# The Effect of Locus Of Control, Self Efficacy, and E-Learning Effectiveness on Accounting Understanding

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## Abstract

The purpose of this study was to determine the effect of locus of control, self-efficacy, and effectiveness of e-learning on accounting understanding, with the background of the importance of the role of universities in producing competent graduates in accounting. With the Covid-19 pandemic, the learning process has changed, namely by learning through online media compared to face-to-face learning. The research population is students who graduated from the 7th semester in the accounting department at Pamulang University. The sample contains 100 data using the Slovin formula with an error margin of 10%. Data was collected through the distribution of google form questionnaires and analyzed using the combination concurrent embedded method. This research can be a reference for the academic community and also the government to produce policies and provide online-based learning services so as to produce reliable and competent graduates in the accounting field. The results show that locus of control has a significant effect on understanding Accounting, Self Efficacy, has a significant effect on accounting understanding, while the effectiveness of E-Learning has no significant effect on accounting understanding.

**Keywords**: Locus of Control; Self Efficacy; Effectiveness of E-Learning; Accounting Understanding

## INTRODUCTION

The need for professional workers in accounting and finance makes the accounting study program a target for new students. A professional accountant must possess the necessary (a) professional knowledge, (b) professional skills, and (c) professional values, ethics, and attitudes, (IAESB, 2009 ; Howieson et al., 2014). Accounting educators and practitioners are pressured by the industries, globalization and the professions to generate graduates with accountancy skills that meet the changing needs, (Ahmed, 2019). The business world today encourages the need for a workforce capable of compiling , this condition is caused by the level of knowledge and skills of students who do not meet the quality standards of graduation. due to a lack of skills and professional orientation in implementing the knowledge absorbed in the world of work. This weakness is exacerbated because students do not receive adequate education in intellectual, communication, and

interpersonal skills. There is a gap between the ideal need for graduates who have an understanding of accounting in the world of work and the results of undergraduate graduates who do not have an understanding of accounting, (Agustina, 2015; Aryani & Adhariani, 2020). Understanding of accounting can be defined as someone who is clever or proficient and understands correctly about accounting, (Pranata & Rivai, 2021).

To produce reliable financial statements, proper understanding is needed in the preparation of financial statements. The preparation of financial statements in Indonesia must comply with Financial Accounting Standards (SAK). To acquire knowledge of the basic theory of accounting, knowledge of the basics of accounting is needed so that this knowledge can be used as a guide for all accounting practices. Accounting science taught in universities is very impressive because science is only oriented to general mechanisms, very much different when compared to the practice faced in the world of work. There is a gap between the perception of students and expectation of employers with regard to the skills required by graduates, (Aryanti & Adhariani, 2020).

This concern is also because the number of Indonesian accounting students is quite large, but who become professionals in the accounting field are still very few compared to neighbouring countries such as Malaysia, Thailand, and Singapore. Where Indonesia is still far behind, (Srirejeki, Supeno, & Faturahman, 2019). Whereas the market that requires professional accounting services in Indonesia in Indonesia is quite large. According to BPS data in 2017, the number of large and medium industries (IBS) in Indonesia reached 33,577 entities, (Statistik, 2017). Universities certainly have provisions for the quality standards of student graduation, especially the standards of understanding and student achievement as a form of learning success.

The realization of accounting understanding in students must be done by building students' self-behavior as prospective accounting graduates. This is an effort to make a positive contribution to students in improving competence. Creating an active and conducive learning atmosphere as well as productive and innovative and the learning process can develop spiritual strength, self-control, personality, intelligence, noble character, and skills needed by himself and the community. Good competence will form a person's basic nature, namely character, motives, self-concept, knowledge and skills that can influence behavior and ability to produce achievement. Both practitioners and academics stated that a professional attitude is an important requirement that must be possessed by the accounting profession, ((Ahmed, 2019).

Competencies possessed by a student are not the same as other students. Competence possessed by a person can be formed from outside or from within the individual concerned, family support, environment, and condition of facilities and infrastructure are one of the factors that have a major influence on one's competence. A person's behavior will be characterized by his personality traits. E-learning facilities during the pandemic have become a discourse that must be done and are no longer an option, although learning methods for certain cases are still allowed face-to-face through a fairly strict procedural protocol. To be able to produce an effective online learning process, a plan is needed so that students

understand what is being taught. Efficient use of technology, by choosing to use technology that requires minimal procurement and maintenance costs but can facilitate the educational process effectively, (Dhawan, 2020).

