Cross cultural adjustment of female expatriates in the tourism and hospitality sector.

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Abstract

Due to globalisation, the role of expatriates has become more critical. However, there is a dearth of studies on the combined effect of emotional intelligence, cultural intelligence, and spiritual intelligence on the cultural adjustment of female expatriates. This study examined the effect of emotional intelligence, cultural intelligence, and spiritual intelligence on the cultural adjustment of female expatriates in a developing country. This was a quantitative study, and the target population were female expatriates in the Maldives. By using a survey method, primary data was collected from 151 respondents. The results revealed that cultural and spiritual intelligence positively and significantly affected expatriates' cross-cultural adjustment. Cultural intelligence had the strongest effect on the cross-cultural adjustment of expatriates. Surprisingly, emotional intelligence did not significantly affect the cross-cultural adjustment of expatriates. The results of the study filled
the gap that was identified. In addition to the theoretical contribution, this study contributed towards a better understanding of the successful expatriation of female expatriates by human resource managers. To the researcher’s knowledge, this was the first study that examined the combined effect of emotional intelligence, cultural intelligence, and spiritual intelligence on the cultural adjustment of female expatriates in a developing country.

**Keywords:**
Cross-Cultural Adjustment; Expatriates; Cultural Intelligence; Emotional Intelligence; Spiritual Intelligence

**Introduction**

The Maldives is the smallest country comprising 1192 small coral Islands, where 198 islands are populated, and 99 are developed as exclusive tourist resorts (Britannica, 2022). The Maldives economy is dependent mainly on tourism ad the gross domestic product grew at around 6.4% (Asian Development Bank, 2015). The total population is 344,023, of which 174,666 are males 169,357 are females. Another report state that the projected resident population for the year 2020 was 557,426, where 379,270 are Maldivians, and 178,156 are foreigners (National Bureau of Statistics, 2020). Tourism is the leading economic activity in the island nation, and there were 1.7 million tourist arrivals (National Bureau of Statistics, 2020). To support this activity, the Maldives recruits a fairly large percentage of expatriates in the industry. The Asian Development Bank (2015) reported that there is a heavy reliance on expatriate labour in the Maldives. The expatriate population has been growing steadily. In 2011, there were 79,777 expatriates that accounted for around 34% of the working population (Asian Development Bank, 2015). In the year 2020, there were 157,560 expatriates in the Maldives, of which 147,671 expatriates were males, and another 9,889 were females (National Bureau of Statistics, 2020). According to the 2020 report by the National Bureau of Statistics of Maldives, expatriates accounted for 15.8% of the tourism industry (National Bureau of Statistics, 2020). Many employers prefer foreign labour over Maldivians due to their work culture. Social and cultural factors influence Maldivian employees to feel reluctant in accepting menial and inferior jobs and work in low wage positions as living and working conditions in resort islands are substandard and inadequate for them (Salvini et al., 2016).

Expatriates are considered highly valuable assets for multinational organisations. The skills and past international experience enable organisations to build and expand globally (Reish, 2011). The successful employment of expatriates is considered operationally and strategically important for organisations, but the failure rate of the expatriates sent on international assignments still remains a concern to organisations (Briscoe et al., 2018; Faeth & Kittler, 2020; Pires et al.,
The scale of failure of expatriate managers has a reported range of somewhere between 10 and 80 per cent, costing MNCs between US$40,000 and US$1 million for each unsuccessful international assignment (Downes et al., 2010). The Maldives is a small island nation with a mixture of distinctive cultures originating from Indian and Arabic roots. Expatriate adjustment in the host country has been recognised as a crucial factor that determines the success or failure of expatriates in the host country (J. S. K. Singh et al., 2019; Tahir, 2018). Cultural adjustment is one of the key determinants of successful expatriation. However, failure to adjust or maladjustment of expatriates in the host country has been highlighted as one of the main causes of failure of expatriates (Faeth & Kittler, 2020; Zhang & Oczkowski, 2016). Expatriates need to adjust to the host country culture. This will enable them to function effectively in the host country, work cooperatively with host country nationals and efficiently apply their skills (Wechtler et al., 2017). Good cultural adjustment is vital for performance, job satisfaction and premature termination of expatriation (Takeuchi et al., 2002). Expatriates will (Peltokorpi & Zhang, 2020).

