

Determinants of Students' Accounting Understanding During Online Learning

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Abstract. This study to analyze influence of factors determine level of students' accounting understanding during online learning. The factors tested were learning facilities, peer environment, self-efficacy, learning motivation, and learning behavior. Quantitative research design was used in this research. The research sample was students of Accounting Education, Faculty of Economics, Universitas Negeri Semarang. Obtained a sample of 120 students. The data collection method used is a questionnaire that has been tested for validity and reliability. The data obtained were analyzed using descriptive analysis techniques and multiple regression analysis. The results showed that online learning was in the more than good category with an average score of 83.52. The results also indicate that the level of accounting understanding of students during online learning is determined by learning facilities, self-efficacy, learning motivation and learning behavior significantly. Meanwhile, the peer environment does not have a significant impact on the level of accounting understanding. The challenge of online learning requires students to learn more independently. Based on research results that students are expected to increase their self-efficacy by increasing their self-confidence and optimism. Optimal use of learning facilities such as the use of the internet as a learning resource. Increase motivation to learn by increasing curiosity about accounting, and getting used to good learning behaviours such as reading books and taking notes.

Keywords: Students' Accounting Understanding, Learning Facilities, Peer Environment, Self-Efficacy, Learning Motivation, Learning Behavior

1 Introduction

At the end of 2019, the world was shocked by the appearance of a mysterious virus originating from the Wuhan area, China, which caused Pneumonia. World Health Organization since March 2020 has designated the virus called Covid-19 as a global pandemic. The spread of the virus is increasing every day, including in Indonesia. In order to be able to inhibit the spread of the virus, society is required to implement new living habits (New Normal) in various fields of life, including education.

Based on the Circular of the Minister of Education and Culture Number 4 of 2020 concerning the Implementation of Educational Policies, that education units located in the yellow, orange and red zones of the spread Covid-19 Virus are prohibited from conducting face-to-face learning processes in education units and continue learning from home. The existence of the covid-19 pandemic makes it impossible to carry out face-to-face learning normally. The solution to overcome this is to carry out distance learning or called online learning [1].

Online learning is learning form of delivery that is poured into digital format and utilizes electronic devices, especially using the internet network with flexibility, connectivity, accessibility and the ability to achieve various learning interactions [2]. Online learning changes the learning styles of students and changes the learning model applied by educators. Improving the quality of education needs to be carried out by universities by following the times. Online Learning policy implementation is an effort to maintain quality of education in the midst of the Covid-19 Pandemic.

Starting from April 2020 until this research was carried out, UNNES carried out online learning for all Study Programs, including the Accounting Education study program. The Accounting Education study program prepares graduates to become professional teachers in their fields. Online learning at the UNNES, Accounting Education Study Program is carried out using various learning media. This is an attempt to increase students' understanding of the learning material.

Understanding is a process of thinking and learning. While accounting understanding can be interpreted as someone who understands correctly or correctly understands accounting [3]. Accounting understanding is a manifestation of description the ability to understand accounting both as a set of practice, process and knowledge [4]. This means that people who have an understanding of accounting are people who are smart and really understand accounting.

High or low student understanding can be seen from the value of student learning outcomes through tests. The researcher conducted a preliminary study of the value of accounting courses for 20 students of Accounting Education, class 2018, UNNES. The values of the courses taken were Financial Accounting 3, Tax Accounting, Computer Accounting, Financial Accounting 4, Management Accounting, Public Sector Accounting, Accounting Information Systems, Accounting Theory and Sharia Accounting. These courses are courses taken online by 2018 class of accounting education students.

Based on the results of a preliminary study of 20 students of Accounting Education class of 2018 UNNES during online learning. There are various mean values. In Financial Accounting 3 courses of 84.25, Tax Accounting 82.15, Computer Accounting 80.10, Financial Accounting 4 81.85, Management Accounting 80.85, Public Sector Accounting 82.25, Accounting Information Systems 80.30, Accounting Theory 74.80 and Islamic Accounting 76.05. The total average value of all accounting courses in online learning is 80.28 which is included in Category B grades. This proves that the learning outcomes obtained by 20 accounting education students in 2018 have not been maximized because they are only in category B, which is in accordance with academic policy. UNNES there are still 2 levels of categories above it, namely category AB and category A. This is a problem considering that accounting courses are the main courses that must be mastered by accounting education students.

