

Understanding of Accounting, Student Activeness, Learning Behavior and Department Background, On Ability to Prepare Financial Reports

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Abstract

The purpose of this study is to determine the understanding of accounting, student activity, background majors, and learning behavior towards the ability to compile financial reports for student. This study used a quantitative descriptive analysis method with a research instrument in the form of a questionnaire distributed online with the help of google form. The sample used in this study was 75 students majoring in Islamic accounting class 2018 IAIN Salatiga. Data analysis using Multiple Linear Regression analysis. The results showed that accounting understanding and learning behavior had a significant effect on the ability to compile financial reports, while student activeness and background majors had no significant effect on the ability to compile financial reports.

Keywords: accounting understanding,, student activeness, department background, learning behavior, financial reports.

Abstrak

Tujuan penelitian ini yaitu untuk mengetahui pemahaman tentang akuntansi, keaktifan mahasiswa, background jurusan dan perilaku belajar terhadap kemampuan menyusun laporan keuangan pada mahasiswa. Penelitian ini menggunakan metode analisis deskriptif kuantitatif dengan instrumen penelitian berupa kuesioner yang disebar secara online dengan bantuan *Google* form. Sampel yang digunakan dalam penelitian ini sebanyak 75 mahasiswa jurusan akuntansi syariah angkatan 2018 IAIN Salatiga. Data analisis dengan menggunakan analisis Regresi Linier Berganda. Hasil penelitian menunjukkan bahwa pemahaman akuntansi dan perilaku belajar berpengaruh signifikan terhadap kemampuan menyusun laporan keuangan. Sedangkan keaktifan mahasiswa dan background jurusan tidak berpengaruh signifikan terhadap kemampuan menyusun laporan keuangan.

Kata kunci: pemahaman akuntansi, keaktifan mahasiswa, background jurusan, perilaku belajar, laporan keuangan.

1. Introduction

Financial reports are a source of information needed by external parties to assess a company's performance. The purpose of preparing financial statements is to convey information that is useful to user parties, which is used as a basis for

consideration in making decisions. Financial reports are the end product of the processes of recording and summarizing transaction data at the company. Basically, financial statements are the results of accounting processes whose function is as a tool to inform the company's financial activities to related parties. Presenting fairly and in accordance with applicable accounting rules regarding the financial position, results of operations, and other changes in financial statements is the main objective of financial reports. (Jusvitasari et al., 2020).

Financial reporting in accounting is carried out by an accountant by making financial records according to the data or information obtained (Kusumaningtyas, 2016). An accountant must be able to prepare financial reports properly, correctly, and honestly according to existing circumstances. An accountant must be able to work professionally supported by good-quality work. Improving the quality of the workforce, especially in the field of accounting, also includes improving human resources (HR), which will be able to work professionally. Working professionally can be seen when someone is competent in using his knowledge at work. Competent workers have higher competitiveness compared to people who only have a diploma as a job requirement (Dewanti, 2016). This is very necessary in the competition for work in the era of globalization. The scope of labor competition is not only within the country but also in countries in the Southeast Asian region through the ASEAN Economic Community (AEC).

The impact of the enactment of the ASEAN Economic Community (AEC) which has been established on January 1, 2016, has made labor competition even tighter. In this way, the Indonesian workforce must be prepared to face labor competition in various sectors. For accountants, MEA provides its own opportunities and challenges. One of the challenges is the impact on labor competition. That way we accountants and prospective accountants must prepare ourselves to take part in the competition in the AEC (Naukoko, 2017). For this reason, Indonesian accountants do not only rely on competence but must continuously develop soft skills, improve competence, have high integrity, and have a good mentality. Creating competent accountants requires the role of professional organizations so the accounting profession plays an important role in the university environment.