Past studies have identified several factors that influence the cultural adjustment of expatriates. Some of the antecedents of expatriate cultural adjustment identified in past studies encompass expatriate identity (Peltokorpi & Zhang, 2020), past international experience (Bhaskar-Shrinivas et al., 2005), family adjustment (Rosenbusch, 2010), cross-cultural communication (Harris et al., 2005), psychological wellbeing (Kaur & Pooja, 2016) and personal resilience (Posthuma et al., 2019). Other researchers have identified factors such as personality traits, cultural sensitivity, self-efficacy, training, social competencies and other organisational factors (Bhatti et al., 2013; Okpara & Kabongo, 2011; J. S. K. Singh et al., 2019; Tahir, 2018; Trompetter et al., 2016). However, there is a dearth of studies on the influence of the combined effect of emotional intelligence, cultural intelligence and spiritual intelligence on the cultural adjustment of expatriates. In addition, to the researcher's knowledge, the combined effect of emotional intelligence, cultural intelligence, and spiritual intelligence on the cultural adjustment of female expatriates has not been empirically tested. With the growing trend of globalisation, emotional, cultural and spiritual intelligence can help to interpret better the behavioural influence and affect cultural awareness and deeper levels of emotional awareness that can contribute to cultural adjustment in new cultural settings (Kai Liao et al., 2021; Rüth & Netzer, 2020). This study examined the effect of emotional intelligence, cultural intelligence, and spiritual intelligence on the cultural adjustment of female expatriates in a developing country. In addition to the theoretical contribution, the study results will contribute towards a better understanding of the successful expatriation of female expatriates by human resource managers of multinationals.
Literature Review

Cross-Cultural Adjustment (CCA)

Cultural adjustment is a multi-faceted concept that has been defined in a variety of ways by scholars and researchers. The cultural adjustment was characterised as the psychological distress felt by expatriates when working in other host countries. The cultural adjustment was classified as a three-dimensional phenomenon that included interaction, work, and general adjustment (Black & Stephens, 1989). According to Haslberger et al. (2013), adjustment is an individual-environment connection that includes the dimensions of behaviour, feelings, and cognitions. A person’s affective psychological response to the new environment and its characteristics are referred to as expatriate adjustment (Black, 1990). According to previous studies, expatriate adjustment is the degree to which people are psychologically comfortable working and living outside of their native country (Black, 1990; Black et al., 1991). The cultural adjustment was also defined as the expatriate’s level of comfort in handling overseas or global assignment responsibilities, which were included in a definition of expatriate effectiveness, as well as an overall measure of how well or successfully assignments were completed by the expatriate (Harrison & Shaffer, 2005; M. A. Shaffer et al., 2006). The expatriate adjustment has also been defined in the past as one's psychological and sociological ease with a new culture or society, or the degree to which one is content while living and working in another culture or nation (Black et al., 1991; Caligiuri, 2000; Palthe, 2004). According to this definition, expatriate adjustment is a mental, emotional, and psychological state that should be measured from the perspective of those who are immersed in a foreign culture (Black, 1990; Searle & Ward, 1990). Cultural adjustment is linked to the U-curve theory, which states that expatriates would experience culture shock as a result of the new host country's uncertainties (Oberg, 1960). Cultural adjustment is linked to the U-curve theory, which states that expatriates will experience culture shock as a result of the unknowns and uncertainties in their new host nation (Oberg, 1960). However, individual differences among the expatriates can affect expatriate adjustment, and not every expatriate will suffer the same level of anxiety or 'cultural shock' (Church, 1982). Over the course of the adjustment process, emotions of fear or uncertainty, as well as the associated lack of confidence, may progressively fade (Black, 1988; Black & Gregersen, 1991). Black et al. (1991) Framework 's for International Adjustment is a commonly referred model for describing the cross-cultural adjustment process of expatriates when moving to another host country. Black et al. (1991) offered a complex conceptualisation of adjustment in their proposed model that covers both the pre-adjustment phase and during the expatriation phase of the assignment. Interaction work and general adjustment are the three dimensions of cross-cultural adjustment that expatriates encounter in the host country (Black & Stephens, 1989). The first dimension is work adjustment, also known as the job-related
component, which refers to the process through which expatriates gain comfort and become familiar with the host work environment's values, expectations, and standards (Wang & Takeuchi, 2007). The interaction factor of expatriate adjustment entails the successful completion of interactions with nationals of the host country in all work and non-work encounters and circumstances. The third feature of expatriate adjustment is a general adjustment, which is the process by which expatriates become accustomed to their surroundings and achieve a high level of cultural adaption or adjustment in their host nation.

Individual-level variables, organisational related factors, work-related factors, non-work-related factors, and positional factors have all been identified as predictors or precursors of expatriate cultural adjustment in previous studies by researchers. An expatriate personality, self-efficacy, cultural sensitivity, and emotional intelligence are all individual factors that affect cultural adjustment. Work and interaction portions of adjustment are catalysed by cultural sensitivity (Bhatti et al., 2013). All three dimensions of expatriate cultural adjustment were found to be favourably influenced by emotional intelligence, with emotional expression affecting male expatriates' adjustment more than female expatriates' (Koveshnikov et al., 2014). Bhatti et al. (2013) discovered that self-efficacy was linked to the general adjustment of expatriates. Based on the results of some past studies, the Big Five personality traits of extraversion, open-mindedness, agreeableness, emotional stability, and conscientiousness are known to influence expatriates' capacity to acclimatise or adjust to their new surroundings (Bhatti et al., 2014; Koveshnikov et al., 2014; Ramalu et al., 2010). However, in practice, most organisations prefer to focus solely on technical skills rather than cross-cultural adaption and adjustment (Black et al., 1991). Relational skills of expatriates were one of the characteristics that led to expatriates' success, according to Arthur Jr and Bennett Jr (1995). Kraimer et al. (2001) found that those who perceived a higher level of organisational support from their home country and organisation were better adapted and adjusted to their new environment. Okpara and Kabongo (2011) found that overall conventional and experimental, as well as specifically focused techniques of cross-cultural training of expatriates, have a positive impact on expatriates' cultural adaption and adjustment. The benefit of pre-departure training of expatriates was validated in research by Osman-Gani and Rockstuhl (2009). According to Waxin and Panaccio (2005), expatriates who take part in cross-cultural training (CCT) have a higher rate of success in their general adjustment. The good influence of home mentors deployed before departure and host country nationals coaching expatriates after arrival was also mentioned by Zhuang et al. (2013). Direct and indirect support that is provided to expatriates, according to Bhatti et al. (2013), helps expatriates acclimatise to their new environment. The spouse's adjustment is identified as a key determinant of expatriate success among the non-work elements. In a study by Hechanova et al. (2003), spouse adjustment was found to be substantially connected with general and interaction adjustment, but not with work adjustment of expatriates.
The relationship between emotional intelligence (EI) and cross-cultural adjustment.