In addition to the value of accounting courses obtained in online learning by 20 students, the researchers also made initial observations by giving simple questions to the 20 students. it was found that there were still many students who chose the answer that they understood quite well and some even chose the answer that they did not understand. This shows that as evidenced by the varied answers, accounting understanding 2018 accounting education students when online learning is still diverse. This diversity explains that the level of understanding of accounting when learning online is not optimal because there are still students who do not understand. Therefore, there is a need for further research on the factors that influence the level of accounting understanding during online learning for accounting

education students UNNES class 2018. So that the level of student understanding can be maximized and in accordance with what is expected.

The theory used in this research is behavioristic learning theory and cognitive learning theory. Behavioristic theory explains that what is obtained from the learning process is the result of interactions that occur between stimuli from outside the individual and the resulting response. While cognitive theory describe learning as a functioning process elements of cognition, especially elements of the mind. In other words, learning activities in humans are emphasized on internal processes of thinking, namely the information processing process.

The factors that contribute to the process and learning result is the condition of the students inside and outside [5]. Inside include physical condition, for example the health of organs; psychological conditions, such as intellectual and emotional abilities; and social conditions, such as the ability to socialize with the environment and so on. While external conditions are things that are related from outside the individual.

Based on previous research, there were many factors studied, and from these studies, different results were found, this can be a research gap from this research. Therefore, the authors make a study that replicates the research. The author decided to examine the variables that allegedly affect understanding of accounting in online learning. The independent variables raised in this study are learning facilities, peer environment, self-efficacy, learning motivation, and learning behavior.

The first factor is learning facilities. Learning facilities are external factors whether stationary or moving to achieve learning objectives smoothly, regularly, effectively, and efficiently [6]. Sholichah [7] and Kristianto & Suharno [8] get that learning facilities had a significant good effect. However, conducted by Nugroho et al. [9] and Husna [10] found that learning facilities had no effect on the level of accounting understanding.

The second factor is the peer environment. The peer environment is an environment where there is an intensive and fairly regular interaction with people who have the same age and status, which has a positive or negative impact or influence due to interactions in it [11]. Research conducted by Agustina et al. [12] found that the peer environment had a significant positive effect on student understanding. However, research from Lestari [13] found that the peer environment had no effect on students' understanding.

The third factor is self-efficacy. Self-efficacy is a person's belief about the extent to which one's ability to do tasks, achieve goals, and plan actions to achieve a goal [14]. Research conducted by Putra at al. [15] found that self-efficacy had a significant positive effect on the level of students' accounting understanding. However, this result is not in line with the research conducted by Rubantoro [16] and Taufiq [17] which found that self-efficacy had no effect.

The fourth factor is learning motivation. Learning motivation is the driving force within the individual that can spur learning activities, as well as ensure the continuity of learning activities and provide direction to learning activities, so that goals can be achieved [18]. Research conducted by Listya & Bakar [19] and Hayati & Wulandari [20] found that learning motivation had a significant positive effect on students' accounting comprehension levels. However, this is not in line with the results of research by Afandi [21] and Matapere & Nugroho [22] which found that learning motivation had no effect on the level of students' accounting understanding.

The next factor is learning behavior. Suprianto & Harryoga [23] explained that learning behavior is a learning process that become spontaneous because it is carried out continuously by the individual. Based on research conducted by Febriyani & Priantinah [24], and Indraningsih et al [25] found that there was a good effect of learning behavior on the level of

student accounting understanding. However, research conducted by Devi et al. [26] and Sufiyati et al. [27] stated that no influence on the level of accounting understanding from learning behavior.

Many factors influence students during online learning. Based on the explanation of the gap phenomenon, research gap and theoretical support, this is the impetus for the need for this research to be carried out. This research will be conducted accounting education students, 2018 class UNNES. Therefore, the authors are interested in bringing up the title of the research on "Determinants of students' accounting understanding during online learning".

