

Contribution of Adversity Intelligence and Self-regulation to Student Accounting Learning Achievement

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ABSTRAK

Tinggi rendahnya hasil belajar yang ditunjukkan oleh siswa selama proses pembelajaran akuntansi berlangsung, dapat dipengaruhi oleh beberapa faktor seperti faktor kecerdasan adversity dan tinggi rendahnya regulasi diri yang dimiliki oleh masing-masing siswa. Adapun tujuan dari penelitian ini yakni untuk mengetahui kontribusi kecerdasan adversity dan regulasi diri terhadap prestasi belajar akuntansi siswa kelas XI SMK. Penelitian ini tergolong kedalam jenis penelitian kuantitatif dengan pendekatan eks post facto. Populasi dalam penelitian ini yakni seluruh siswa kelas XI SMK, penarikan sampel dilakukan dengan menggunakan teknik Random Sampling dengan responden 54 siswa yang diambil dari masing-masing kelas yakni 50% (random). Metode pengumpulan data yang digunakan pada penelitian ini yakni menggunakan teknik kuesioner dan teknik dokumenter. Metode analisis pada penelitian ini menggunakan regresi sederhana/ tunggal, regresi ganda, dan korelasi parsial yang diolah menggunakan SPSS versi 20. Hasil penelitian ini yakni, menunjukkan besarnya kontribusi positif sebesar 20,8%. Sehingga dapat disimpulkan bahwa terdapat kontribusi signifikan secara simultan kecerdasan adversity dan regulasi diri terhadap prestasi belajar akuntansi. Serta dapat dilihat bahwa semakin tinggi kecerdasan adversity dan regulasi diri maka akan sama halnya dengan prestasi belajar siswa.

ABSTRACT

The level of learning outcomes shown by students during the accounting learning process can be influenced by several factors, such as the adversity intelligence factor and the level of self-regulation each student possesses. This research aims to determine the contribution of adversity intelligence and self-regulation to the accounting learning achievement of class XI vocational school students. This research is classified as quantitative research with an ex post facto approach. The population in this study was all students in class. The data collection methods used in this research are questionnaire techniques and documentary techniques. The analysis method in this research uses simple/single regression, multiple regression, and partial correlation, which is processed using SPSS version 20. The results of this research show a positive contribution of 20.8%. So, there is a significant simultaneous contribution of adversity intelligence and self-regulation to accounting learning achievement. The higher the adversity intelligence and self-regulation, the higher the student's learning achievements.

1. INTRODUCTION

Technological developments in the increasingly advanced digital era require all human resources to think more creatively and innovate according to current developments. Improving the quality of human resources can be done by providing appropriate and innovative educational services according to community needs. Education is basically a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious and spiritual strength, self-control, personality, intelligence, noble morals, and the skills needed by themselves, society, the nation and country (Aghni, 2018; Mardiani et al., 2021; Nurfajri & Rochmawati, 2021). In education, there are several pathways: informal, non-formal, and formal. In educational units, both basic, secondary, secondary, vocational, and tertiary, of course, there are learning activities, which are a process of experience/study to gain knowledge and understanding. One of the lessons taught at the upper secondary level is accounting education, where accounting is a subject that teaches students how to record,

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summarize, process, and present financial data, with the aim that the data can be used as a reference in making decisions, especially decisions and related to finance (Lestari & Listiadi, 2021; Pratiwi, 2019; Suryanti et al., 2023). It is very important to teach accounting education to students with the aim that students can manage finances simply (Mulyadi, 2019; Priyanti et al., 2021). Students' abilities in accounting subjects can be seen from the learning outcomes they showed during the learning process.