Emotional intelligence has been viewed from the ability-based and competencies-based perspectives. The ability-based paradigm or model of emotional intelligence was first proposed by Salovey and Mayer (1990). Emotional intelligence (EI) was defined as a person's ability to perceive, use, comprehend, and control emotions in themselves and also in others. EI, according to Salovey and Mayer (1990), refers to a set of skills that allows people to appropriately assess and express emotion in themselves and others. It also involves the individual's and others' good management of emotion, as well as the use of feelings to inspire, plan, and succeed in their life. In a nutshell, EI refers to a person's ability to reason accurately about his or her emotions and to apply those feelings to improve thought (Mayer et al., 2008). Goleman (1998) defined EI as a set of abilities and competencies that drive performance from a different perspective. Self-awareness, self-regulation, motivation, empathy, and social skills are the five dimensions of emotional intelligence. Bar-On (2006) stated that EI is a system of interconnected behaviour that contributes to an individual's emotional and social competencies. Bar-On (2006) added that greater levels of EI enable a person to understand and relate well with other people. In addition, a person can handle pressures, demands and challenges better if he or she possesses a high level of EI (Bar-On, 2006). Therefore, it can be safely assumed that an expatriate with a high level of EI has the skills and competencies to cope with the pressures and challenges faced in international assignments in another country and achieve cross-cultural adjustment.

Past studies have highlighted a positive relationship between emotional intelligence and cultural adjustment of expatriates (Arokiasamy & Kim, 2020; Kai Liao et al., 2021; Konanahalli & Oyedele, 2016; Koveshnikov et al., 2014). In-depth research by Kai Liao et al. (2021) found that expatriates with higher levels of emotional intelligence achieved higher levels of cross-cultural adjustment. The study by Arokiasamy and Kim (2020) that involved 107 Japanese parent country nationals (PCNs) working at Japanese subsidiaries in Malaysia revealed that EI was positively associated with the general, social, and work dimensions of cross-cultural adjustment. The study by Koveshnikov et al. (2014) involving 269 French expatriates operating in 133 countries revealed that EI was significantly and positively associated with expatriates' general living, interactional and work-related cross-cultural adjustment. In addition, the study revealed that males had a higher cross-cultural adjustment compared to females. Another interesting study by Konanahalli and Oyedele (2016) involving 191 British expatriates working in 29 countries revealed that EI contributed a high percentage towards variance of cultural adjustment. The study revealed that EI accounted for 91% variance of work adjustment, 64% of interaction adjustment and 24% of general adjustment. Gabel-Shemueli and Dolan (2011) carried out a study to examine the cross-cultural
adjustment of managers and professionals in its work, interaction and non-work adjustment. The results of the study revealed that EI had the highest impact on the interaction adjustment of expatriates. A study with 301 expatriates in the ICT sector in Malaysia revealed that EI was a predictor of cultural adjustment (J. Singh & Mahmood, 2018). The above studies indicate that EI not only contributes towards overall cross-cultural adjustment but also the dimensions of cross-cultural adjustment, namely work, interaction and general adjustment. The following hypothesis was developed and tested:

H1: There is a significant relationship between emotional intelligence and cross-cultural adjustment among female expatriates.

Cultural Intelligence (CQ) and cross-cultural adjustment of expatriates.

People’s or alternately expatriates’ capacity to viably draw in or associate with individuals from various social and cultural backgrounds is alluded to as cultural intelligence (CQ) (S Ang & Van Dyne, 2008; Chen et al., 2011). As such, CQ alludes to a person’s capacity to work well in socially and culturally different conditions and settings (Earley & Ang, 2003). The idea of cultural intelligence (CQ) was first proposed by Earley and Ang (2003) in the midst of the globalisation period. People should be socially sharp, savvy and adept in making decisions on the best or most appropriate behaviour to fit or adapt in a multicultural circumstance or environment to perform well, viably, and effectively (Earley & Ang, 2003). The CQ construct can be clarified and explained by the socio-analytic theory. As indicated by this theory, CQ is contextualised to envelop different sources of identity, such as personal interactions with others and situational contexts (M. Shaffer & Miller, 2008). Therefore, in accordance with the socio-analytic theory, cultural intelligence can be viewed as a situational factor that influences the cultural adjustment of expatriates. According to Kim et al. (2008), cultural intelligence is a crucial determinant of cultural adjustment. Therefore, expatriates who possess greater levels of CQ will find it easier to navigate and understand new and unfamiliar cultures in another country (Soon Ang et al., 2007).