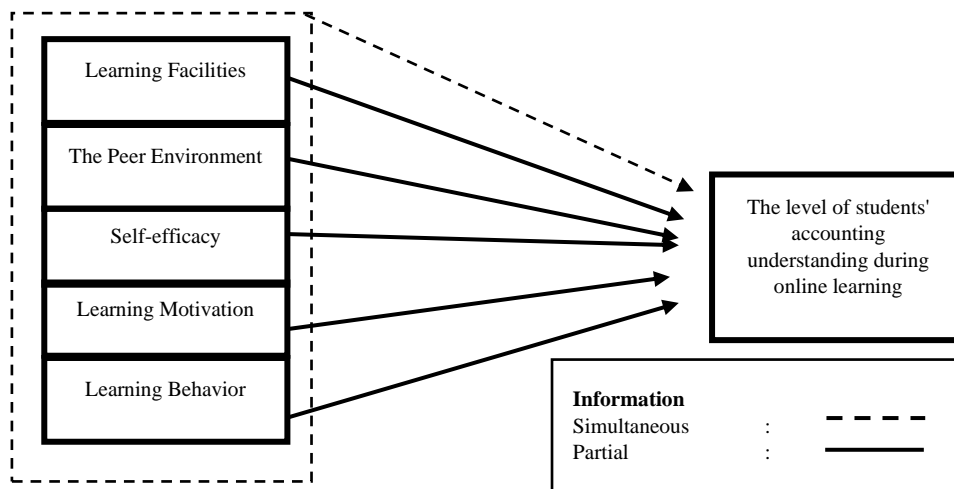


Fig. 1. Framework of Thinking

2 Methods

This is quantitative research. The research design used is a survey. Survey can find the influence variables, namely independent variable and dependent variable. The data was obtained using a questionnaire distributed through google form, the questionnaire contains statements with the provision of alternative answers to help respondents answer faster. The research instrument was made using a Likert scale that uses five alternative answers. The data were analyzed using descriptive statistical analysis and multiple regression analysis using the IBM SPSS v22 application.

The population used is the 2018 UNNES accounting education students as many as 120 students. The sampling technique used in this study was a saturated sample, where the entire population in the study was sampled, so that the sample in this study was 120 respondents. The dependent variable measured in this study is the level of understanding of accounting during online learning, while the independent variables are learning facilities, peer environment, self-efficacy, learning motivation and learning behavior.

3 Findings and Discussion

Table 1. Descriptive Statistical Result of Research Variables

Variables	Minimum	Maximum	Mean	Std. Deviation
Level of accounting understanding during online learning	74,64	89,81	83,522	2,934
Learning Facilities	24,00	55,00	42,125	5,218
Peer Environment	29,00	80,00	62,083	8,596
Self efficacy	42,00	75,00	57,858	6,633
Learning Motivation	46,00	95,00	73,141	8,733
Learning Behavior	28,00	80,00	61,425	7,962

Based on Table 1. The results of descriptive statistical analysis show the results that the variable level of accounting understanding during online learning has an average value of 83.522 that the category of more than good (AB). Variable learning facilities have an average of 42.125 that the learning facilities are in the high category. The peer environment variable has an average of 62,083 that the peer environment belongs to the high category. The self-efficacy variable has an average of 57,585 that self-efficacy is in the high category. The variable of learning motivation has an average of 73,141 that learning motivation is in the high category. The learning behavior variable has an average of 61,425 that the learning behavior belongs to the high category.

The normality test was carried out using the Kolmogorov-Smirnov (KS) test with SPSS program. It is known that the normality test results from 120 samples obtained a value of 0.075, more than the 0.05 significance limit, This study are normally. Then test for linearity. It is known that the results of the linearity test show that each independent variable has a linearity below 0.05 and a deviation from linearity above 0.05, which means the equation is linear.

The results of the multicollinearity test showed that each independent variable studied had a tolerance of more than 0.10 and the calculated VIF value for each variable was less than 10. This indicates that the regression model does not have multicollinearity between each independent variable. Then for the results of the heteroscedasticity test, it was found that the significance value of all independent variables was greater than 0.05. This shows that there is no symptom of heteroscedasticity or that the regression is homoscedasticity.

