Analysis of Factors Affecting Students' Level of Understanding of Accounting

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Article Info	Abstract
	The purpose of this study was to examine partially or simultaneously the influence of intelligence IQ, EQ, SQ, interest in learning, independent learning, and self-efficacy affect the level of understanding of student accounting. This study used a population of 249 students from class of 2019 at the Faculty of Economics, the Mandala Institute of Technology and Science, and the University of Jember. The sample size was calculated using the Slovin formula, and there were 71 students. Sampling was carried out using a purposive sampling approach. A questionnaire survey approach was used to collect information in this study. Statistical hypothesis testing with multiple linear regression analysis. The results of this study Spiritual intelligence (SQ) was found to have a significant effect on the level of accounting knowledge, but IQ, EQ, interest in learning, Learning Independence and Self-Efficacy were found to have no effect. While simultaneously significant effect.

INTRODUCTION

Education is an important part of any strategy to maintain and develop human capital. The human resource development process can begin with early childhood education and continue through high school and college. The objectives of the National Education System as stated in Chapter II Article 3 of the Law of the Republic of Indonesia No. 20 of 2003 is for students to acquire the knowledge, skills and values needed to become productive, democratic and law-abiding members of society, as well as to become human beings who remember and respect God Almighty. Educating children is more than just helping them learn and develop their interests in science, technology, art and other fields (Widhianningrum, 2017).

In today's modern era, with the rapid development of financial and banking institutions, the need for accounting graduates is increasing. For this reason, the university's accounting course (prodi) is the target of prospective students. The current reality is that there are many college graduates. However, only a small proportion are absorbed into the world of work. This is due to the fact that most college graduates are of low quality and cannot meet the demands of existing jobs. In accordance with these conditions, all tertiary institutions, both private and public, must pay attention to the level of knowledge and skills of their students so that later they can produce quality graduates. It is undeniable

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that every university expects understanding and achievement from its students. Understanding and satisfying student performance is a form of successful learning achieved by students and becomes a source of pride for teachers. This understanding and tangible results can be seen in student performance from the beginning of the course to the end of the course. Given the many factors that determine the level of success in learning, it is strongly suspected that the focus of learning in this study affects understanding of accounting. For this reason, the university's accounting course (prodi) is the target of prospective students. The current reality is that there are many college graduates. However, only a small proportion are absorbed into the world of work. This is due to the fact that most college graduates are of low quality and cannot meet the demands of existing jobs. According to these conditions, all tertiary institutions, both private and public, must pay attention to the level of knowledge and skills of their students so that later they can produce quality graduates. It is undeniable that every university expects understanding and achievement from its students. Understanding and satisfying student performance is a form of successful learning achieved by students and becomes a source of pride for teachers. This understanding and tangible results can be seen in student performance from the beginning of the course to the end of the course.

The ambition to become a knowledgeable and reputable accountant is just one of the reasons students major in accounting. The second factor is that students are inspired by the fantastic future career prospects of accountants. Higher education institutions, especially Accounting major, give awards to students who have high levels of IQ, EQ, SQ, curiosity to learn, independence in their studies, and confidence in their own abilities as learners. Understanding abstract and concrete concepts, as well as the relationship between objects and ideas, is part of what makes a person intellectually intelligent, as defined by Yani (2011). Experiential learning, skilled application of information, and reflective thinking are all components of this ability. According to Zakiah (2013), Emotional intelligence (EQ) is defined as the capacity to identify and respond appropriately to the emotional states of oneself and others, and to effectively regulate one's own emotions and social interactions. According to Panangian (2012), SQ is the innate intelligence that we all possess and the driving force behind a more purposeful existence. In addition to spiritual intelligence, learning interest and learning independence have a significant role in determining the degree of understanding of accounting (Slameto, 2010). Interest is defined as a preference or a sense of interest. Someone who is interested in a subject will have a sentiment of interest in that subject, will study hard, and will continue to understand all the knowledge related to that field. That's how the interest and love of learning is explained.

