievement of its organizational goals (Elkin et al., 2011)	2. Demanding knowledge is the obligation of every individual, both to improve himself and his environment ( <i>Amanah</i> )
1. Flexibility (able to adjust in conditions of limited resources, flexible in learning both inside & in various situations)	3. Learning is directed to produce the best charity with broad benefits ( <i>Ihsan</i> )
2. Willingness and ability to learn from experience (DeRue et al., 2012)	4. Contributing to society in a relevant and valuable way ( <i>Maslahah</i> )
1. Desire to learn and experience something new (interested in learning new things and complex problems)	5. Helping each other, cooperating, respecting the opinions of others, and building strong relationships to support the common good ( <i>Ukhuwah</i> )
2. High tolerance for ambiguity (uncertainty in carrying out work is not a significant problem)	6. Adapt as long as it does not violate the boundaries of Sharia ( <i>Ijtihad</i> )
3. Innovation (coming up with new ideas and different views)	7. Not postponing self-improvement and immediately adjusting to changes through effort and prayer
4. Openness to challenges/experiences	8. Commitment to goals as a manifestation of morals and professionalism
5. Open character (open to diversity of people and differences of opinion) (De Meuse et al., 2008)	9. The spirit of learning is sustainable and unlimited, driven by the intention of gaining blessings
1. Recognize themselves (strengths/potentials and weaknesses)	10. Moral-based persuasion, such as honesty, patience, and humility
2. Interactive (in interacting with others, helpful and constructive even if they have different opinions)	11. Respect for diversity, open to other people's opinions even if they are of different religions, which are oriented towards the benefit of the community
3. Inspiring and building trust in others	12. Delivering the right thing and behaving in line with what is conveyed, by referring to the concept of truth according to the Qur'an and Hadith (Integrity) (Qur'an and Hadith)
4. Resilience under pressure of change	
5. Have a great curiosity for new things/knowledge.	
6. Consistently willing to help others learn in new situations.	
7. Able to explain their thoughts to others (Lombardo & Eichinger, 2000)	
1. Doing self-development activities	
2. Independence to build competence (Ebener & O'Connell, 2010)	
1. Focus on efforts that have a significant impact on the company (Marsick & Watkins, 2003)	
1. Able and willing to share ideas, experiences, information, or knowledge with other company members, both informally and formally. (Croker et al., 2009)	
1. Using persuasion as a force to influence others	
2. Effective listener and communicator	
3. Initiative and goal-oriented (Greenleaf, 2002)	
1. Helping others reach their potential	
2. Humble (Davis, 2017)	

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These indicators are selected based on the suitability of the Siddiq, Amanah, Tabligh, and Fathonah characters, as exemplified by the Prophet Muhammad. Shiddiq means honest / telling the truth, which is related to the character of integrity. Amanah means trustworthy. Tabligh means always bringing and spreading goodness. Meanwhile, fathonah is interpreted as an intelligent nature/expertise and reliable knowledge in solving problems or finding solutions.

## Concept and measurement refinement

The concepts and measurement previously identified by researchers were refined through forum group discussions and in-depth interviews with Islamic banking practitioners. From the 25 indicators identified by the researchers, they added/removed/confirmed based on their interpretation of the learning competencies needed in the Islamic banking industry from an Islamic perspective, resulting in 30 indicators. The practitioners also explained why the item was added, omitted, and accepted as an indicator of agile learner character in human resources in Islamic banking. The following is a table of the refined Islamic Collaborative Agility Capital indicators.

Table 4  
 Instruments of Islamic Collaborative Agility Capital

No.	Enhanced indicators
1	Able to think about problems and their solutions from a sharia perspective
2	Able to build networks with employees/practitioners from other Islamic banks
3	Aligned between words and deeds that refer to the Qur'an and Hadith (Integrity)
4	Able to act as a mentor to junior employees, as a form of ukhuwah (brotherhood)
5	Speed of learning (ability to learn faster to adapt to changes)
6	Commitment to the organization & the achievement of organizational goals that are aligned with sharia principles
7	Flexibility (able to adjust in conditions of limited resources, flexible in learning in various situations)
8	Willingness and ability to learn from experience
9	Desire to learn and experience something new (interested in learning new things and complex problems)
10	High ambiguity tolerance (uncertainty in carrying out work is not a significant problem)
11	Innovation (coming up with new ideas and different views)
12	Open character (open to diversity and differences of opinion)
13	Recognize themselves (strengths/potentials and weaknesses)
14	Interactive (helpful and constructive even when disagreeing)
15	Inspiring
16	Able to build external stakeholder trust in Islamic banking products
17	Resilience/flexibility under the pressure of change
18	Consistent in helping others learn in new situations
19	Able to explain his/her thoughts to others
20	Independence in building sharia knowledge-based competencies
21	Focus on efforts that have a significant impact on achieving the company's mission