Table 2. Results of Multiple Regression Analysis

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	60,785	1,319		46,099	,000
Learning Facilities	,121	,055	,216	2,223	,028
Peer Environment	,024	,037	,070	,644	,521
Self Efficacy	,117	,036	,263	3,246	,002
Learning Motivation	,069	,034	,206	2,061	,042
Learning Behavior	,071	,035	,192	1,997	,048

a. Dependent Variable: Level of accounting understanding during online learning

Table. 2 above, the regression equation is obtained as follows:

$$Y = 60.785 + 0.121 (X1) + 0.024 (X2) + 0.117 (X3) + 0.069 (X4) + 0.071 (X5)$$

The analysis of the regression equation above show that: **(1)** This constant value of 60.785 means that if the variables of learning facilities, peer environment, self-efficacy, learning motivation and learning behavior are considered equal to 0 (zero), then accounting understanding during online is equal to 60.785. **(2)** The regression coefficient of the learning facilities (X1) 0.121, The coefficient is positive, meaning is a positive relationship variables of learning facilities and understanding of accounting during online learning. **(3)** The regression coefficient for the peer environment (X2) is 0.024. The coefficient is positive, meaning a positive relationship peer environment and accounting understanding during online learning. **(4)** The regression coefficient of the self-efficacy (X3) is 0.117. The positive coefficient means a positive relationship the self-efficacy and the understanding of accounting during online learning. **(5)** The regression coefficient of the learning motivation (X4) is 0.069. The coefficient is positive, meaning a positive relationship the variables of learning motivation and understanding of accounting during learning online. **(6)** The regression coefficient of the learning behavior (X5) is 0.071, The coefficient is positive, meaning a positive relationship the learning behavior and the understanding of accounting during online learning.

Table 3. Simultaneous Test Results (F)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	755,767	5	151,153	64,124	,000 ^b
	Residual	268,723	114	2,357		
	Total	1024,490	119			

a. Dependent Variable: accounting understanding during online learning

b. Predictors: (Constant), Leaning Facilities, Peer Environment, Self Efficacy, Learning Motivation, Learning Behavior

The results of the F test in the table above, a value of 0.000, it means $0.000 < 0.05$. Because the significance value is less than 0.05 then H1 is accepted. H1 which reads "There is a simultaneous positive and significant level of accounting understanding during online learning influence between learning facilities, peer environment, self-efficacy, learning motivation and learning behavior."

Table 4. Simultaneous Determination Coefficient Test Results (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,859 ^a	,738	,726	1,53532

a. Predictors: (Constant), Leaning Facilities, Peer Environment, Self Efficacy, Learning Motivation, Learning Behavior

b. Dependent Variable: Level of accounting understanding

Based on Table 4. shows the Adjusted R Square value of 0.726, this shows that the percentage contribution of the influence of the variables of learning facilities, peer

environment, self-efficacy, learning motivation and learning behavior to the level of accounting understanding during online learning is 72.6% while the remaining 27.4% is influenced by other variables not examined in this study.

3.1 The Effect of Learning Facilities, Peer Environment, Self-Efficacy, Learning Motivation and Learning Behavior on the Level of Accounting Understanding during Online Learning

The results obtained through the simultaneous test (F) resulted in a value of 0.000, which is less than the 0.05 significance limit. This shows that H1 "there is a simultaneous influence between learning facilities, peer environment, self-efficacy, learning motivation and learning behavior on the level of accounting understanding during online learning" **is accepted**.

Then based on the results of the simultaneous determination coefficient test (R²), the amount of Adjusted R Square is 0.726. This figure shows that the variable accounting understanding during online learning can be explained by the variables of learning facilities, peer environment, self-efficacy, learning motivation and learning behavior of 72.6%. This simultaneous effect can occur when students are able to take full advantage of the learning facilities they have as learning media during online learning. Then students are able to take advantage of the peer environment they have in a good and positive direction, high self-confidence or self-efficacy that students are able to understand all accounting materials during online lectures can make students overcome all the obstacles they face, and can foster high learning motivation, which can increase enthusiasm for participating in online learning.

Good learning enthusiasm can be seen through student learning behaviors, when students have good learning behavior during online learning. The ability understand accounting in the form of practices, processes and knowledge is the definition of accounting understanding [4]. While online learning is learning with the help of the internet to connect students and lecturers to carry out learning [28]. Factors that influence accounting understanding using factors that affect learning outcomes. This is because the benchmarks or indicators used to determine students' accounting understanding use grades. There are 2 factors that influence learning outcomes, namely internal factors and external factors, internal factors consist of physical factors, psychological factors, namely intelligence, attention, interests, talents, motivation, maturity and readiness and fatigue factors [29].

