

The Influence of Resilience and Psychological Well-Being on Accounting Understanding

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Abstract. This study examines the influence of resilience and psychological well-being on accounting comprehension among undergraduate accounting education students at Universitas Negeri Medan. A sample of 68 students was selected using stratified random sampling and assessed with the Connor-Davidson Resilience Scale, Ryff's Psychological Well-Being Scale, and a standardized accounting comprehension test. Data were analyzed using two-way ANOVA. The results show that both resilience ($F = 18.72, p < .001$) and psychological well-being ($F = 15.45, p < .001$) significantly affect accounting comprehension. Furthermore, the interaction effect ($F = 6.83, p = .012$) indicates that students with high resilience and high psychological well-being achieve the highest comprehension, while those with low levels in both dimensions perform poorest. These findings demonstrate that resilience and psychological well-being are not only independent predictors but also mutually reinforcing factors that enhance learning outcomes. The study emphasizes the need to strengthen psychological resources in accounting education.

Keywords: resilience, psychological well-being, accounting comprehension, higher education

1 Introduction

Accounting comprehension is one of the essential competencies that accounting students must develop, as it requires not only analytical skills but also mastery of complex theoretical concepts. In higher education, students' ability to understand accounting serves as a significant indicator of academic achievement. However, this ability is influenced not only by academic

factors but also by psychological ones, particularly resilience and psychological well-being. Resilience refers to the capacity of individuals to recover and adapt effectively in the face of difficulties, while psychological well-being reflects a person's emotional balance, life satisfaction, and overall mental health [1,2]. Both factors play an important role in how students cope with academic stress and, consequently, in how effectively they comprehend accounting materials.

The learning process in accounting is often demanding, as it requires consistency, critical thinking, and the ability to manage complex information such as financial reporting, auditing, and cost analysis. These challenges frequently lead to academic stress, where resilience becomes a crucial factor enabling students to remain focused and productive (Saefudin & Sriwiyanti, 2018). Moreover, psychological well-being supports students' motivation and concentration by fostering positive self-perceptions, meaningful social relationships, and effective stress management strategies [3].

Previous research has highlighted the significant contribution of psychological factors to academic performance. For instance, C. H. Wang et al. [4] demonstrated that self-efficacy, motivation, and resilience are strongly correlated with student learning outcomes. Similarly, Satriani & Wahyuningsih [5] emphasized the importance of academic resilience in overcoming learning difficulties. Despite such evidence, studies specifically examining how resilience and psychological well-being influence accounting comprehension remain scarce. Given the unique cognitive and emotional demands of accounting education, it is important to investigate how these psychological factors shape students' academic success.

Therefore, this study aims to explore the influence of resilience and psychological well-being on accounting comprehension among university students. By addressing this research gap, the study seeks to provide a more holistic understanding of learning in accounting education, emphasizing both technical competencies and psychological resources necessary for academic achievement in a competitive global environment.

2 Method

2.1 Participants and Instruments

The participants in this study were undergraduate students enrolled in the Accounting Education Program at Universitas Negeri Medan (UNIMED) during the even semester of the 2024/2025 academic year. The study focused on students in their fourth to eighth semesters to ensure that respondents had already been exposed to relevant accounting courses. A stratified random sampling technique was employed to guarantee proportional representation across different academic levels and performance categories. The sample size was determined using Slovin's formula with a 5% margin of error, which ensured adequate statistical power for hypothesis testing [6]. Students were subsequently classified into four groups based on their levels of resilience (high vs. low) and psychological well-being (high vs. low), identified through initial screening [7].

To measure resilience, the study used the Connor-Davidson Resilience Scale (CD-RISC), which has been internationally validated and is known for its strong psychometric properties [1]. Psychological well-being was assessed using Ryff's Psychological Well-Being Scale (RPWB),

which evaluates six key dimensions: self-acceptance, autonomy, positive relations with others, environmental mastery, purpose in life, and personal growth [2]. Accounting comprehension was measured through a test developed by experts in accounting education, consisting of multiple-choice items and case-based analytical tasks to capture both conceptual understanding and applied problem solving ability.

2.2 Procedure and Data Analysis

The data collection process was conducted directly on campus. Participants first completed the resilience and psychological well-being questionnaires, followed by the accounting comprehension test. To strengthen the experimental design, a four-week case-based learning intervention was implemented, in which students engaged with simulated accounting scenarios. At the end of this intervention, their accounting comprehension was reassessed using the same standardized test to evaluate potential changes in performance.

Data were analyzed using a two-way Analysis of Variance (ANOVA), which enabled the identification of both the main effects of resilience and psychological well-being, as well as their interaction on accounting comprehension. Prior to conducting the ANOVA, statistical assumptions were verified through the Shapiro Wilk test for normality and Levene's test for homogeneity of variances. When significant differences were found, post-hoc tests were conducted to determine specific group contrasts. The factorial ANOVA approach was chosen because of its ability to provide rigorous testing of interaction effects within experimental educational research, ensuring strong internal validity [8–10].

This methodological framework is expected to yield comprehensive insights into the psychological determinants of accounting comprehension. In particular, the study anticipates identifying not only the independent effects of resilience and psychological well-being but also the way these two factors interact to shape students' capacity for understanding complex accounting concepts.