In this study, the theory used is the Technology Acceptance Model (TAM). This theory is very useful in the world of education to build distance learning known as e-learning. TAM theory has the concept of technology in its usefulness and ease of use of technology to more easily complete tasks/jobs. The TAM theory was proposed by Davis (1989) and was widely used later by other researchers including, (Hsia, Chang, & Tseng, 2014), (Sari, Rosidi, & Roekhudin, 2016). Technology Acceptance Model (TAM) will be able to provide understanding for accounting users as well as users in the world of education, namely on the effectiveness of the e-learning system. Taxpayers on the effectiveness of the tax system, (Zainuddin, 2017). Starting from Computer Anxiety which is the most common external factor of TAM so that the effects of these commonly used external factors are on the two main constructions of TAM, Perceived Ease of Use and Perceived Usefulness, (Abdullah & Ward, 2016).

This planning is more about the characteristics of students who differ in certain subjects, for example accounting students understand integrated graphs better than graphs with separate texts, (Sithole, 2016). Feeling happy and satisfied with what is being taught will make it easier for students to understand what is being taught in this case through a quality e-learning system (Megeid, 2014). Academics view accounting as two fields of study, namely the field of practice and theory. The theory of accounting will be used as a basis for both academics and practitioners in carrying out real accounting practices, (Aziza & Rissyo Melandy, 2006). Personality traits of internal locus of control and self-efficacy have a positive and significant effect on students' accounting understanding. This result is inversely proportional to the external locus of control which has a positive but not significant effect on students' accounting understanding, (Bandura, 2010). From the background described above, research is needed related to the development of student competence in personality, especially in learning with e-learning at Pamulang University.

An understanding of accounting should ideally be the hope and goal of the accounting course learning process. Understanding accounting requires more than just understanding. Students who understand accounting will be skilled at doing practice questions and exams well compared to students who only understand but have not been accompanied by a good understanding. With a good understanding of Accounting, it is hoped that graduates of the Accounting Study Program can compete for jobs in the accounting field and develop into accounting professionals. Accounting knowledge can be viewed from two sides of understanding, namely as professional knowledge (skills) and at the same time as a discipline of knowledge taught in higher education, (Suwardjono, 2005). Academics view accounting as two fields of study, namely the field of practice and theory. The theory of accounting will be used as a basis for both academics and practitioners in carrying out real accounting practices. The correct understanding of accounting is important to have in order to be able to apply the theory properly.

A person's behavior will be influenced by his personality traits. The behavior of an individual in improving his competence is influenced by his personality traits. Locus of Control is the degree to which a person expects that the reinforcement or outcome of their behavior depends on their own judgment or personal characteristics. A personality characteristic that describes people who perceive that control of their lives comes from within themselves as internalizers. People who believe that their lives are controlled by external factors are called externalizers (Allen, Weeks, & Moffitt, 2005).

Locus of control can be divided into two parts, namely internal locus of control and external locus of control. According to Rotter  that internal locus of control is a condition when an individual considers that the results of their behavior depending on their own behavior, while external locus of control is when individuals assume that everything that happens to them comes from something that cannot be predicted such as luck, coincidence, destiny, chance, or comes from the control and control of others. Locus of control has an important role in developing an individual's motivation. When a student has an internal locus of control personality trait, then the person concerned will have the belief that the ability to understand courses, especially accounting, must be based on his own efforts. The higher the motivation to do a business will contribute positively to the person's desire to improve his competence. The better the competencies possessed by a student, the more his understanding of the learning process will be, (Putra, Damayanti, Lestari, Pradnyanitasari, & Jayawarsa, 2019).
H1: locus of control affects accounting understanding.

Self-efficacy is a person's belief or belief that he or she can master the situation and produce positive outcomes. In other literature, it is explained that self-efficacy is a belief or belief about the probability that a person can carry out successfully some actions or future and achieve some results. Individuals with high self-efficacy will persevere in doing something, have fewer doubts, and engage in activities and seek new challenges. When a student has this personality trait, he or she will have the confidence to be able to carry out the learning process well (Wood, 1989). Students who have a high level of self-efficacy will have high motivation in carrying out the efforts needed in the learning process. The dimensions of Self Efficacy are: level/magnitude, Strength, Generality. Self-efficacy has a significant positive effect on accounting understanding, (Putra et al., 2019).
H2: Self-efficacy affects accounting understanding.

With the implementation of the online learning process (e-learning) by the campus, students are more independent, namely, when students do not know about the material presented by the lecturer, students can immediately find out by browsing the internet. However, this e-learning policy reaps pros and cons, on the one hand, considers this policy to be less effective with no face-to-face meetings between lecturers and students and requires quite a lot of data packages so that it is burdensome. To answer this problem, the government intervened by entrusting credit to the campus to be forwarded to students who need it so that they can take part in online learning. But after getting the quota, the problem has not been

completely resolved, because for this online learning process to take place it also requires the availability of a good network, a stable and strong signal. This is because if the signal is not good then students will have difficulty joining online classes, (Vera, 2020).