Learning outcomes are basically changes in attitudes, habits, and skills demonstrated by students as a result of the learning process that has been carried out (Apriliani et al., 2023; Febriansyah et al., 2020). The learning outcomes obtained by students can be grouped into three types: skills, knowledge, and attitudes. To find out the learning outcomes, of course, there is an assessment to find out the extent of changes in the learning outcomes and see the extent of the learning achievements obtained for evaluation material (Alfian et al., 2020; Saputra et al., 2019). However, the reality in the field shows that not all students are able to show good learning outcomes during the accounting learning process. The results of initial observations and interviews carried out with eleventh-grade students of the Institutional Accounting and Financial Skills Competency at SMK N 1 Tempel show that there has been a decline in student learning achievement in accounting learning. This can be seen from the students' ranking in the class. Several factors, such as low adversity intelligence and student self-regulation, influence low student learning outcomes. The results of the interview process show that the adversity intelligence possessed by students is very influential on learning achievement. This is caused by an attitude of despair due to problems in the family, such as the economy, and oneself (easily discouraged, not enthusiastic, having negative thoughts, etc.). Then, if we look at students' self-regulation during interviews, the results also really show an influence on learning achievement. This is because some students need help managing their time between school lessons and are busy with extracurricular activities they participate in at school, such as the OSIS, Ambalan Council, Tonti, and other activities. It is even known that some students are also busy helping their parents at home and taking part in other activities outside of school. So, it is not easy to manage study time both at school and at home, thus affecting the learning achievement obtained. Some students even admitted that they had experienced a decline in their ranking in the top 10 obtained in class.

Adversity intelligence is basically the ability to turn difficulties into opportunities to achieve goals (Handayani et al., 2023; Heryadi, 2021). It is further explained that the influence of adversity intelligence on a person's success is because adversity intelligence is able to help individuals endure difficulties and find solutions to overcome them (Ambarriyah & Fachrurrozie, 2019; Widodo & Eka, 2022). To be able to achieve optimal learning achievement, a student is expected to be able to overcome obstacles in learning if he has good adversity intelligence (Candra et al., 2021; Sugiarti et al., 2020). When someone understands their level of adversity intelligence, they will understand their ability to face difficulties and how to overcome them (Pujiati & Retariandalas, 2019; Soleman, 2020). Apart from adversity intelligence, student learning outcomes are also influenced by self-regulation, where self-regulation is the student's ability to create and control one's thoughts, feelings, and behavior to achieve a certain goal (Arsyad et al., 2020; Sagitarini et al., 2023; Yundani, 2022). If a student has good self-regulation, he will certainly be able to control the situation so that it does not have a negative impact on himself, especially in achieving learning achievement through the student's learning process, such as in difficult subjects and the need for quite high levels of analysis (Hari, 2020; Ruminta et al., 2018).

The results obtained in this research are in line with the results of previous research, which revealed that self-regulation has a positive influence on student learning independence in the Guidance and Counseling Study Program (Yasdar & Mulyadi, 2018). The results of other research reveal that there is a positive relationship between self-regulation and the learning outcomes of eighth-grade students (Khermarinah et al., 2020). The results of further research revealed that there was a significant indirect influence of positive thinking intelligence on critical thinking in science through students' Adversity intelligence (Heryadi, 2021). Based on several research results, it can be said that adversity intelligence and self-regulation influence students' learning outcomes and thinking abilities. It is just that in previous research. There have yet to be studies that specifically discuss the analysis of the contribution of adversity intelligence and self-regulation to students' accounting learning achievement. So, this research focuses on this study with the aim of analyzing and finding the simultaneous contribution of adversity intelligence and self-regulation to accounting learning achievement.

2. METHOD

This research is classified as a type of quantitative research with a non-experimental research approach (*ex post facto*). The population in this study were all eleventh-grade students in the Institution's Financial Accounting Skills Competency. Sampling in the research was carried out using a random

sampling technique of 50% per class so that respondents were obtained from as many as 54 students from 3 eleventh classes of the Institution's Financial Accounting Skills Competency. This research data collection method uses primary data, a questionnaire technique with a Likert scale. This questionnaire technique helps collect data on adversity intelligence and self-regulation. As well as using documentation techniques to help collect learning achievement data and several other documents. Meanwhile, validity and reliability tests are used to test the questionnaire.