The CQ framework had four dimensions or facets: metacognitive CQ, cognitive CQ, motivational CQ, and behavioural CQ (Earley & Ang, 2003). The first dimension is the metacognitive CQ. According to this dimension, individuals and expatriates with a greater level of metacognitive CQ can have a higher conscious awareness of different cultural preferences in other different cultural situations before and during the time of applying the knowledge (Soon Ang et al., 2015). The second dimension of CQ, namely cognitive CQ, focuses on an individual’s understanding of different cultural norms, practices and conventions developed from personal experiences and forms of education. Expatriates with greater CQ levels can understand the similarities and differences much faster across cultures.
(Brislin et al., 2006). The third dimension, namely motivational CQ, reflects on individuals’ interest to experience and direct higher energy towards learning and communicating with people from other cultures. Expatriates with a greater level of motivational CQ can direct their energy in relation to cross-cultural situations that are based on their intrinsic interests (Soon Ang et al., 2007). The last dimension of CQ, namely the behavioural CQ, refers to an individual's ability to use his or her verbal and non-verbal skills to communicate and interact with individuals from another culture (S Ang & Van Dyne, 2008). Expatriates with greater levels of behavioural CQ can be more flexible in communicating verbally and acting accordingly in non-verbal situations (Vlajčić et al., 2019). Therefore, all four dimensions are critical for the cultural adjustment of expatriates in new situations. With higher levels of CQ, expatriates can find it easier to understand and navigate unfamiliar cultures and accustom themselves to diversity in different cultural situations.

Recent studies have identified the positive influence of cultural intelligence on the cross-cultural adjustment of expatriates (Akhal & Liu, 2019; Malek & Budhwar, 2013; Setti et al., 2020). Higher levels of cultural intelligence will increase an expatriate’s ability to adapt successfully to a new cultural setting and complete their assignment successfully (Karrouri et al., 2014; Ramalu et al., 2010). The study by Setti et al. (2020) found a significant and positive relationship with all the dimensions of cross-cultural adjustment, but the motivational CQ dimension had the strongest correlation with cross-cultural adjustment. Akhal and Liu (2019) also investigated the effect of CQ on all the dimensions of cross-cultural adjustment. The results revealed that only three dimensions, namely cognitive, metacognitive, and motivational, had varying levels of impact on expatriates’ cross-cultural adjustment. The behavioural dimension showed an insignificant impact. The motivational CQ dimension had the highest impact on the cross-cultural adjustment of expatriates. Similarly, another study by Malek and Budhwar (2013) that was carried out with 134 respondents from multinational corporations in Malaysia revealed that cultural adjustment was positively and significantly related to the general, interaction and work dimensions of cross-cultural adjustment. Another study by Nunes et al. (2017) involved 217 expatriates from 26 countries revealed that cultural intelligence was positively associated with cross-cultural adjustment. The past studies indicate that cultural intelligence is a positive predictor of cross-cultural adjustment, but the impact can differ on the different dimensions of cross-cultural intelligence. Similarly, the impact of cultural intelligence can differ on the different facets of cultural adjustment. The following hypothesis was developed and tested:

H2: There is a significant relationship between cultural intelligence and cross-cultural adjustment among female expatriates
Spiritual Intelligence (SQ) and cross-cultural adjustment of expatriates

Spiritual intelligence is a multi-dimensional concept that has been characterised in a variety of ways by different academics and researchers (Emmons, 2000; Mayer, 2000; Nobel, 2000; Vaughan, 2002; Wigglesworth, 2013). The most well-known and prominent scholar on spiritual intelligence, Emmons (2000), referred to spiritual intelligence as a construct that comprises a person's aptitude or capability for transcendence and enters higher spiritual realms of consciousness. Spiritual intelligence also encompasses an individual's ability to invest in daily activities and relationships with a sense of the sacred or holy, solve problems and difficulties using spiritual resources, and immerse or engage oneself in virtuous activities. Nobel (2000), another academic scholar, agreed with Emmons (2000) description of spiritual intelligence, in general. He went on to state that everyone should be cognizant of consciousness and the conscious pursuit of psychological health. The activities were described by Mayer (2000) as heightened consciousness rather than heightened intelligence. According to Mayer (2000), heightened awareness is attained by contemplation, meditation, and other methods, and it focuses on an individual's transcendent state and oneness.