On the other hand, e-learning policies can be more efficient because the time for lectures is more flexible and can be arranged to be done while doing other work activities. The success of e-learning can be measured by how well the activities are carried out and completed according to the plan both in terms of time, cost and quality (Ravianto, 1986). With e-learning, the activeness of students in building their own knowledge is expected to help students remember and understand the subject matter longer. Besides increasing student learning outcomes, other advantages that support effective E-Learning are shown from several indicators in the learning process, including increased student activity, both in terms of asking questions and presenting the tasks they have completed. Another advantage is that the assignments given by the lecturers become more varied and creative because students have wider learning resources so they have more reference material. The existence of a pandemic has triggered online learning as an alternative to compulsory learning, with access to information sources that are becoming more accessible and more abundant. Natural disasters can stimulate our motivation for the adoption of highly innovative communication technology and e-learning tools (Tull, Dabner, & Ayebi-Arthur, 2017). E-learning can help in providing inclusive education even at the time of crisis, (Dhawan, 2020)

H3: *The effectiveness of e-learning affects the understanding of accounting.*


## RESEARCH METHOD

The concurrent embedded method in this study is used to minimize the weaknesses of quantitative and qualitative methods. The steps taken in this research are selecting the theory used to clarify the problem, formulating hypotheses and compiling research instruments consisting of Locus Of Control, Self Efficacy, Understanding E-Learning, and Accounting Understanding. After the instrument is proven valid and reliable, it is then used to collect data to answer the quantitative problem formulation and test the formulated hypothesis. The quantitative data that has been collected and the qualitative data are then analyzed to be combined. The qualitative data of this study used library research, with descriptive analysis. The use of this combination method is to facilitate researchers in uncovering research objectives, as well as obtaining complete, valid, reliable and objective data and information.

| Problems and potential | Theoritical Review | Data collection and analysis | hypothesis findings |
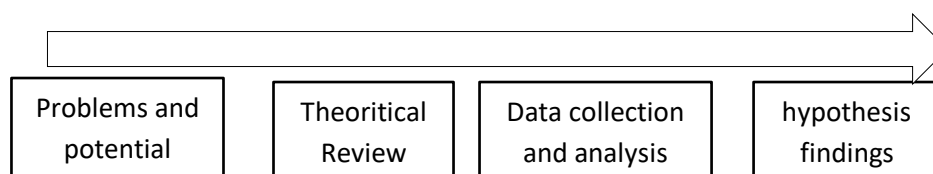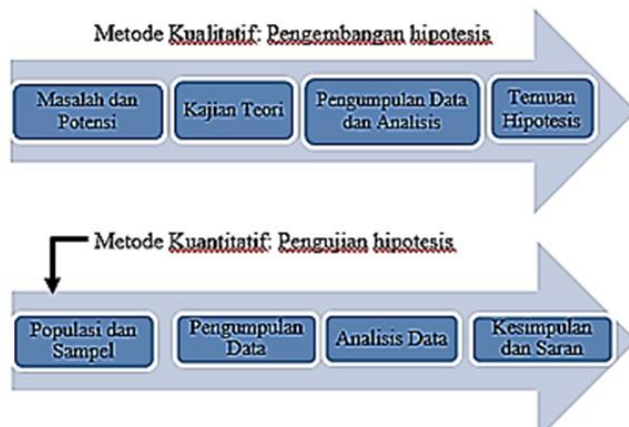
The sample selection used purposive random sampling. In the combination method with the concurrent embedded design, the primary method is the quantitative method. That is by determining the population and sample to determine the effect of Locus Of Control, Self Efficacy, Understanding E-Learning, on Accounting Understanding. Therefore, the population in this study were 7th semester students at Pamulang University totaling 10,794 (Kemdikbud, 2020)). The 7th semester students were chosen because they have received advanced accounting courses.  Population The number of samples taken according to the Slovin formula, with an error margin of 10%, produces 100 sample data. The indicators in the variables are in the following table:

**Table 1. Variable's Indicators**

|  | Variables | Indicators |
|---|---|---|
| 1 | *Accounting Understanding* | Understanding of Accounting Records |
|  |  | Understanding of Account Classification |
|  |  | Understanding Accounting Overview |
|  |  | Understanding Accounting Report |
|  |  | Understanding of Accounting Analysis |
| 2 | Locus of Control (Sudiarti & Juliarsa, 2020) | Self Potential |
|  |  | Learning process |
|  |  | Achievement Potential Results |
|  |  | Student Initiative |
|  |  | Student Prospect |
| 3 | Self Efficacy (Bandura, 2010) | Level |
|  |  | Strength |
|  |  | Generality |
| 4 | Effectiveness of E-learning (Šumak, Heričko, & Pušnik, 2011). | Perceived of Usefullness |
|  |  | Perceived of Ease |