The content validity test is calculated using the Lawshe formula, and the empirical validity test on questionnaire items in the SPSS program uses Karl Person's technique, Product Moment correlation due to polytomy item scores with a Likert scale. The number of items that will be tested for validity is 36 for adversity intelligence items and 40 items for self-regulation. In this research, the validity test was processed using the SPSS version 20 program. The reliability testing used internal consistency with the reliability criteria coefficient from Cronbach's Alpha and processed using the SPSS version 20 program. Content validity, empirical validity, and reliability were used to test the instrument. The data analysis methods and techniques (assumption tests) in this research use descriptive statistics with analysis techniques using data distribution normality tests, linearity tests, and multicollinearity tests, which are processed using SPSS version 20. Moreover, statistical hypotheses were calculated using simple/single regression and regression multiple, and partial correlations were processed using SPSS version 20.

3. RESULTS AND DISCUSSION

Result

The results of the analysis show that the variable (X_1) adversity intelligence gets the highest adversity intelligence score, and the lowest is 67 and 36. The mean (average) is 56; the standard deviation (SD) is 6. The category in adversity intelligence is divided into three others: the high category gets a percentage of 5.55% with a total of 3 students, the medium category gets a percentage of 75.92% with a total of 41 students, and the low category The percentage obtained was 18.51% with a total of 10 students. Furthermore, the variable (X_2) self-regulation got the highest and lowest scores, 120 and 66, with a mean (average) of 102 and an SD (Standard Deviation) of 11. Meanwhile, the category adversity intelligence was divided into three among others: the high category got the percentage amounting to 11.11% with a total of 6 students, the medium category obtained a percentage of 66.66% with a total of 36 students, and the low category obtained a percentage of 22.22% with a total of 12 students.

In the variable (Y), the achievement of learning accounting is taken from the average score of the report cards for the 2022/2023 academic year for the odd semester of class XI SMK N 1 Tempel. There are several skill competency subjects: Computer Accounting, Institutional Accounting Practicum (PEMDES/Institutional Accounting), Creative Products and Entrepreneurship (PKK/PKDK), Tax Administration, and Accounting Practicum for Service, Trade and Manufacturing Companies (PJDM). From the research results, the highest and lowest scores, 91 and 82, were obtained. The mean (average) was 86, the mode was 86, and the median was 86. After obtaining such results, they were then processed to determine the interval class. The formula is $= 1 + 3.3 \log n$, becomes $= 1 + 3.3 \log 54$, 6.71689940742 rounded to 6. Then, you can calculate the data range $91-82 = 9$. Once you know the data range, you can then calculate the length of the interval, $9/6 = 1$, where 5 is rounded to 2. So that the distribution of scores is obtained, among others, a score of 82-83 gets a percentage of 3.70% with a total of 2 students, a score of 84-85 gets a percentage of 27.77% with a total of 15 students, a score of 86-87 gets a percentage of 42.59% with a total of 23 students, a score of 88-89 obtained a percentage of 18.51% with a total of 10 students, and a score of 90-91 obtained a percentage of 7.40% with a total of 4 students.

In this research, the calculation of the tendency for low and high score categories for Accounting Learning Achievement is not determined based on the average or SD (Standard Deviation). Still, it is carried out using the school's learning completeness score rule, which states that more than 75 is considered complete. Otherwise, the opposite is true. (incomplete). Thus, according to research data, the majority of students in this study were categorized as complete. This research's normality test aims to check the frequency distribution of a sample against the normal distribution of data. The test criteria are if $\text{Sig.} > 0.05$ (normally distributed data), and if $\text{Sig.} < 0.05$ (data is not normally distributed). Based on the results of the normality test of data distribution in this study, several results were obtained for variable X_1 , Adversity Intelligence from the results of Sig. obtained $0.104 > 0.05$ (normally distributed data) for variable X_2 , Self-Regulation from the results of Sig. obtained $0.072 > 0.05$ (norm distributed data) for variable Y, Learning Achievement, from the results of Sig. obtained $0.209 > 0.05$ (normally distributed data).