While external factors, consisting of family factors, school factors, such as teaching methods, curriculum, teacher-student relations, student-student relations, learning tools, school time, lesson standards above size, learning facilities, learning methods and homework and other factors society, such as activities in society, mass media, peer environment and forms of community life. However, in this study, researchers only used five variables, namely learning facilities, peer environment, self-efficacy, learning motivation and learning behavior.

The results of this study are relevant to the grand theory in this study, namely behavioristic theory and cognitive theory. Behavioristic theory is a theory about changes in the self as a result of the interaction between external stimuli and responses. An important aspect put forward by the behavioristic flow in learning is that learning outcomes (behavior changes) are not caused by human internal abilities alone. In this study, the theory is relevant to the variables of learning facilities and peer environment, because these two things are included in external factors that affect student learning outcomes.

Then cognitive theory is a human psychological domain which includes every mental behavior related to understanding, consideration, information processing, problem solving, gaps and beliefs [30]. Cognitive theory says that learning does not only depend on external

factors in the stimulus and response, but one's perception also influences one's behavior and understanding of himself (internal factors) about situations related to his learning goals. In this study, the theory is relevant to the variables of self-efficacy, learning motivation and learning behavior, because these are included in internal factors that affect student learning outcomes.

Table 5. Partial Test (t)

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	60,785	1,319		46,099	,000
	Learning Facilities	,121	,055	,216	2,223	,028
	Peer Environment	,024	,037	,070	,644	,521
	Self Efficacy	,117	,036	,263	3,246	,002
	Learning Motivation	,069	,034	,206	2,061	,042
	Learning Behavior	,071	,035	,192	1,997	,048

a. Dependent Variable: Level of accounting understanding during online learning

The explanation in Table 5. can be seen as follows: **(1)** Learning facilities variable (X1) t count 2.223 significance of 0.028 <0.05. This means that there is a positive and significant effect of learning facilities on the level of accounting understanding during online learning, so it is conclusive that H2 is **accepted**. **(2)** Peer environment variable (X2) t count of 0.644 with a significance of 0.521 > 0.05. This means that the peer environment has no effect on level of accounting understanding during online learning, so it is conclusive that H3 which states that there is a positive and significant influence on the peer environment on the level of accounting understanding during online learning is **rejected**. **(3)** The self-efficacy variable (X3) t count of 3.0246 significance of 0.002 > 0.05. self-efficacy affects the level of accounting understanding during online learning, so it is conclusive that H4 which states that there is a positive and significant effect of self-efficacy on the level of accounting understanding during online learning is **accepted**. **(4)** Learning motivation (X4) t count of 2.061 significance of 0.042 <0.05. This means that there is a positive and significant effect of learning motivation on the level of accounting understanding during online learning, so it is conclusive that H5 is **accepted**. **(5)** Learning behavior variable (X5) t count of 1.997 with a significance of 0.048 <0.05. There is a positive and significant effect of learning behavior on the level of accounting understanding during online learning, so it is conclusive that H6 is **accepted**.

Table 6. Simultaneous Determination Coefficient Test Results (r^2)

		Unstandardized Coefficients		Standardized Coefficients		Correlations			
Model		B	Std. Error	Beta	T	Sig.	Zero-order	Partial	Part
1	(Constant)	60,785	1,319		46,099	,000			
	Learning Facilities	,121	,055	,216	2,223	,028	,777	,204	,107
	Peer Environment	,024	,037	,070	,644	,521	,773	,060	,031
	Self Efficacy	,117	,036	,263	3,246	,002	,770	,291	,156
	Learning Motivation	,069	,034	,206	2,061	,042	,793	,190	,099
	Learning Behavior	,071	,035	,192	1,997	,048	,780	,184	,096

a. Dependent Variable: accounting understanding during online learning

Shows that the coefficient of partial determination for the variable learning facilities is 0.204, $(0.204)^2 \times 100\% = 4.16\%$. So, it can be seen that partially learning facilities have an effect of 4.16% of accounting understanding during online learning. Then for the peer environment variable, the coefficient of partial determination is 0.060, $(0.60)^2 \times 100\% = 0.36\%$. So, it can be seen that partially the peer environment has no effect because it is only 0.36% level of accounting understanding during online learning. Furthermore, for the self-efficacy variable, the coefficient of partial determination is 0.291, $(0.291)^2 \times 100\% = 8.46\%$. Thus, it can be seen that partially self-efficacy has an effect of 8.46% of accounting understanding during online learning.