METHOD
Research Object
Higher education institutions in Jember Regency that offer bachelor's degrees in accounting and whose learning curriculum includes scientific disciplines are the objects of research. Accounting theory, intermediate and advanced financial accounting, management accounting, auditing, and introductory and advanced level financial accounting are all available to students at the Mandala Institute of Technology and Science and the University of Jember.

Population and Sample
1. Population
Population in this study were all students of the Accounting study program at the Mandala Institute of Science and Technology, Jember Regency and Jember University. Using the Slovin method, a sample size was determined for this investigation.

2. Example

The sample is representative of the entire population studied (Sugiono, 2019). As a means of selecting research participants, "purposeful sampling" is used here. Purposive sampling, as defined by Sugiyono (2019), is a sampling method that prioritizes certain criteria.

Type of research

Quantitative research method was used for this research. Respondents' own responses become the primary data for this analysis. Distribute questionnaires to collect first-hand information. When using a questionnaire to collect data, researchers can ensure that they are measuring the right things (Sugiyono, 2019).

Methods of data collection

In this study, the researchers used three different data collection techniques, including:

A. Interview

Interviews are a form of data collection that allows researchers to ask questions to people who know best about their research subjects (interviewees or respondents; Soewadji, 2012). This study used an interview method with the Mandala College of Technology and Science and the University of Jember.

B. Observation

Observation is an observation to obtain data directly about the object under study so that it can be known about the things that are the purpose of the observation. Data collection techniques can be in the form of certain things, circumstances, procedures, or certain individual actions (Soewadji, 2012).

C. List of questions

Researchers used a survey method to obtain related information in a questionnaire format. Researchers used a questionnaire with a Likert scale for the purpose of measuring the response rate. Each participant's response to the sentence was scored on a 5-point Likert scale. According to Sugiyono (2010), the Likert scale is used to identify factors that can be used as indicators.

Methods of data analysis

In this study using several methods of data analysis, namely as follows:

Data Quality Test

1. Validity Test

The validity of a measure depends on how well it provides an accurate representation of the phenomenon being measured. According to Jusuf Soewadji (2021), Pearson correlation is used as a test method because it takes into account the calculated r value and tabular data. The main purpose of testing the validity is to determine the reliability of the questionnaire used to collect data about the variables studied. The two main calculations or methods for evaluating validity are the Pearson Variable Correlation and Item-Total Correlation. Pearson Variable Correlation is one tool that can be used by SPSS programs to verify the reliability of collected data.

2. Reliability Test

Reliability or consistency tests measure how well a research tool or instrument can collect data or information regularly or consistently (Jusuf Soewadji, 2021).

Classical Assumption Test

1. Normality test

According to Ghozali (2018), the normality test is used to find out whether the dependent variable and independent variable in the regression model follow a normal distribution. If the significance level of the Kolmogorov-Smirnow test is greater than 0.05 then the data exists, and if it is less than 0.05 then the data does not exist.

2. Multicollinearity Test

Correlation between independent variables was tested by multicollinearity test. A correlation study between the independent variables studied is needed to confirm the

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answer (Ghazali, 2013). Check for multicollinearity in the regression model to see if the independent variables are correlated.

3. Heteroscedasticity Test

The heteroscedasticity test is used to determine whether or not the variables in the regression have similarities from one residual observation to the next observation (Sunyanto, 2016).

C. Multiple Linear Regression Analysis

This study uses a type of regression analysis known as a multiple regression analysis. Ghazali (2013) explains that this type of analysis can be used to gauge the relative importance of independent and dependent variables. The return path for this essay's subject is as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + b4X4 + b5X5 + b6X6 + e$$

Information :
Y = Level of Understanding of Accounting
X1 = Intellectual Intelligence
X2 = Emotional Intelligence
X3 = Spiritual Intelligence
X4 = Interest in Learning
X5 = Independent Learning
X6 = Self Efficacy
B1 B2 B3 B4 B5 = Regression coefficient of the independent variable
e = Errors

D. Hypothesis Test

1. Partial Test (t test)

According to Sugiyono (2019), the comparison between the two tables namely t table and t count used for the partial test was carried out at a significance level of 5%.