Universities as the main stakeholders in accounting must produce professional accountants in line with the growing need for accounting services in the era of labor competition in the AEC (Novius, 2010). The way that can be used to improve human resources is through education to improve student abilities. According to the KBBI, education is changing people's attitudes and behavior in order to mature humans through learning and training efforts. One of the challenges for tertiary institutions after the implementation of the ASEAN economic community is that tertiary institutions must produce graduates who have good quality soft skills and hard skills and also have good morals according to religious regulations.

Based on a preliminary survey through interviews that were conducted with students of the 2018 Accounting Study Program. The results of the student interviews said that they experienced difficulties when compiling financial reports, especially if they used a lot of numbers (interview 2021). This happened because many students did not understand accounting material because previously they did not come from a non-accounting educational background. The next cause is that students are less active during learning hours. They don't want to ask the lecturer about the material they don't understand. Most of them are just fixated on the explanation given by the lecturer. Apart from that, another reason is that they often forget what material they have learned in compiling financial reports. This happens because students are accustomed to using learning behaviors with rote patterns but do not understand, so students will more easily forget what they have learned.

According to research that has been conducted by (Yousida, Imawati et al., 2020) states that understanding accounting has a significant effect on student's ability to prepare financial reports. This is in accordance with research conducted by (Laili, 2020), but different from research conducted by (Taufiq, 2015) that understanding accounting does not affect learning outcomes regarding the preparation of financial reports. Research conducted (Yousida et al., 2020) states that activeness in class influences learning outcomes regarding the ability to prepare financial reports. The research was supported by research conducted by (Ramlah et al., 2014), (Erliyana et al., 2020), (Purwaningsih, 2018). This research is different from the research conducted by (Achmad et al., 2020) which says that activeness does not affect learning outcomes regarding the ability to prepare financial reports.

Research that has been conducted by (Wati, 2020), (Shaufani, 2017), (Perhaini, 2017) results that major background does not affect learning outcomes regarding the preparation of financial reports. However, in contrast to research conducted by (Junira et al., 2017) results that major background has a significant effect on learning outcomes regarding the preparation of financial reports. According to research that has been done (Widyawati, 2016), (Wulandari & Dewi, 2021), dan (Hariyoga, 2011) said that learning patterns had a significant positive effect on learning outcomes regarding the preparation of financial reports. Unlike the research conducted by (Prastiti & Pujiningsih, 2009), and (Aristianti & Listiadi, 2019) which says that learning patterns do not affect learning outcomes regarding the preparation of financial statements.

Based on the description above, research on the ability to prepare financial reports is very important because this research aims to determine the factors that cause the weak ability of Islamic accounting study program students to prepare financial reports. After knowing the weaknesses of students, later students will be able to improve themselves to continue learning in order to achieve their goals. That way later the quality of students will be even better and when they graduate from college they can compete in the world of work with their accounting skills.

This research is a development of research that has been carried out by (Yousida et al., 2020). This study only used two independent variables, namely accounting comprehension variables, and student activity. The novelty in this study is by adding two independent variables in the study, namely the major's background variables and student learning patterns. So in this study, four independent variables were used, namely the variable understanding of accounting, student activity, major background, and student learning patterns. This study uses cognitive theory as a theoretical basis. Where according to cognitive theory, learning is a process of changing understanding and perception that can be measured and observed. Cognitive theory, it shows that there is a very active soul, the soul processes the information we have received and does not just store it without making changes to us, but we must process and make changes by following up on the information we receive so that the information we receive we can understand and we can apply (Yousida et al., 2020).

2. Literature Review

Understanding Accounting

According to (Yousida et al., 2020), accounting, namely an information system that records, communicates, and identifies everything related to finance in the right way for a company or organization by interested parties. According to (Wardiningsih, 2020) the basic concept of understanding accounting is divided into three main parts, namely assets, debt, and capital. Assets are not only limited to tangible company assets but also include expenses that have not been allocated and costs that will be allocated to future income. There are 3 types of assets. The first is current assets, namely assets owned by the company that can be converted into cash and can be used once in the company's normal turnover. The second is fixed assets, these assets are not valid for trading but only for company activities that are more than one year old and include assets that are used in large quantities. The third is intangible fixed assets, namely assets that have a use but are not visible. For example patents, and copyrights. As well as other assets. Debt is a rupiah amount that must be paid to other parties using the company's assets. Capital is the excess value of assets owned by the company for all of its debts.