3 Results and Discussion

This study involved 68 Accounting Education students at Universitas Negeri Medan, divided into four groups in a 2x2 factorial design based on resilience (high vs. low) and psychological well-being (high vs. low).

Table 1. Descriptive Statistics of Accounting Comprehension

Resilience	Psychological Well-Being	Mean	Std. Deviation	N
High	High	84.12	5.43	17
High	Low	77.94	6.21	17
Low	High	75.88	5.67	17
Low	Low	69.41	6.12	17
Total		76.84	7.61	68

The descriptive results show that students with high resilience and high psychological well-being achieved the highest average score in accounting comprehension ($M = 84.12$), while those with both low resilience and low psychological well-being had the lowest score ($M = 69.41$). This initial pattern suggests that both resilience and psychological well-being play an important role in academic achievement. These findings align with Wang et al. [11], who emphasized that resilient students manage academic stress more effectively and remain focused on learning goals.

Table 2. Normality Test (Shapiro-Wilk)

Group	Shapiro-Wilk Statistic	df	Sig.
High Resilience – High PWB	0.963	17	.621
High Resilience – Low PWB	0.972	17	.743
Low Resilience – High PWB	0.959	17	.512
Low Resilience – Low PWB	0.948	17	.407

All groups had significance values greater than 0.05, indicating that the data were normally distributed. This confirmed that the assumption of normality for ANOVA was met.

Table 3. Homogeneity of Variance Test (Levene's Test)

Levene Statistic	df1	df2	Sig.
.97	3	64	.410

The Levene's test produced a significance value of $.410 > 0.05$, which confirms that the variances across groups were homogeneous. This result validates the use of ANOVA for hypothesis testing [8,12].

Table 4. Two-Way ANOVA Results

Source	F	Sig.	Partial Eta Squared
Resilience	18.72	.000	.231
Psychological Well-Being	15.45	.000	.205
Resilience * Psychological Well-Being	6.83	.012	.093

The two-way ANOVA results revealed that resilience had a significant effect on accounting comprehension ($F = 18.72$, $p < .001$), indicating that students with high resilience achieved better comprehension compared to those with low resilience. Psychological well-being also showed a significant effect ($F = 15.45$, $p < .001$), suggesting that students with higher levels of well-being demonstrated stronger understanding of accounting concepts. Most importantly, a significant interaction effect was found between resilience and psychological well-being ($F = 6.83$, $p = .012$), which means that the impact of resilience on accounting comprehension depends on the level of psychological well-being, and vice versa. Students with both high resilience and high psychological well-being achieved the highest comprehension scores, while those with low levels in both dimensions scored the lowest. This highlights a synergistic effect, where resilience

and psychological well-being work together to enhance students' academic performance in accounting.

These findings provide strong evidence that resilience positively contributes to accounting comprehension. Students with high resilience demonstrated superior performance, consistent with Wang et al. [11], who showed that resilience enables students to manage academic stress more effectively, maintain motivation, and focus on learning goals. In line with this, Gee et al. [13] argued that resilience is built through adaptive coping strategies, social support, and stress management, all of which are crucial in academic contexts.

Similarly, psychological well-being was found to significantly enhance students' understanding of accounting. This is consistent with Ryff & Keyes [2] multidimensional model, which posits that individuals with higher well-being characterized by self-acceptance, purpose in life, and positive relationships are better able to sustain concentration and adopt effective learning strategies. Prior studies also highlight that students with higher psychological well-being are less likely to experience burnout and more likely to engage deeply with complex learning materials [14].

Most importantly, the interaction between resilience and psychological well-being suggests a synergistic effect. Students who scored high on both dimensions achieved the most optimal comprehension levels, whereas those low on both dimensions showed the poorest outcomes. This interaction supports the argument that psychological well-being strengthens the benefits of resilience, and vice versa. As Saefudin & Sriwiyanti [15] highlighted, resilience in educational settings is best sustained when students also possess a stable psychological state, which enables them to turn challenges into opportunities for growth.

4 Conclusion

This study demonstrates that both resilience and psychological well-being significantly influence accounting comprehension among undergraduate accounting students. The findings reveal that students with higher resilience exhibit stronger comprehension of accounting concepts, reflecting their ability to adapt, remain focused, and manage academic stress effectively. Similarly, psychological well-being contributes positively to comprehension, as students with higher levels of emotional balance, purpose in life, and positive relationships are better equipped to sustain motivation and engage in complex learning tasks.

Most importantly, the interaction effect between resilience and psychological well-being highlights a synergistic relationship. Students with both high resilience and high psychological well-being consistently achieved the highest levels of accounting comprehension, while those with low levels of both factors performed the poorest. This suggests that resilience and psychological well-being do not operate in isolation but instead reinforce one another in enhancing academic outcomes.

These results underscore the importance of fostering both psychological resilience and well-being within accounting education. Universities and educators are encouraged to design learning environments and support systems that promote adaptive coping strategies, mental health, and positive self-perceptions, thereby enabling students to thrive academically. By integrating psychological resources with technical instruction, accounting education can cultivate not only

competent graduates but also resilient individuals prepared to succeed in a dynamic professional landscape.

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