As for the variable of learning motivation, the coefficient of partial determination is 0.190, $(0.19)^2 \times 100\% = 3.61\%$. So, it can be seen that partially learning motivation has an effect of 3.61% of accounting understanding during online learning. Furthermore, for learning behavior the value of the coefficient of partial determination is 0.184, $(0.184)^2 \times 100\% = 3.38\%$. Is proven to have an effect of 3.38% on the level of accounting understanding during learning online.

3.2 The effect of learning facilities on the level of accounting understanding during online learning

Result t-test, a significance value of 0.028 is obtained, less than 0.05, which means that H2, namely "there is a positive and significant effect of learning facilities on the level of accounting understanding during online learning" is **accepted**. Separately, learning facilities are proven to have an effect of 4.16%. Then based on the results of the descriptive analysis of the learning facilities variable, it was found that the learning facilities were classified in the high category. These criteria can describe the condition of the 2018 UNNES Accounting Education students who have good use of learning facilities during online learning.

Learning facilities are everything that can facilitate and expedite the implementation of a business [6]. The use of learning facilities is very important when implementing online learning, because when online learning is running a teaching and learning activity will rely on the learning facilities used, such as learning media, internet networks and so on. The research results are relevant to the theory, namely the behavioristic theory, this theory explains that learning outcomes (behavior changes) are not caused by human internal abilities alone, but because of the stimulus factors that cause responses. Learning facilities as a stimulus and an increase in accounting understanding during online learning as a response.

In this study, learning facilities have a positive and significant influence on the level of understanding of accounting during online learning in accounting education students class 2018. This is because when online learning students must the needs learning facilities will support the learning process, and students be able to make good use of the learning facilities. The results of this study are in line with research conducted by Sholichah [8] and Kristianto & Suharno [9] which found that learning facilities had a positive and significant effect on the level of accounting understanding.

3.3 The Effect of Peer Environment on the Level of Accounting Understanding during Online Learning

Based on the results of the t-test, a significance value of 0.521 is more than 0.05, which means that H3 which is "there is a positive and significant influence of the peer environment

on the level of accounting understanding during online learning" is **rejected**. The results of this study indicate that the better the peer environment does not affect the level of accounting understanding during learning online. Peers are a group of children who have the same level of maturity, age, and mindset so that they have an important role in a decision that will be taken by someone [31]. By interacting with peers, giving each other encouragement, learning something from each other and sharing and exchanging ideas will affect a person.

Result is contradict with the hypothesis which states that there is a positive and significant influence of the peer environment on the level of accounting understanding during online learning. This is possible because the interactions that occur in the peer environment during online learning during the Covid-19 period for the 2018 UNNES accounting education students underwent many changes and encountered many limitations so that the role of the peer environment was not optimal. This is also found in Kumalasari's [32] research in his research explaining that the peer environment has no effect on accounting understanding, this can occur because the interactions that exist between peers are not maximally established with obstacles such as reduced intensity of meetings and communication that occurs between peers. peers have an impact on this. This is also in accordance with the research conducted, where with the implementation of online learning, the interactions that occur between peers experience many limitations.

Students also have a tendency to study independently which makes students not take advantage of the peer environment as a means to learn together and exchange knowledge optimally so that the peer environment does not affect the increase in accounting understanding during learning online. The results of this study are in line with research conducted by Lestari [13] and Kumalasari [32] who found that the peer environment peer group does not affect the level of student understanding.

3.4 The effect of self-efficacy on the level of accounting understanding during online learning

Results of the t-test, a significance of 0.002 le from 0.05 was obtained, which means that H4 which is "there is a positive and significant effect of self-efficacy on the level of accounting understanding during online learning" is **accepted**. Separately, self-efficacy proved effect of 8.46% on the level of accounting understanding during online learning. Results study indicate that the better (positive) self-efficacy will affect to dependent variable.

A person's belief about what kind of ability they have to carry out a task and plan to achieve a goal is the definition of self-efficacy [14]. Individuals with good self-efficacy will persevere in doing something, have a lower level of doubt, and like to seek new challenges. The results are accordance with the theory, namely cognitive theory. This theory say learning is an internal process that includes information processing, emotion, memory, and other psychological aspects. theory explains that outcomes are influenced by factors that exist within the individual. As a factor in self-efficacy, it will influence individuals to improve their understanding of accounting during online learning.