According to Vaughan (2002), spirituality has varying degrees of depth and expression, which might be conscious or unconscious. According to Emmons (2000), spirituality is a set of talents and abilities that permit indwelling by individuals to resolve problems and attain goals in their daily lives. Spirituality, according to Wigglesworth (2013), is a fundamental and innate human need or desire. He described Spiritual Intelligence as a person's ability to act or behave with wisdom and compassion in any situation while retaining inner and outer calm and peace. King (2009) identified four sub-dimensions of spiritual intelligence. Critical existential thinking, personal meaning production, transcendent consciousness, and conscious state extension are all part of King (2009) four-factor approach. The above discussion indicates that a clear definition of spiritual intelligence is subject to interpretation.

Several past studies have been conducted on spiritual intelligence in adolescents, teachers, the older generation, and other social areas (Bashir & Bashir, 2016; Pant & Srivastava, 2015; Sharma, 2017). Sharma (2017) investigated the relationship between spiritual intelligence and the adjustment of working women. The findings revealed that higher levels of spiritual intelligence among expatriates lead to a higher level of adjustment among them. Another study by Osman-Gani and Hassan (2018) revealed that spiritual intelligence positively impacted the global context of leaders’ effectiveness and competencies in the workplace. In order to be effective, cultural adjustment is one of the prerequisites. The understandings of spirituality and practices impact the behaviour of expatriates in the workplace to help to develop their performance in global settings, which includes cultural adjustment. Devi et al. (2017) also found that there is a significant relationship
between spiritual intelligence and life adjustment levels that generate a better understanding of people. Despite the limited studies on the relationship between spiritual intelligence and cross-cultural adjustment of expatriates, it is believed that spiritual intelligence is a critical determinant of expatriates' cross-cultural adjustment. Hence, the following hypothesis was constructed to explore the relationship between spiritual intelligence and expatriates' cross-cultural adjustment.

**H3: There is a significant relationship between spiritual intelligence and cross-cultural adjustment among female expatriates**

The conceptual framework is shown in Figure 1.

![Figure 1. The conceptual framework (developed by the researcher)](image)

**Research Methodology**

**Research design**

This study was based on positivism philosophy, and deductive approach as objective knowledge was available and the used past theories to develop the hypothesis (Saunders et al., 2009). In this quantitative study, the hypotheses were developed to examine the relationship between the independent variables, namely emotional intelligence, cultural intelligence, and spiritual intelligence, on the dependent variable, cross-cultural adjustment. In this cross-sectional study, a survey strategy was used to gather primary data. The target population was female expatriates in the Maldives, and convenience sampling was found to be the most appropriate method to collect data. A self-administered questionnaire was used, and the data collected was edited and coded before the data analysis was done by using the SPSS tool.

**Target population and sampling**

This study was based on the non-probability sampling method and convenience sampling augmented with snowball sampling to collect data. A hybrid method was more appropriate to distribute the questionnaire by hand and
electronically. This method sampling and data collection method assisted in reaching out to respondents more easily and feasibly (Sekaran & Bougie, 2016). The target population of this study was female expatriate workers residing in the Maldives. In this study, the minimum sample size was determined by using the formula developed by Green (1991). The proposed formula is “N ≥ 50 + 80m”, where “m” stands for the number of independent variables. With the computation of 3 independent variables into the formula, the resulting minimum sample size was “50 + 8(3) = 74. For better accuracy, data was collected from 151 respondents.

**Instrumentation**

The self-administered questionnaire consisted of two sections. The first part was to collect the demographic information of the respondents. For the second part, the questions were adopted or adapted from past studies. Firstly, the questions for cross-cultural adjustment were adopted from a study by Black and Stephens (1989). In order to measure cultural intelligence, this study used The Cultural Intelligence Scale (CQS) developed by Soon Ang et al. (2007). This scale consists of questions on all four dimensions, namely the metacognitive, cognitive, motivational, and behavioural dimensions. For emotional intelligence, the Wong and Law Emotional Intelligence Scale (WLEIS) was used (Wong & Law, 2017). The spiritual intelligence measurement was based on the 24-item spiritual intelligence questionnaire developed by King (2009).

**Data collection and data analysis**

In order to facilitate lots of data collection from the target population, a survey strategy using self-administered questionnaires was deemed most effective (Saunders et al., 2009). The questionnaire was distributed electronically and by hand, and a total of 155 responses were received, most via electronic means within a time period of three months. Four questionnaires were omitted due to inconsistencies and the detection of outliers. Hence, the final 151 reliable responses were used to conduct the analysis procedure through the SPSS tool. The initial step was to check the accuracy and correctness of the responses. The data was input in an excel spreadsheet and later uploaded into SPSS to derive descriptive and inferential statistics. Editing was done a codebook was developed. Missing data and outliers were checked. According to Sekaran and Bougie (2016), any information that is detected as inconsistent should be removed in research to make it more accurate for further analysis. Hence, in the process of conducting the tests, outliers that came up were removed. The demographic profile of respondents was generated based on the gender, marital status, nationality, and previous international experience of the respondents. Further testing that included reliability, normality and multiple regression tastings were done. The hypotheses testing showed whether each hypothesis was accepted or rejected.
Results