2. Simultaneous Test (Test F)

The test to find out whether all the independent factors have an overall influence on the dependent variable is the simultaneous test, which is often called the F test. The significance level for this test is set at 0.05. The hypothesis is rejected simultaneously if the significance value is greater than 0.05, and simultaneously accepted if it is less than 0.05 (Ghazali, 2013).

3. Test the Coefficient of Determination (R2)

The R2 test measures how well a set of independent factors can explain other sets of independent variables in describing variations in a set of dependent variables (Ghozali, 2018).

RESULTS AND DISCUSSION

1. Overview of Respondents

The research respondents are current fourth year accounting students, because they are the ones who have contributed the most to the research. The first semester of their accounting course has ended. Accounting Theory, Audit 1 and 2, Management Accounting, Intermediate and Advanced Financial Accounting 1 and 2, and Advanced Financial Accounting

2. Instrument Test Data

a. validity test

In this analysis, the validity check is carried out to find out whether the data obtained after checking the validity using the alpha questionnaire is accurate. Certain hypotheses are said to be true if r count is greater than r table and contains positive zero values; otherwise, the hypothesis is considered invalid.

Table 1. Validity Test Results

Variables	Indicators	R.Count	R.Table	Description
X1. Intellectual Quotient(IQ)	X1.1	0.700	0.233	Valid
	X1.2	0.655	0.233	Valid
	X1.3	0.750	0.233	Valid
	X1.4	0.768	0.233	Valid
	X1.5	0.704	0.233	Valid
X2. Emotional Quotient(EQ)	X2.1	0.557	0.233	Valid
	X2.2	0.608	0.233	Valid
	X2.3	0.631	0.233	Valid
	X2.4	0.531	0.233	Valid
	X2.5	0.605	0.233	Valid
	X2.6	0.545	0.233	Valid
X3. Spiritual Quotient(SQ)	X2.7	0.723	0.233	Valid
	X2.8	0.691	0.233	Valid
	X2.9	0.637	0.233	Valid
	X3.1	0.635	0.233	Valid
	X3.2	0.581	0.233	Valid
	X3.3	0.585	0.233	Valid
	X3.4	0.620	0.233	Valid
	X3.5	0.550	0.233	Valid
	X3.6	0.592	0.233	Valid
	X3.7	0.637	0.233	Valid
X4. Interest to Learn	X4.1	0.846	0.233	Valid
	X4.2	0.810	0.233	Valid
	X4.3	0.882	0.233	Valid
	X4.4	0.666	0.233	Valid
	X4.5	0.861	0.233	Valid
X5. Independent Learning	X5.1	0.734	0.233	Valid
	X5.2	0.694	0.233	Valid
	X5.3	0.709	0.233	Valid
	X5.4	0.683	0.233	Valid
	X5.5	0.650	0.233	Valid
	X5.6	0.639	0.233	Valid
X6. Self Efficacy	X6.1	0.674	0.233	Valid
	X6.2	0.792	0.233	Valid
	X6.3	0.750	0.233	Valid
	X6.4	0.822	0.233	Valid
	X6.5	0.781	0.233	Valid
Y1. Level of Understanding of Accounting	Y1.1	0.693	0.233	Valid
	Y1.2	0.866	0.233	Valid
	Y1.3	0.846	0.233	Valid
	Y1.4	0.863	0.233	Valid
	Y1.5	0.850	0.233	Valid
	Y1.6	0.836	0.233	Valid
	Y1.7	0.778	0.233	Valid
	Y1.8	0.833	0.233	Valid
	Y1.9	0.849	0.233	Valid
	Y1.10	0.847	0.233	Valid

Referring to the aforementioned table, it can be inferred that every pernyataan on the variable is admissible because "r hitung > r tabel."