The next analysis is a linearity test, which is carried out with the aim of checking the influence of 2 or more independent variables on the dependent variable. This linearity test assumes a linear

correlation of the independent variable with each predictor. The decision-making in the linearity test in this research uses Sig. Linearity, if Sig. Linearity < 0.05 (linearity), and if Sig. Linearity > 0.05 (non-linearity). Based on the results of the linearity test of adversity intelligence with accounting learning achievement, the score of Sig. Linearity is $0.00 < 0.05$. So, the variables X_1 (Adversity Intelligence) and Y (Learning Achievement) have a linear relationship. Meanwhile, the results of the linearity test of self-regulation with accounting learning achievement obtained a score of Sig. Linearity is $0.002 < 0.05$. So, the variables X_1 (Self Regulation) and Y (Learning Achievement) have a linear relationship. After obtaining the linearity test results, the research then continued with the multicollinearity test with the aim of testing the regression model regarding the relationship between independent variables. To detect multicollinearity, you can look at the results of the Variance Inflation Factor (VIF) and Tolerance. The criteria are if $VIF > 10.00$ & $Tolerance < 0.100$ (there is multicollinearity) and if $VIF < 10.00$ & $Tolerance > 0.100$ (there is no multicollinearity). The results of the multicollinearity test in this study are Adversity Tolerance Intelligence > 0.100, 0.357 and $VIF < 10.00$, 2.801 (multicollinearity does not occur), and Self-Regulation Tolerance > 0.100, 0.357 and $VIF < 10.00$, 2.801 (does not occur) Multicollinearity.

In research hypothesis testing for the first and second hypotheses, simple/single regression will be used. According to simple/single regression, linear regression with one independent variable. Meanwhile, the test criteria are if $-t_{table} < t_{count} < t_{table}$ (there is no influence) and if $-t_{count} < -t_{table}$ or $t_{count} > t_{table}$ (there is influence). The formulation of the first hypothesis in this research is "There is a contribution of Adversity Intelligence to the Accounting Learning Achievement of Class. The results of the simple/single regression test for the first hypothesis regarding the coefficient of determination obtained a correlation coefficient (R) of 0.435. It can be explained that there is a significant positive contribution of Adversity Intelligence to the Accounting Learning Achievement of the Class. Meanwhile, the adjusted R-square was found to be 0.174/ 17.4%. So, it can be explained that the independent variable Adversity Intelligence in this research influences the dependent variable, Accounting Learning Achievement, by 17.4%. And the remaining 82.6% (100% - 17.4%) is influenced by other independent variables besides the variables in the research. The equation result for the simple regression line is $\hat{Y} = 78.472 + 0.144X_1$. The results of this equation show that the regression coefficient score is positive, 0.144. Apart from that, it can be explained that if the Adversity Intelligence score increases by one unit, Accounting Learning Achievement will also increase by 0.144. And you can see that t_{count} is 3.485 > t_{table} , which is 2.007. And the results obtained from Sig. $0.001 < 0.05$. So, H_0 is rejected, and H_1 is accepted. There is a significant contribution of Adversity Intelligence to the Accounting Learning Achievement of Eleventh Grade Students in the Institutional Accounting and Financial Skills Competency at SMK N 1 Tempel.

The second hypothesis is "There is a Contribution of Self-Regulation to the Accounting Learning Achievement of Eleventh Grade Students in Accounting and Financial Skills Competency Institutions at SMK N 1 Tempel". The results of the simple/single regression test for the first hypothesis regarding the coefficient of determination that the correlation coefficient (R) was 0.430, can explain that there is a significant positive contribution of Self-Regulation to the Accounting Learning Achievement of Eleventh Grade Students in Accounting and Financial Skills Competency Institutions at SMK N 1 Tempel. Meanwhile, the adjusted R-square is 0.169/ 16.9. So, the independent variable or Self-Regulation influences the Accounting Learning Achievement variable by 16.9%. Then, the remaining 83.1% (100% - 16.9%) is influenced by other independent variables besides the variables in the research. Meanwhile, the equation results for the simple regression line are $\hat{Y} = 78.350 + 0.080X_1$. This equation shows that the regression coefficient is positive, 0.080. It can be explained that if the Self-Regulation score increases by one unit, Accounting Learning Achievement will also increase by 0.080. Moreover, you can see that t_{count} is 3.431 > t_{table} , which is 2.007. Moreover, the results obtained from Sig. $0.001 < 0.05$. So, H_0 is rejected, and H_1 is accepted. Self-regulation makes a significant contribution to the accounting learning achievement of eleventh-grade students in the institutional accounting and financial skills competency at SMK N 1 Tempel.