Participants Demographic Profile

In this study, there were 151 respondents who were categorised into four age groups. The maximum number of respondents were from the age group of 30 years and above, with a total of 40.4% (61 responses). This shows that the respondents were mostly older employees. Another 33.8% (51 responses) were from the 26-30 years old age group. The next group of 17.9% (27 responses) were from the 21-25 years old group. Lastly, the lowest number of respondents were 18-20 years old, with only 7% (12 responses). The marital status showed that most of the respondents were singles. There were 61.6% (93 responses) singles, and the rest were married. The nationality showed that the expatriates originated from 16 countries. According to the data collected, the greatest number of respondents were Filipinos, with 20.5% (31 responses). Another 13.9% (21 responses) were Chinese, 9.9% (15 responses) were Indian, 8.6% (13 responses) were Japanese, 7.9% (12 responses) were Sri Lankans, 5.3% (8 responses) were Italians, 6.0% (9 responses) were Russians, 5.3% (8 responses) were Mauritian, 5.3% (8 responses) were Indonesians, 4.0% (6 responses) were British, 3.3% (5 responses) were Bhutanese, 3.3% (5 responses) were Thai, 3.3% (5 responses) were Australian, 2.0% (3 responses) were Dutch. The rest were from Ukraine and Malaysia. Previous international experience was the last demographic variable of respondents. A majority of the respondents that is 94.7% (143 responses), already had previous international experience. Only 5.3% (8 responses) of the respondents did not have previous international working experience.

Table 1. Demographic analysis of respondents

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>(N=151)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Group</td>
<td></td>
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</tr>
<tr>
<td>18-20</td>
<td>12</td>
<td></td>
<td>7.9%</td>
</tr>
<tr>
<td>21-25</td>
<td>27</td>
<td></td>
<td>17.9%</td>
</tr>
<tr>
<td>26-30</td>
<td>51</td>
<td></td>
<td>33.8%</td>
</tr>
<tr>
<td>31 and above</td>
<td>61</td>
<td></td>
<td>40.4%</td>
</tr>
<tr>
<td>Marital Status</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>93</td>
<td></td>
<td>61.6%</td>
</tr>
<tr>
<td>Married</td>
<td>51</td>
<td></td>
<td>33.8%</td>
</tr>
<tr>
<td>Engaged</td>
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<td>4.6%</td>
</tr>
<tr>
<td>Nationality</td>
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<tr>
<td>Filipino</td>
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<td>Chinese</td>
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<td>13.9%</td>
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<tr>
<td>Indian</td>
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<td></td>
<td>9.9%</td>
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<tr>
<td>Japanese</td>
<td>13</td>
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<td>8.6%</td>
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<tr>
<td>Sri Lankan</td>
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<tr>
<td>Russian</td>
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<td>Mauritian</td>
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<tr>
<td>Indonesian</td>
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<tr>
<td>British</td>
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<td></td>
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<td>Malaysian</td>
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<tr>
<td>Previous International Experience</td>
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<td>143</td>
<td>94.7%</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>8</td>
<td>5.3%</td>
</tr>
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</table>
Normality Test

Pallant (2005) stated that measuring the skewness and kurtosis values showed the normality of data distribution to a certain degree. Skewness measures the extent to which the distribution of data of a variable is symmetrical. The Kurtosis values showed the measurement of the ‘peakedness’ of data distribution. George and Mallery (2010) clarified that a value between -1 to +1 is considered excellent. A value ranging between -2 to +2 is deemed acceptable.

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Skewness</th>
<th>Kurtosis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cross-cultural adjustment</td>
<td>3.9187</td>
<td>.53548</td>
<td>.408</td>
<td>-1.096</td>
</tr>
<tr>
<td>Cultural Intelligence</td>
<td>4.1252</td>
<td>.39883</td>
<td>.218</td>
<td>-1.131</td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>4.1565</td>
<td>.40168</td>
<td>.176</td>
<td>-1.099</td>
</tr>
<tr>
<td>Spiritual Intelligence</td>
<td>3.9661</td>
<td>.45291</td>
<td>.396</td>
<td>-1.057</td>
</tr>
</tbody>
</table>

The skewness statistics for the first independent variable, cultural intelligence, was 0.218 and a kurtosis statistic of -1.131. Next, emotional intelligence had a skewness value of 0.176 and a kurtosis statistic of -1.099. Lastly, spiritual intelligence had a skewness value of 0.396 and a kurtosis statistic of -1.057. For the dependent variable of this study, the skewness statistic value was 0.408 and a negative kurtosis value of -1.096. Therefore, with reference to the rule of thumb specified by George and Mallery (2010), the skewness and kurtosis values were within a range of -2 and +2. This showed that the normality of data for this study was established.