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b. Reliability Test

The reliability test is used to provide consistent, accurate results and is repeated numerous times to ensure accuracy (Sugiyono, 2018). A variable or construct is defined as dependable in terms of reliability measurement if it provides a Croncbach Alpha value > 0.60 (Ghozali, 2016, p. 48). The table below contains the reliability test results.

Table 2 Instrument Reliability Test Results

Variables	Alpha coefficient	Reliability Standards	Description
Intellectual Quotient	0,755	0.60	Reliable
Emotional Quotient	0,793	0.60	Reliable
Spiritual Quotient	0,703	0.60	Reliable
Interest to Learn	0,881	0.60	Reliable
Independent Learning	0,763	0.60	Reliable
Self Efficacy	0,821	0.60	Reliable
Level of Understanding of Accounting	0,948	0.60	Reliable

Classic assumption test

A. Normality test

Residual and confounding variables in the regression model are distributed regularly if and only if the normality test is passed. Normal or almost normal distribution in the regression model is preferred (Ghozali, 2016).

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		71
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	4.48658047
Most Extreme Differences	Absolute	.101
	Positive	.101
	Negative	-.073
Test Statistic		.101
Asymp. Sig. (2-tailed)		.067[c]
Lampiran 7		
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

The residual values follow a normal distribution, as shown by the One-Sample Kolmogorov Smirnov Test table, which produces a significance value of $0.067 > 0.05$.

B. Multicollinearity Test

In the words of Ghozali (2016), the goal of multikolinearity analysis is to determine if regression models can identify correlation between independent variables. A suitable independent variable from a regression model needs to be distinctly independent of all others. The results of this investigation point to the existence of multikolinearitas in terms of tolerance and VIF. Multicollinearity occurs when VIF is greater than 10, and the model's tolerance is less than 0.1 (Ghozali, 2016). Here is the results of the Multicollinearity analysis:

Table 4 Multicollinearity Test Results

Coefficients[a]		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	Intellectual Intelligence	.534	1.871
	Emotional Intelligence	.396	2.525
	Spiritual Intelligence	.533	1.878
	Interest to learn	.424	2.357
	Independent Learning	.381	2.628

Self Efficacy		.509	1.963

Appendix 8
a. Dependent Variable: Level of Understanding of Accounting

Intellectual intelligence (X1), emotional intelligence (X2), spiritual intelligence (X3), interest in learning (X4), learning independence (X5), and self-efficacy (X6) all have a "Tolerance" value of 0.509 > 0.10, as can be seen in the "Coefficient" output table in the "Statistical Collinearity" section. There is no multicollinearity in the regression model because all of these variables are greater than 0.10. The VIF value of the intellectual culture variable (X1) is 1.871 10.00, while EQ (X2) is 2.525 10.00, IQ (X3) is 1.878 10.00, X4 is 2.357 10.00, X5 is 2.628 10.00, X6 is 1.963 10.00, and X6 is 2.62 8 10.00. All of these variables have values below 10.00, so multicollinearity is not a problem in the regression model.

C. Heteroscedasticity Test

The heteroscedasticity test is used to determine whether or not two potential confounding factors have the same variance. If the residual variance does not change from one observation to the next, we have homoscedasticity; if yes, we have heteroscedasticity. The regression model is said to have no heteroscedasticity if the independent variable has no significant effect on the dependent variable. This is supported by a probability greater than 0.05 with a certainty level of 95% (Ghozali, 2016). Regression models with optimal heteroscedasticity or without heteroscedasticity. If the P value for the heteroscedasticity test is less than 0.05, then the regression model is considered free from heteroscedasticity.
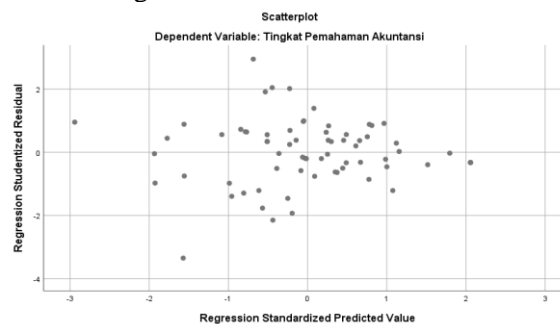
Figure 1. Heteroscedasticity Test Results

It can be concluded that there is no heteroscedasticity because the points in the image are spread evenly above and below the number 0 on the Y axis, without forming wavy, widening, or narrowing patterns.