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22	Able and willing to share ideas, experiences, information, or knowledge with other company members, both informally and formally
23	Using persuasion as a power to influence others
24	Initiative, oriented towards organizational goals and community benefits
25	Helps others achieve their potential
26	Humble
27	Actively participate in the learning process to obtain ideas/information/knowledge, both independently and in teams
28	Able to adjust the knowledge/competence owned with existing changes as long as it does not violate the Shari'ah.
29	Have a high and sustainable spirit of learning based on the intention of getting blessings in this world and the hereafter.
30	Appreciate other people's input/opinions, which are oriented towards the common good.

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Islam provides guidance for all aspects of human life based on the oneness of God.

Islam is the belief and trust in Allah SWT as the creator of the universe (Ali & Al-Owaihian, 2008). The whole activity of thinking, soul, spirit, feelings, attitudes, and behavior is the implementation of human obedience to Allah SWT. Islamic values are standards, measures, and principles created by Allah SWT, the almighty creator, and serve as a reference to assess, evaluate, and make decisions about whether something is good or bad, right or wrong (Ali et al., 2000), including in formulating policies in knowledge management in organizations. The thirteen Islamic values according to Wahab (2012) are: 1) Competence; 2) Responsibility (mas`uliyah); 3) Gratitude (thankfulness); 4) Benevolence (ihsan); 5) Perfection (itqan); 6) Self-discipline (riyada nafs); 7) Hard work (mujahadah); 8) Taqwa; 9) Self-correction (muhasabah al-nafs); 10) Consultative-cooperative (shura-ta`awun); 11) Competition-cooperation (tanafus ta`awun); 12) Patience and perseverance (sabr mujahadah) and 13) Trustworthy Consultative (amanah-shura). All these Islamic values have been internalized into the measurement of the Collaborative Learning Agility Capital concept that has been agreed upon by researchers and practitioners in the Focus Group Discussion, as described in the previous paragraph.

### *Exploratory factor analysis (EFA)*

The results of focus group discussions and in-depth interviews with Islamic banking actors have produced 30 indicators regarding collaborative learning agility. Furthermore, the 30 indicators were developed as a closed questionnaire for Islamic bank leaders. Exploratory factor analysis is used to identify the relationship between manifest variables in building a construct, where researchers create the concept of collaborative learning agility based on Islamic values so that it is hoped that one indicator will not overlap with another. Several dimensions of the new collaborative learning agility concept and their hands are expected to be formed.

The initial stage in exploratory factor analysis is determining the value. Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO MSA). The KMO value is considered sufficient if it is more than 0.5.

Table 5  
 KMO Score and Barlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		11.	.881
	Approx. Chi-Square	14.	2448.995
Bartlett's Test of Sphericity	df	16.	435
	Sig.	18.	.000

The Kaiser Meyer Olkin Measure of Sampling Adequacy (KMO MSA) value is  $0.881 > 0.5$ , and Bartlett's Test of Sphericity is significant ( $\chi^2 = 2448.995$ ;  $df = 435$ ,  $sig < 0.000$ ), so factor analysis can be carried out. Based on Table 5, the values for the 30 indicators have a measure of sampling adequacy (MSA) value  $> 0.5$ , so they can be analyzed further without eliminating the indicators used.

Table 6  
 Measure Sampling Adequacy Score

No	Indicator	MSA Score	No.	Indicator	MSA Score
1	X1	0.845	16	X16	0.937
2	X2	0.892	17	X17	0.947
3	X3	0.825	18	X18	0.901
4	X4	0.815	19	X19	0.812
5	X5	0.642	20	X20	0.882
6	X6	0.897	21	X21	0.886
7	X7	0.853	22	X22	0.813
8	X8	0.942	23	X23	0.814
9	X9	0.924	24	X24	0.937
10	X10	0.903	25	X25	0.905
11	X11	0.942	26	X26	0.800
12	X12	0.852	27	X27	0.931
13	X13	0.929	28	X28	0.860
14	X14	0.939	29	X29	0.891
15	X15	0.888	30	X30	0.811

The Eigenvalue is used to analyze the feasibility of a new factor. The condition for being eligible to become a new factor is that the Eigenvalue is greater than or equal to 1. In contrast, if a factor has an eigenvalue less than one, that factor will be excluded or not used. The Cumulative Variance Value shows the level of representation of the new elements formed against the initial or original parts. The condition is that if the newly formed factor can represent the initial or foremost factor, then the cumulative variance value is  $> 60\%$ . The loading value aims to determine whether or not a variant is worthy of being included in the new factor. This loading value can be seen from the Eigenvalue; if the Eigenvalue is more than 1,

then a variance deserves to be included in an unknown factor. In this research, the first stage of factor analysis is assessing 30 statements, forming five independent variables.