Self-efficacy positive and significant effect on dependent variable for UNNES accounting education students batch 2018. The greater the self-efficacy a student has to take part in the study, the greater the drive to succeed in participating in the study. When students can solve obstacles well, the learning process is not disturbed by the problems at hand so that they are able to obtain good results. The results of this study are in line with research

conducted by Research conducted by Putra at al. [15] and Merdekawaty at al. [14] found that self-efficacy has a significant positive effect on the level of accounting understanding.

3.5 The Effect of Learning Motivation on the Level of Accounting Understanding During Online Learning

Results of the t test, a significance 0.042 was obtained, which was less than 0.05, which means that H5, namely "there is a positive and significant influence on learning motivation on the level of accounting understanding during online learning" is **accepted**. Separately, learning motivation has an effect of 3.61% on accounting understanding during online learning.

One's own driving force to improve learning activities, maintain the continuity of learning activities and provide direction to learning activities, in order to be able to achieve goals is learning motivation [18]. This means that someone who learns with a strong motivation will carry out all his learning activities seriously, passionately or enthusiastically. A person's motivation is one of the determinants of success in learning, intrinsic motivation has a significant effect on learning, especially online learning [33].

The research results are relevant to the theory in this study, namely cognitive theory. This theory say learning is an internal process that includes information processing, emotion, memory, and other psychological aspects. Cognitive theory explains that learning outcomes are influenced by factors that come from within the individual. Cognitive theory explains that learning and motivation are interrelated where one cannot really understand the lesson without considering his learning motivation.

Learning motivation has a positive and significant effect on the level of accounting understanding during online learning. The desire to progress from within students will generate enthusiasm in improving self-quality. The results of this study are also in line with research conducted by Research conducted by Listya & Bakar [19] and Hayati & Wulandari [20] found that learning motivation has an effect on the level of student accounting understanding.

3.6 The Effect of Learning Behavior on the Level of Accounting Understanding during Online Learning

Results of the t test, a value of 0.048 is obtained, less than 0.05, which means that H6, "there is a positive and significant effect of learning behavior on the level of accounting understanding during online learning" is **accepted**. Separately, peers proved an effect of 3.38% on the level of accounting understanding during online learning. Learning process carried out by individuals repeatedly so that it becomes automatic and spontaneous is learning behavior [23]. Good study habits will certainly have an impact on understanding a material. Many learning behaviors or habits have changed due to online learning, this will certainly have an impact on a series of student learning processes.

The research results are relevant to the grand theory in this study, namely cognitive theory. Cognitive psychology views the proses optimizing matters related to cognition including elements the mind that are able to utilize external stimuli [5]. Cognitive theory explains that learning outcomes are influenced by factors that come from within the individual. As a factor that is in the habits that become good learning behavior, it will certainly influence individuals to improve their understanding of accounting during learning online. The results in line with research conducted by. Based on research conducted by. Febriyani & Priantinah [24],

and Indraningsih et al. [25] found that there was a positive and significant effect of learning behavior on the level of accounting understanding.

4 Conclusion

Results of research and discussion, it is conclusive that simultaneously there is a positive and significant influence on learning facilities, peer environment, self-efficacy, learning motivation and learning behavior of 72.6%. While partially learning facilities positive and significant effect of 4.16%, self-efficacy positive and significant effect of 8.46%, learning motivation positive and significant effect of 3.61% and learning behavior has a positive and significant effect of 3.38 % of the level of accounting understanding during online learning in 2018 UNNES Accounting Education students. Meanwhile, peer environment has no significant effect on the level of accounting understanding during online learning in 2018 UNNES Economics Accounting Education students

Suggestions that can be given, students are expected to familiarize themselves with good learning behavior such as the habit of reading and recording material, then students are expected to increase their learning motivation by having a sense of curiosity and interest in the accounting material being studied, the use of learning facilities must also be done optimally to learning such as using the internet as a learning resource, then increasing self-efficacy by increasing self-confidence and optimism, increasing self-confidence and optimism can be done by realizing the responsibility to complete lectures well and the desire to achieve goals.

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