Student Activity

active learning, namely activities that occur during the learning process carried out by students by observing, investigating, and working hard to develop themselves to understand the material with the guidance and observation of the lecturer. Student activity greatly influences learning achievement through actively asking and answering questions in class. Students who are active in class are more likely to have a better understanding of the material it will have an impact on better achievement compared to students who are not active in class (Achmad et al., 2020). The more active students are in class, the more they will understand the material provided. Likewise with the preparation of financial reports. Every student

who is active in class will increasingly understand the material about preparing financial reports. The activeness of students in the process of preparing financial reports who actively discuss with group mates, with lecturers if they don't understand, and actively express opinions in each case given by the lecturer will greatly affect students' understanding abilities in preparing financial reports. The activeness of students must be paid attention to so that the learning process that is being pursued will produce optimal results, and later qualified graduates will be obtained.

Education Background

Formal education is education in schools and in tertiary institutions which takes place regularly and in stages following clear and strict requirements. Education in tertiary institutions is both academic and professional education. However, achieving success in tertiary institutions requires studying talent in the form of initial abilities according to the areas of competence or majors to be chosen at tertiary institutions. It is intended that students can take part in learning without the difficulty of understanding the material that has just been understood since they were in college and are not pressured and can complete their studies on time with results that match their abilities. Conformity between the background of the initial majors at the high school level and the majors chosen at tertiary institutions is very important and can facilitate understanding of the material that will be taught later.

The facts that occur in the field show that many students majoring in the faculty of economics, especially in the sharia accounting study program, come from backgrounds other than accounting. For example science/IPS majors, SMK other than accounting, and Madrasah Aliyah. From the many backgrounds of these majors, in terms of learning, there are those that provide accounting subjects and there are those that do not provide accounting subjects. The various backgrounds of these majors, it will be very influential for students in understanding accounting courses, especially in preparing financial reports. Students who come from backgrounds majoring in accounting will be far more understanding and capable of compiling financial reports.

Learning Behavior

Studying in college is a strategic choice to achieve one's individual goals. Awareness of the existence of individual goals and clear goals of educational institutions is something that influences the spirit, way of learning, and attitudes of students toward learning (Nugraha, 2013). In the Big Indonesian Dictionary, learning means trying to gain intelligence or knowledge. With this definition, the notion of learning is a process or activity carried out by someone to gain intelligence or knowledge.

Learning behavior is behavior that arises in students in responding and responding to each activity of the teaching and learning process. Learning

behavior is the attitude or way a student chooses to use his ability to understand the material. Learning behavior is related to how a person learns, and what way of learning one likes. Everyone must have different learning behavior (Pramesti & Ratnadi, 2019). The habit of learning that is done by a person will be adjusted to a way of learning that suits his abilities and makes it easier for him to understand the material being studied.

Ability to Prepare Financial Reporting

Basically, financial reports are the result of an accounting process that can be used as a tool to inform financial data interested parties. Ability is an individual's capacity to perform various tasks in a job. Ability can be owned by someone from the maximum performance of the long learning process. Financial information prepared by the management of a company is intended for internal and external parties that contain financial information owned by the company. Accounting students must be able to prepare financial reports properly and correctly according to applicable standards. This is done so that later students will be able to compete in the world of work with the abilities they have. The better the quality of students in compiling financial reports, it indicates that the student understands accounting.