The third hypothesis is "There is a Contribution of Adverity Intelligence and Self-Regulation to the Accounting Learning Achievement of Eleventh Grade Students in Institutional Accounting and Financial Skills Competency at SMK N 1 Tempel," which is processed using multiple regression. , multiple regression is a linear regression that involves more than one independent variable. Meanwhile, the test criteria are if $F_{count} > F_{table}$ (there is an influence) and if $F_{count} \leq F_{table}$ (there is no influence). The form of the equation is $\hat{Y} = a + b_1X_1 + b_2X_2$. The multiple regression test for the third hypothesis regarding the coefficient of determination resulted in a correlation coefficient (R) of 0.456. So, there is a significant positive contribution simultaneously from Adversity Intelligence and Self-Regulation to the Accounting Learning Achievement of Eleventh Grade Students in Accounting Skills Competency and Institutional Finance at SMK N 1 Tempel. Meanwhile, the adjusted R-square was found to be 0.176/ 17.6%. So, it can be explained that the independent variables, Adversity Intelligence and Self-Regulation, in this research influence the

dependent variable, Accounting Learning Achievement, by 17.6%. The remaining 82.4% (100% - 82.4%) is influenced by other independent variables besides the variables in the study. Meanwhile, for the results regarding the multiple regression coefficient table, the equation for the multiple regression line is $Y = 77.528 + 0.084X_1 + 0.042X_2$. Based on the results of this equation, a positive coefficient score of. Meanwhile, the Relative (SR) and Effective (SE) Contributions for Adversity Intelligence provide a relative contribution of 36.01% and Self-Regulation contributes 63.89%. Meanwhile, for the effective contribution, Adversity Intelligence provides an effective contribution of 7.50%, and Self-regulation contributes 13.28%. The total effective contribution of Adversity Intelligence and Self-Regulation is 20.78%, while other variables outside of this research influence 79.22%. Then, the Fcount test results were obtained: $6.679 > F_{table}, 3.18$. Moreover, the results obtained from Sig. $0.003 < 0.05$. Thus, H_0 is rejected, and H_1 is accepted. There is a significant simultaneous contribution of Adversity Intelligence and Self-Regulation to the Accounting Learning Achievement of Eleventh Grade Students in the Competency of Institutional Accounting and Financial Skills at SMK N 1 Tempel.

Partial correlation is intended to find the pure contribution of the independent variable to the dependent variable. Partial Correlation in this research was processed using the Statistical Package for Social Science (SPSS) program version 20.00 for Windows. With hypothesis testing criteria based on Sig. (2 tailed) if Sig. (2 tailed) < 0.05 (There is a significant relationship), and if Sig. (2 tailed) > 0.05 (There is no significant relationship). The following are the results of the first partial correlation in the Control Variable table "-none-a," showing the coefficient score between the Adversity Intelligence variable and Accounting Learning Achievement before the Self-Regulation control variable is included in the analysis. From the results of the analysis, the correlation coefficient score was 0.435, which is in the medium and Sig categories. $0.001 < 0.05$. So, there is a positive and significant relationship between Adversity Intelligence and Accounting Learning Achievement before entering the control variable, Self-Regulation. The Control Variable table "Self-Regulation" shows the coefficient score between the Adversity Intelligence variable and Accounting Learning Achievement after entering the Self-Regulation control variable into the analysis. From the results of the analysis, there was a decrease in the correlation coefficient, 0.168, which fell into the very low category and Sig. $0.229 > 0.05$. So, H_0 is accepted, and H_1 is rejected. It is proven that there is no positive and significant relationship regarding the correlation between Adversity Intelligence and Accounting Learning Achievement after including the control variable, Self-Regulation.