Multiple Linear Regression Analysis

Applying multiple linear regression analysis, to find out how the variable Y is connected to the independent variable X.

Table 5 Results of Multiple Linear Regression Analysis

Coefficientsa						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	std. Error	Betas	t	Sig.
1	(Constant)	-13,681	6,740		-2,030	047
	Intellectual Quotient	.332	.300	.125	1.108	.272
	Emotional Quotient	.177	.212	.110	.835	.407
	Spiritual Quotient	.534	.266	.228	2006	.049
	Interest to Learn	.122	.248	062	.490	.626
	Independent Learning	.453	.306	.199	1,483	.143
	Self Efficacy	.541	.310	.202	1,745	086

Appendix 10
a. Dependent Variable: Level of Understanding of Accounting

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Based on table 3.5 the results can be obtained multiple linear regression equation as follows:

$$Y = -13.681 + 0.332X1 + 0.177X2 + 0.534X3 + 0.122X4 + 0.453X5 + 0.541X6$$

Analysis of the Coefficient of Determination (R2)

The coefficient of determination can be used to determine the relative importance of each independent variable (such as IQ, EQ, SQ, Learning Interest, Learning Independence, and Self-Efficacy) in explaining the level of accounting knowledge (the dependent variable). The following are the results of the coefficient of determination:

Table 6 Analysis of the Results of the Coefficient of Determination

Model Summaryb				
Model	R	R square	Customized R Square	St. Estimation Error
1	.749a	.561	.520	4,692
Appendix 11				
A. Predictors: (Constant), Self Efficacy, Intellectual Quotient, Spiritual Quotient, Interest in Learning, Emotional Quotient, Independent Learning				
B. Dependent Variable: Level of Understanding of Accounting				

Given the aforementioned table's Adjusted R Square value of approximately 0,520, it can be deduced that the variables measuring intellectual, emotional, and spiritual development as well as learning motivation and self-improvement can each explain 52.0% of the variance in the amount of knowledge gained from acquaintances, whereas other variables that were not considered in this study could only explain 48.0% of the variance.

Hypothesis Testing

A. Partial Effect Test (t-test)

The t test is used to show how far the influence of one explanatory/independent variable individually on the dependent variable by assuming the other independent variables are constant (Ghozali, 2014). The results of the t test are as follows.

Table 7 Test Results t

Coefficientsa					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	std. Error	Betas	t	Sig.
1	(Constant)	-13,681	6,740		-2,030	047
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	Independent Learning	.453	.306	.199	1,483	.143
	Self Efficacy	.541	.310	.202	1,745	086
Appendix 12						
a. Dependent Variable: Level of Understanding of Accounting						

Conclusions can be drawn from the data in the table above, namely:

1. First, there is no relationship between IQ (X1) and the level of understanding of accounting (Y). The i t test value for intelligence quotient (X1) is 1.108, the value calculated from the t table is 1.669, and the significance level is 0.272 > 0.05. This shows that accounting students in Jember Regency do not show a correlation between intellectual intelligence and accounting skills.

2. Emotional intelligence has no effect on the level of understanding of accounting (Y). The t-count value for the emotional intelligence variable (X2) is 0.835, the t-table is 1.669, and the significance value is 0.407 > 0.05, according to the t-test analysis. This shows that accounting students in Jember Regency have no influence between EQ on the level of understanding of accounting.