Reliability of data

The instrument’s reliability refers to the consistency of data collected, and reliability is measured based on the Cronbach alpha value (Pallant, 2005). The higher the value of the Cronbach alpha coefficient, the higher is the reliability of the scale. As a rule of thumb, Cronbach’s alpha value (α) should be 0.7 and above (Pallant, 2005). In this study, all the Cronbach alpha values were above 0.7. Cultural intelligence with 20 items had a Cronbach alpha of α= 0.919. The second independent variable, emotional intelligence, with 16 items, had a Cronbach alpha value of α= 0.894. The third independent variable, spiritual intelligence consisting of 24 items, had a Cronbach alpha value of α= 0.945. Lastly, the dependent variable, cross-cultural adjustment with 11 items, had a Cronbach alpha value of 0.854. Therefore, the instrument’s reliability was established, and the consistency of data distribution was not violated.
Table 3. Cronbach’s Alpha

<table>
<thead>
<tr>
<th>Variables</th>
<th>N of items</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cross-cultural adjustment</td>
<td>11</td>
<td>0.854</td>
</tr>
<tr>
<td>Cultural Intelligence</td>
<td>20</td>
<td>0.919</td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>16</td>
<td>0.894</td>
</tr>
<tr>
<td>Spiritual Intelligence</td>
<td>24</td>
<td>0.854</td>
</tr>
</tbody>
</table>

**Pearson Correlation**

The Pearson’s correlation coefficient shows the strength of the relationship between two continuous variables (Pallant, 2005). The value of the correlation coefficient ‘r’ can range from -1.00 to +1.00. A perfect positive correlation is indicated by a value of +1, and a perfect negative correlation is demonstrated by the value -1. Based on the statistics obtained in this study, all the variables have a positive relationship with a significant value p-value < 0.05. The correlation coefficient ‘r’ value was positive but different for all the correlations between the variables. The independent variable that had the strongest correlation with the dependent variable was spiritual intelligence (0.605**), followed by cultural intelligence (0.575**). Emotional intelligence had the lowest correlation with cross-cultural adjustment (0.545**). Thus, it can be deduced that there is a statistically significant correlation of all the independent variables with the dependent variable.

**Multiple Regression**

In order to analyse the influence of multiple independent variables, multiple regression analysis is an appropriate test (Pallant, 2005). Firstly, the model fit was determined. The coefficient of determination value (R-square) in this study was 0.420. This shows that the three independent variables in this study, namely emotional intelligence, cultural intelligence and spiritual intelligence, explained 42 per cent of the variance in the cultural adjustment of expatriates. This is above the cutoff point of 0.3 that was specified by Reisinger (1997). Furthermore, the positive F-ratio shows that the overall regression model is a good fit for the data. This means that the three independent variables statistically significantly predict cross-cultural adjustment of expatriates (F Value = 35.409, p < .0005. Therefore, it can be deduced that the model is a good fit for the data in this study.

Table 4. Model Fit Summary

<table>
<thead>
<tr>
<th>Model Fit Summary</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple R</td>
<td>0.648</td>
</tr>
<tr>
<td>Coefficient of Determination (R Square)</td>
<td>0.420</td>
</tr>
<tr>
<td>Adjusted R Square</td>
<td>0.408</td>
</tr>
<tr>
<td>F Value</td>
<td>35.409</td>
</tr>
<tr>
<td>Sig</td>
<td>.000</td>
</tr>
</tbody>
</table>
Table 5. Regression coefficient

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardised Coefficients</th>
<th>Standardised Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.470</td>
<td>.359</td>
<td>1.309</td>
<td>.193</td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>-.685</td>
<td>.453</td>
<td>-.513</td>
<td>-1.511</td>
</tr>
<tr>
<td>Cultural intelligence</td>
<td>1.082</td>
<td>.468</td>
<td>.806</td>
<td>2.313</td>
</tr>
<tr>
<td>Spiritual Intelligence</td>
<td>462</td>
<td>.104</td>
<td>.391</td>
<td>4.437</td>
</tr>
</tbody>
</table>

The standardised coefficients shown in the Beta (B) values and the statistical significance of each independent variable was checked (Pallant, 2005). The first hypothesis was to test the effect of emotional intelligence on the cultural adjustment of expatriates. The Beta value was -513, and the relationship was not significant (p>0.05). Therefore, hypothesis H1 was not supported. The second hypothesis was to test the impact of cultural intelligence on the cultural adjustment of expatriates. The standard beta coefficient for cultural intelligence was $\beta = 0.806$, and the p-value was 0.0222 (p<0.05). This showed that the relationship between cultural intelligence and cross-cultural intelligence was positive and significant. Moreover, cultural intelligence had the strongest impact on the cross-cultural adjustment of expatriates. The hypothesis H2 in this study was supported and had the strongest effect on cross-cultural adjustment. The third hypothesis was to test the relationship between spiritual intelligence and cross-cultural adjustment. Spiritual intelligence had a beta value of $\beta = 0.391$, and the p-value was significant (p<0.05). Therefore, hypothesis H3 was supported.