Research Hypothesis

Based on the theoretical review, problem formulation and review of previous research, the hypothesis of this research is as follows:

- H₁ : Understanding Accounting has a significant effect partially on the Ability to Prepare Financial Statements
- H₂ : Student activeness partially has a significant effect on the ability to prepare financial reports
- H₃ : Department background has a significant effect partially on the Ability to Prepare Financial Statements
- H₄ : Learning Behavior has a partially significant effect on the Ability to Prepare Financial Statements
- H₅ : Understanding Accounting, Student Activeness, Department Background, and Learning Behavior simultaneously influence the Ability to Prepare Financial Reports

3. Research Method

Type Research

This research is a type of quantitative research. Types of quantitative research according to (Lestari & Priyadi, 2017) namely the type of research that uses the characteristics of the problem in the form of a causal relationship between two or more variables. While the survey method is a data collection method that uses a

questionnaire with reference to the questionnaire used by previous researchers (Susbiyani, 2018). The questionnaire is a data collection technique that is carried out by giving questions or written statements to respondents to answer.

Population and Sample

The population used in this study were 124 students majoring in Islamic Accounting class of 2018 at IAIN Salatiga. The samples taken in this study used purposive sampling, namely the method of sampling based on criteria, namely students majoring in Islamic accounting class of 2018 at IAIN Salatiga. The number of samples used in this study was 75 people from 124 students majoring in the Sharia Accounting class of 2018 at IAIN Salatiga.

Types, Sources and Techniques of Data Collection.

The type of data in this study is primary data. Sources of data in this study were obtained from distributing questionnaires and literature. The data collection technique used in this study was a five-point Likert-scale questionnaire. The variable measurement uses a Likert scale instrument of 1-5 points. With the answer choices STS (Strongly Disagree) = 1, TS (Disagree) = 2, TT (Don't Know) = 3, S (Agree) = 4, SS (Strongly Agree) = 5, where respondents are given the freedom to give opinions them on the questionnaire.

Data Analysis

Data analysis in this study used multiple linear regression using the IBM SPSS 20 analysis tool. Multiple linear regression analysis is an analysis used to measure the influence of two or more independent variables on one dependent variable and predict the dependent variable using the independent variable. (Wardani & Andriyani, 2017).

The multiple linear regression equation used is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Information :

Y = Dependent variable (Ability to prepare financial reports)

α = Constant

X1 = Understanding of Accounting

X2 = Student Activeness

X3 = Learning Behavior

X4 = Background Department

Testing the significance of the influence of variables X1, X2, X3, and X4 on Y can use the model feasibility test, namely the F test, T-test, and the coefficient of determination.

Hypothesis testing based on the quantitative research paradigm hypothesis is the answer to the research problem which is rationally deduced from theory. Testing this hypothesis consists of the Coefficient of Determination Test (R² Test), Model Significance Test (F Test), and Individual Parameter Significance Test (t-Test). This test is carried out to find out whether H₀ is accepted or rejected.

3. Results and Discussions

3.1. Results

Tabel 1. Regresson Analisisi

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9616.677	2110.474		4.557	.000
1 Understanding Accounting (X1)	.407	.112	.414	3.627	.001
Student Activity (X2)	-.100	.100	-.135	-1.005	.319
Background Departement (X3)	-.078	.131	-.074	-.596	.553
Learning Behavior (X4)	.228	.114	.249	2.000	.049

Sumber Output SPSS 20

Dependent Variable: Ability to Prepare Financial Statements (Y). Based on the results in table 1, a multiple linear regression equation formulae can be made:

$$Y = 9616.667 + 0,407X1 + -0,100X2 + -0,078X3 + 0,228X4 + \epsilon$$

Uji Kelayakan Model

Uji Keterandalan Model (Uji F)

The F statistical test is used to determine whether the model used in the regression is appropriate. The F test is also used to determine the effect of all the independent variables referred to in the regression model together on the dependent variable tested at a significant F level lower than 0.05 (5%). The criteria for testing the F test are if the P-value <0.05 indicates that this model is feasible for use in research. If the P-value > 0.05 indicates that this model test is not feasible for use in research. Based on the results of SPSS data processing, the F test was obtained as shown in Table 2.