Table 7  
 Total Variance Explained

Component	Eigenvalues	% of variance	Cumulative %
1	16.906	56.355	56.355
2	1.904	6.346	62.701
3	1.646	5.487	68.188
4	1.291	4.305	72.492
5	1.074	3.581	76.074

Based on Table 7, there are five main components with a cumulative proportion ranging between 50%-70%. Therefore, these five main components are the best summary of information from several items analyzed. In the table above, the formation of five factors can be explained after simplifying several of the original items. Factor 1 can explain the variance of the data cumulatively by 56.355%; factor 2 can explain 6.346% of the conflict; factor 3 explains 5.487% of the variance, factor 4 explains 4.305% of the variance, and factor 5 explains 3.581% of the variance. Overall or cumulatively, the five components formed were able to explain 76.074% of the variance of the 30 indicators.

Table 8  
 Rotated Component Matrix

	Component				
	1	2	3	4	5
X1					
X2				.591	
X3				.546	.597
X4				.738	
X5					.738
X6				.518	
X7			.636		
X8			.645		
X9	.556				
X10			.696		
X11		.503	.516		
X12		.563			
X13		.760			
X14		.522			
X15	.698				
X16	.657				
X17	.561				.578
X18	.592	.518			
X19	.777				
X20	.739				
X21	.825				

X22	.622		
X23		.751	
X24		.676	
X25		.724	
X26			.571
X27		.717	
X28	.514	.628	
X29			.637
X30			.687

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 9 iterations.

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 9 iterations.

Based on Table 8 above, the distribution of existing factors can be described as shown in Table 9.

Table 9  
 Measurement of Islamic Collaborative Agility Capital

Dimensions	Indicator	
Learning Capacity	X9	Willingness and ability to learn from experience
	X15	Able to think about problems and their solutions from a sharia perspective
	X16	Initiative, oriented towards organizational goals and benefits for the community
	X18	Independence in building sharia knowledge-based competencies
	X19	Commitment to the organization & achievement of organizational goals in line with sharia principles
	X20	Focus on efforts that have a significant impact on the achievement of the company's mission
	X21	Alignment between words and deeds that refer to the Qur'an and Hadith (Integrity)
	X22	Helping others reach their potential
Impactful	X12	Resilience/flexibility under the pressure of change
	X14	Able to build external stakeholder trust in Islamic banking products
	X23	Humble
	X24	Able to build networks with employees/practitioners from other Islamic banks
	X25	Able to act as a mentor for junior employees, as a form of ukhuwah (brotherhood)
	X27	Able to adjust the knowledge/competence owned with the existing changes as long as it does not violate the Sharia.
Learning Flexibility	X28	Able to adjust the knowledge/competence owned with the existing changes as long as it does not violate the Sharia.
	X7	Flexibility (able to adjust in conditions of limited resources, flexible in learning in various situations)
	X8	Interactive (helpful and constructive even when differing opinions)

	X10	Consistently help others learn in new situations
	X11	Able to explain his/her thoughts to others
Adaptive	X2	Learning speed (ability to learn faster to adjust to changes)
	X4	Desire to learn and experience something new (interested in learning new things and complex problems)
	X6	Commitment to achieving organizational goals that are aligned with sharia principles.
	X29	Have a high and continuous learning spirit based on the intention of getting blessings in this world and the hereafter.
	X30	Appreciate the input/opinions of others, which is oriented towards the common good.
Persuasive	X3	Open character (open to diversity and differences of opinion)
	X5	High ambiguity tolerance (ambiguity in carrying out work is not a significant problem)
	X17	Use persuasion as a power to influence others

Based on exploratory factor analysis (EFA), the 27 indicators of collaborative learning agility based on Islamic values in Sharia banking consist of 5 dimensions: learning capacity, impact, flexibility, adaptability, and persuasiveness.

## Conclusion

The results of this study have developed a new concept of Islamic Collaborative Agility Capital. This concept is interpreted as an individual learning competency that is agile, collaborative, and based on transcendental values. The results of face validity and confirmatory factor analysis tests indicate that 27 indicators have been validated as a measurement for the concept. However, future empirical studies are still needed to reconfirm the factor structure in different data sets. The instrument was developed in a company setting whose work values are based on an Islamic perspective. Therefore, caution is needed when implementing it in different organizational settings.

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