3. Spiritual Intelligence (X3) influences the Level of Accounting Knowledge (Y). The t-test significance level is 0.049 <0.05. The t sums are 2.006 and 1.669 respectively. This shows that students' spiritual intelligence has a considerable influence on their accounting knowledge in Jember Regency.
4. Interest in Learning (X4) and Knowledge of Accounting (Y) The significance level of the variable interest in learning (X4) is 0.626 > 0.05 with t count 0.490 and t table 1.669. This shows that interest in learning has no effect on the knowledge of accounting students in Jember Regency.
5. Accounting Student Learning Independence (X5) From the t test significantly at the level of 0.143> 0.05, with t count of 1.483 and t table of 1.669. This shows that the accounting knowledge of students in Jember Regency is not significantly affected by the use of self-study.
6. The results of the t test show that the self-efficacy variable (X6) has t count and t table of 1.745, with a significance level of 0.086 > 0.05. This shows that for accounting students in Jember Regency there is no direct relationship between learning motivation and skills.

Simultaneous Test (Test F)
F test is used to assess the significance of the overall effect of all independent variables on the dependent variable by evaluating the regression coefficients. The table below shows how those who took the F-level exam fared.

Table 8 Simultaneous Test (Test F)

ANOVAª						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1802.885	6	300.481	13.648	.000ᵇ
	Residual	1409.058	64	22.017		
	Total	3211.944	70			
Appendix 13						
a. Dependent Variable: Level of Understanding of Accounting						
b. Predictors: (Constant), Self-Efficacy, Intellectual Intelligence, Spiritual Intelligence, Interest in Learning, Emotional Intelligence, Learning Independence						

Criteria for determining the validity of a claim for a pengujian F include:
1. If F is close to 0,05, then hipotesis (H) 1 will be true and hipotesis (H) 0 will be false. According to the above phrase, any independent variable has a very significant disadvantage compared to an independent variable.
2. If the value of F is more than 0.05, H1 is tolled. This indicates that there is no meaningful connection between the single bebas variable and the terikat variable. According to the results of Ftabel (2.19), Fhitung (3.708), and H1, all independent variables have long-lasting and significant effects on dependent variables, as shown in the table.

CONCLUSION
Students' IQ has no effect on how well they understand accounting concepts. Based on the results of the questionnaire, it can be concluded that accounting students in Jember Regency do not have the best level of verbal comprehension, numerical intelligence, or memory. Emotional Intelligence (EQ) has nothing to do with the Level of Understanding of Accounting. According to survey results, accounting students in Jember Regency have difficulty grasping the conceptual basis of lecture-based activities because they are unable to fully express their emotional side. Spiritual intelligence (SQ) contributes to the level of accounting knowledge. Questionnaire answers show that accounting students in Jember Regency are very spiritual. Students may not want to be responsible for the worst outcome of a campus event. Therefore, spiritual intelligence has a big influence on the depth of one's understanding of accounting. Interest in learning is not correlated with a real increase in accounting knowledge. The results of the questionnaire show that

accounting students in Jember Regency are less enthusiastic about expanding their knowledge through exposure to various literature. Learning independence does not affect the level of understanding of accounting. Based on the survey responses, it is known that accounting students in Jember Regency are not given the opportunity to develop their own learning strategies. Students' lackluster self-study prevents them from learning as much about accounting as they can.

f. There is no correlation between self-efficacy and the level of understanding of accounting. According to the survey results, accounting students in Jember Regency are not fully aware of their self-efficacy because they do not believe that they have the skills, knowledge and resources to achieve their goals. so as to present a new interpretation.

Intellectual Intelligence (IQ), Emotional Intelligence (EQ), Spiritual Intelligence (EQ), Interest in Learning, Learning Independence and Self-Efficacy simultaneously influence the Level of Understanding of Accounting. This means that if students are able to collaborate between intellectual intelligence, emotional intelligence, spiritual intelligence, interest in learning, learning independence and self-efficacy will make students able to understand and accept any accounting material.

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