Tablel 2 Model Tets (Uji F)

Model	ANOVA ^a				
	Sum of Squares	df	Mean Square	F	Sig.
Regression	89693142.246	4	22423285.561	4.404	.003 ^b
Residual	356395787.674	70	5091368.395		
Total	446088929.920	74			

Sumber Output SPSS 20

Based on Table 2 the results obtained, it can be concluded that a significant value of 0.003 means a significant value is less than 0.05 ($0.003 < 0.05$). So in this case H_a is accepted and H_o is rejected.

Uji Koefisien Regresi (Uji t)

The T-test is used to determine the effect of each independent variable on the dependent variable partially. Decision-making is based on a comparison of the calculated t-value and the critical value according to the significant level used, namely 0.05. Decision-making is based on the probability value obtained from the results of data processing through the SPSS program.

Based on the results of SPSS data processing, the t-test was obtained as shown in Table 3.

Tabel 3 Uji Koefisien Regresi (Uji t)

Model	Coefficients ^a				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
(Constant)	9616.677	2110.474			4.557	.000
1 Understanding Accounting (X1)	.407	.112	.414		3.627	.001
Student Activity (X2)	-.100	.100	-.135		-1.005	.319
Background Departement (X3)	-.078	.131	-.074		-.596	.553
Learning Behavior (X4)	.228	.114	.249		2.000	.049

Source: Output SPSS 20

a. Dependent Variable: Ability to Prepare Financial Statements (Y)

The t-count probability value of X1 (accounting understanding) is 0.001 which is smaller than 0.05 so the X1 variable has a significant effect on the Y variable (ability to prepare financial statements). The t-count probability value of X2 (student activity) is 0.319 which is greater than 0.05 so the X2 variable has no significant effect on the Y variable (ability to prepare financial reports). The probability t value calculated from X3 (background major) is 0.553 which is greater than 0.05 so the X3 variable has no significant effect on the Y variable (ability to prepare financial reports). The calculated probability t value of X4 (learning behavior) is 0.049 which is smaller than 0.05 so the X4 variable has a significant effect on the Y variable (ability to prepare financial statements).

Koefisien Determinasi (R^2)

Determination analysis in multiple linear regression is used to determine the percentage contribution of the independent variables simultaneously to the dependent variable. The value of the coefficient of determination is between zero and one. Interpretation: If R^2 is close to 1 (the greater the value of R^2), it indicates that the contribution of the independent variable to the dependent variable is getting stronger, then the model is said to be feasible.

If R^2 is close to 0 (the smaller the value of R^2), indicating that the independent variable's contribution to the dependent variable is getting weaker, then the model is said to be less feasible.

Tabel 4 Koefisien Determinasi

Model	Model Summary			Std. Error of the Estimate
	R	R Square	Adjusted R Square	
1	.448 ^a	.201	.155	2256.40608

Source: Output SPSS 20

When seen from the table above, the R-Square value of 0.201 indicates that the proportion of the influence of variables X1, X2, X3, and X4 on variable Y is 15.5%. This means that the variable understanding of accounting, student activity, major background, and learning behavior has a proportion of influence on the ability to prepare financial reports 15.5% while the remaining 84.5% is influenced by other variables that are not in the multiple linear regression model of this study

3.2. Discussion

Effect of Partial Understanding of Accounting on the Ability to Prepare Financial Statements (H1)

Hypothesis 1 states that understanding accounting has a significant effect on the ability to prepare financial reports. The calculation results obtained a significant research result of 0.001 which is smaller than 0.05 ($0.001 < 0.05$). This shows that H1 is accepted and H0 is rejected which indicates that a partial understanding of accounting has a significant effect on the ability to prepare financial reports. Evidenced by the coefficients in the multiple linear regression equation indicating a positive relationship between understanding accounting on the ability to prepare financial reports. The better/higher the understanding of accounting that is owned, the more able to improve the ability to prepare financial reports. accounting understanding variables strongly support students' ability to prepare financial reports.