**Discussion, implications, limitations and recommendations**

**Discussion of Findings**

This study's first hypothesis (H1) was to determine the relationship between emotional intelligence and cross-cultural adjustment of female expatriates in the Maldives. Unfortunately, the findings of this study deviated from past studies. Past studies have generally shown a positive and significant relationship between emotional intelligence and expatriates’ cross-cultural adjustment (Arokiasamy & Kim, 2020; Kai Liao et al., 2021; Konanahalli & Oyedele, 2016; Koveshnikov et al., 2014). One of the reasons to support the deviation of results of this study is that most of the respondents were with past international experience there may be other factors that influence the emotional intelligence of female expatriates in an international assignment. Petrides and Furnham (2000) that argued EI is a moral quality of individuals, and different contexts or situations can affect the outcome. Another possible explanation for this deviation could be the measurement scale utilised in measuring emotional intelligence. This study measured emotional intelligence based on a self-reporting WLEIS scale developed by Wong and Law.
Nevertheless, this instrument measures the self-emotions and emotions of others. According to Salovey and Mayer (1990), emotional intelligence is a set of mental abilities to do with emotions and the processing of emotional information. This indicates that there are different perceptions of emotional intelligence, and it could be challenging to measure.

The second hypothesis was to examine the relationship between cultural intelligence and cross-cultural adjustment among female expatriates in the Maldives. The findings showed a positive and significant relationship. This study also established that cultural intelligence was the strongest predictor of cross-cultural adjustment among female expatriates in the Maldives. The results of the study are consistent with the results of past similar studies (Akhal & Liu, 2019; Malek & Budhwar, 2013; Setti et al., 2020). The results further confirmed that higher levels of cultural intelligence would increase a female expatriate's ability to adapt successfully to a new cultural setting and complete their assignment successfully (Karroubi et al., 2014). The results further supported the notion that cultural intelligence is an expatriates' capability to function effectively in environments that have cultural diversity (Earley & Ang, 2003). Therefore, expatriates who possess higher levels of cultural intelligence will find it easier to navigate the uncertain environment and understand new and unfamiliar cultures in another country (Soon Ang et al., 2007).

The third hypothesis was to examine the relationship between spiritual intelligence and cross-cultural intelligence of female expatriates. The test further confirmed the scale to measure spiritual intelligence that was developed by King (2008). The results are consistent with the findings from other past studies (Bashir & Bashir, 2016; Pant & Srivastava, 2015; Sharma, 2017). Higher levels of spiritual intelligence will have a positive and moderate influence on the cross-cultural adjustment of female expatriates. Higher levels of spiritual intelligence will enhance an expatriate's ability to invest in daily activities and relationships with a sense of the sacred or holy, solve problems and difficulties using spiritual resources, and immerse or engage oneself in virtuous activities.

**Implications**

From the theoretical perspective, the results of this filled in the gaps that were identified. To the knowledge of the researcher, this is the first study that examined the combined effect of emotional, spiritual and cultural intelligence on cross-cultural adjustment of female expatriates. There were some unique insights that were unearthed in this study. Firstly, the spiritual intelligence construct is relatively new in research, and there is limited research on the role of this construct in expatriates' literature. This study revealed the important role of spiritual intelligence in the cross-cultural adjustment of female expatriates in a developing country. This study added the significant contribution of spiritual intelligence to the current knowledge base. Another interesting finding was the insignificant role of emotional intelligence towards the cross-cultural adjustment of female expatriates.
There were also some practical implications of this study. This study provides a better understanding of cultural adjustment to human resource managers and multinationals intending to send expatriates on international assignments. The practical implications are on the selection, recruitment, training and support of expatriates. In order to enhance the success of expatriates, the results of this study pointed out the critical role of cultural intelligence followed by spiritual intelligence. The expatriates should be selected based on their level of cultural intelligence, which is an important construct to ensure the success of expatriates.

Pre-departure training should be provided on the host country culture. The training should continue during the expatriation phase. The training content and objectives should be tailored based on the host country culture. The expatriates sent on international assignments should be trained and should be culturally literate and flexible. This will enable them to easily navigate the differences in the host country culture and the uncertainties they encounter.

Limitations of the study and recommendations.

This study mainly focused on the role of three dimensions of intelligence, namely cultural intelligence, spiritual intelligence and emotional intelligence, on expatriates’ cross-cultural adjustment. This report focused on the cross-cultural adjustment of female expatriates. There were no mediators of moderators included in this study. For future studies, it is recommended that mediators such as self-efficacy or moderators such as perceived organisational support be included. This will provide a more in-depth understanding. In addition, the differences caused by categorical variables were not examined. The differences based on categorical variables can provide more understanding. For instance, the differences based on age towards cross-cultural adjustment can provide more understanding. It is recommended that future studies incorporate categorical variables as moderators or test the differences arising from the categorical variables on a particular construct. For reasons of parsimony, this study did not examine the effect of the dimensions of spiritual intelligence on the three dimensions of cross-cultural adjustment, namely work adjustment, interaction adjustment and general adjustment. It is recommended that future research examine the effect of the four dimensions of spiritual intelligence identified by King (2009) on the three sub-dimensions of cross-cultural adjustment of expatriates. The four dimensions of spiritual intelligence are critical existential thinking, personal meaning of production, transcendental awareness and conscious state expansion.

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