Discussion

Based on the results of the data analysis that has been carried out, three findings were obtained in the research. The first finding shows that there is a significant contribution of adversity intelligence to the accounting learning achievement of eleventh-grade students in Accounting and Financial Institutions at SMK N 1 Tempel. The positive influence of adversity intelligence is because adversity intelligence will be able to help students turn difficulties into opportunities to successfully achieve goals through the problem-solving process (Azizah & Fauziah, 2019; Lathifaturrahmah, 2020). So, the higher the level of adversity intelligence, the greater the student's ability to face the various obstacles they go through, especially the obstacles experienced in the learning process (Handayani et al., 2023; Heryadi, 2021). Based on this explanation, it can be said that adversity intelligence is very necessary so that students are able to develop their creativity to survive and carry out learning well (Ambarriyah & Fachrurrozie, 2019; Widodo & Eka, 2022).

The second finding in this research shows that self-regulation significantly contributes to the accounting learning achievement of eleventh-grade students in Accounting and Financial Institutions at SMK N 1 Tempel. These results show that apart from adversity intelligence, high and low student learning outcomes can also be influenced by self-regulation, where self-regulation is a form of students' ability to create and control their thoughts, feelings, and behavior, with the aim of achieving a certain goal (Arsyad et al., 2020; Sagitarini et al., 2023; Yundani, 2022). If a student has good self-regulation, he will certainly be able to control the situation so that it does not have a negative impact on himself, especially in achieving learning achievement through the student's learning process, such as in difficult subjects and the need for quite high levels of analysis (Hari, 2020; Ruminta et al., 2018). In its implementation, self-regulation views learning as a multidimensional process that includes personal (cognitive and affective/emotional), behavioral (behavioral), and contextual aspects (Pujiati & Retariandalas, 2019; Soleman, 2020). Someone who has good self-regulation will carry out careful planning and observe various cognitive and affective processes in the process of completing existing tasks (Sagitarini et al., 2023; Yundani, 2022). Self-regulation is generally carried out through three stages: self-observation, decision-making, and self-response (Purwaningsih & Herwin, 2020; Yasdar & Mulyadi, 2018).

The third finding shows that there is a simultaneous contribution of adversity intelligence and self-regulation to the accounting learning achievement of eleventh-grade students in Institutional Financial Accounting at SMK N 1 Tempel. These results then show that student learning outcomes can be influenced by various factors, both internal and external (Apriliani et al., 2023; Febriansyah et al., 2020). This is because learning outcomes refer to a condition where students show positive changes in behavior, skills, and thinking abilities as a result of the learning process that has been carried out (Alfian et al., 2020; Saputra et al., 2019). The results obtained in this study are in line with the results of previous research, which also revealed that self-regulation has a positive influence on student learning independence in the Guidance and Counseling Study Program (Yasdar & Mulyadi, 2018). The results of other research reveal that there is a positive relationship between self-regulation and the learning outcomes of eighth-grade students (Khermarinah et al., 2020). The results of further research revealed that there was a significant indirect influence of positive thinking intelligence on critical thinking in science through students' Adversity intelligence (Heryadi, 2021). So, based on several research results, it can be said that adversity intelligence and self-regulation influence students' learning outcomes and thinking abilities.

4. CONCLUSION

Based on the results of data analysis and discussion, it can be concluded that there is a simultaneous contribution of adversity intelligence and self-regulation to the accounting learning achievement of eleventh-grade students in Institutional Financial Accounting at SMK N 1 Tempel. It is just that based on the results of the partial correlation, the presence of the Adversity Intelligence variable as a control variable has no influence. The presence of the Self-Regulation variable as a control variable has no effect.

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