Partial Effect of Student Activeness on the Ability to Prepare Financial Statements (H2)

Hypothesis 2 states that student activity has a significant effect on the ability to prepare financial reports. The calculation results show that the results are not significant at 0.319 greater than 0.05 ($0.319 > 0.05$). This shows that H2 is rejected and H0 is accepted, which indicates that partial student activity has no significant effect on the ability to prepare financial reports. It is proven by the insignificant research results of the coefficient b in the multiple linear regression equation indicating a negative relationship between student activity and the ability to prepare financial reports. variable student activity does not support the ability of students in preparing financial reports.

Influence of Departmental Background Partially on Ability to Prepare Financial Statements (H3)

Hypothesis 3 states that the major's background has a significant effect on the ability to prepare financial reports. The calculation results show that the results are not significant at 0.553 greater than 0.05 ($0.553 > 0.05$). This shows that H3 is rejected and H0 is accepted, which indicates that partially the background of the department has no significant effect on the ability to prepare financial reports. It is proven by the results of the research that it is not significant. The coefficient b in the multiple linear regression equation indicates a negative relationship between major background and the ability to prepare financial reports. major background variables do not support students' ability to prepare financial reports. All major backgrounds of each student will not affect the ability to prepare financial reports. Because basically, this ability will arise if we are willing to continue to learn from being left behind so that students will be able to compile financial reports.

The Influence of Learning Behavior Partially on the Ability to Prepare Financial Statements (H4)

Hypothesis 4 states that learning behavior has a significant effect on the ability to prepare financial reports. The calculation results obtained a significant research result of 0.049 which is less than 0.05 ($0.049 < 0.05$). This shows that H4 is accepted and H0 is rejected which indicates that partially learning behavior partially influences the ability to prepare financial reports. It is proven to have a significant effect supported by a positive direction of influence so that it can be interpreted that the better/higher learning behavior is able to improve the ability to prepare financial reports. The coefficient b in the multiple linear regression equation indicates a positive relationship between learning behavior and the ability to prepare financial reports.

The Influence of Understanding of Accounting, Student Activeness, Department Background, and Learning Behavior Simultaneously on the Ability to Prepare Financial Statements (H5)

Hypothesis 5 states that understanding of accounting, student activity, major background, and learning behavior simultaneously influences the ability to prepare financial reports. The results of calculations using the ANOVA test, obtaining a significant result of 0.003 means the significant value is smaller than 0.05 ($0.003 < 0.05$). So in this case H5 is accepted and H₀ is rejected which shows that Understanding of Accounting, Student Activity, Department Background, and Learning Behavior simultaneously affect the Ability to Prepare Financial Reports. The four variables will support each other in the ability to prepare financial statements.

4. Conclusion

Based on the results of the analysis in the research that has been carried out regarding the effect of understanding accounting, student activity, major background, and learning behavior on the ability to prepare financial reports in students of the Islamic accounting study program class of 2018 IAIN Salatiga, the following conclusions can be drawn:

- a. Accounting understanding has a significant effect on student's ability to prepare financial reports.
- b. Learning behavior has a significant effect on student's ability to prepare financial reports.
- c. Student activity has no significant effect on student's ability to prepare financial reports.
- d. Major background has no significant effect on a student's ability to prepare financial reports.

This study only tested students majoring in the sharia accounting class of 2018 at IAIN Salatiga. Where different geographical locations produce several different respondents' answers to the questions posed in the questionnaire. So the implications for further research should be expanded to produce data that can be generalized to all students at IAIN Salatiga and even Indonesia. The research object needs to be added to several faculties at IAIN Salatiga and Universities so that the results obtained can describe the actual situation.

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