## RESULTS AND DISCUSSION

**Result**

**Table 2. Characteristics of Respondents by Gender**

| Gender | Jumlah | Persentase |
|--------|--------|------------|
| Male   | 27     | 27%        |
| Female | 73     | 73%        |

**Table 3. Characteristics of Respondents Based on Age**

| No | Age     | Amount |
|----|---------|--------|
| 1  | 20 - 24 | 86     |
| 2  | 25 - 29 | 9      |
| 3  | 30 - 34 | 3      |
| 4  | 35-39   | 2      |

**Table 4. Characteristics of Respondents Based on Accounting Score**

| No | Nilai | PA 1 | PA 2 | Akt 1 | Akt 2 | Akl 1 | Akl 2 | ALK |
|----|-------|------|------|-------|-------|-------|-------|-----|
| 1 | A | 42 | 46 | 32 | 33 | 24 | 36 | 24 |
| 2 | B | 50 | 47 | 50 | 53 | 62 | 50 | 51 |
| 3 | C | 5 | 6 | 16 | 12 | 13 | 13 | 2 |
| 4 | D | 3 | - | - | - | - | - | - |
| 5 | E | - | 1 | - | - | 1 | - | - |
| 6 | Tidak diisi | | | 2 | 2 | - | 1 | 23 |
| Jumlah | | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

From the three tables above, it is known that the majority of student respondents are female with an age range of 20-24 years and the majority of the scores for the Accounting course group are B. The description of the value data on students shows a positive number, which indicates the significance of the three research variables, both locus of control, self efficacy, the effectiveness of e-learning on accounting understanding.

**Table 5. Research Test Results**

| Test Name | Locus of Control | Self Efficacy | Effectiveness of E-learning | Accounting Understanding |
|-----------|------------------|---------------|------------------------------|--------------------------|
| Validity Test | Valid | Valid | Valid | Valid |
| Reliability Test | Reliabel | Reliabel | Reliabel | Reliabel |

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| Normality Test | Asymp. Sig. (2-tailed) = 0,527  = normal | | | |
|---|---|---|---|---|
| Heteroskedasticity Test | Homoskedastisitas | Homoskedastisitas | Homoskedastisitas | - |
| Multikolinierity Test | Free of multicollinearity | Free of multicollinearity | Free of multicollinearity | - |
| Descriptive Statistics | Mean =34,7 | Mean =34,57 | Mean = 27,15 | Mean =44,23 |
| Multiple Linear Regression Test | Accounting Understanding = 17,241 + 0,3345X1 + 0,377X2 + 0,074X3 + e | | | |
| Coefficient of Determination | *Adjusted R Square* = 0,4 = 40% the effect of all independent variables on Accounting Understanding | | | |
| F- Test | Sig. =0,000ᵃ = Simultaneously independent variables have a significant effect on Accounting Understanding, the model is feasible to predict. | | | |
| t-Test | Sig. = 0,002, | Sig. = 0,002, | Sig. = 0,294 | - |

**Discussion**
**Locus of Control on Accounting Understanding**

By looking at the statistical results in Table 4.13 the significance value of the influence of Locus of Control is 0.002 which is smaller than 0.05 so that hypothesis 1 is accepted, meaning that there is a significant influence of Locus of Control on Accounting Understanding. It can also be seen from the t-count value of 3.22 and the t-table for 100 respondents is 1.984 so that the t-count> t-table (3.22> 1.984).

Student competencies can be formed from outside or from within the individual itself. External support such as family support, environment, condition of facilities and infrastructure. As for the inside, namely the behavior of students from their personality traits. Locus of control and self-efficacy are two traits in the learning process. According to Feist and Feist (2009) that behavior can be determined by a person's personality. Competence is an effort of student resources in improving quality to preserve the noble social and cultural values. This is in accordance with Law No. RI. 20 Th. 2003 concerning the national education system, article 3 paragraph (6) that education is held as a process of civilizing and empowering learners that lasts a lifetime. Therefore, considering the prospective accountants, it is necessary to have a deep understanding related to personality ethics while in the world of work (in society).

In understanding accounting, UNPAM students have excellent abilities with average grades of A and B. However, the sign of students understanding accounting is not only shown from course scores, but also mastery of related concepts. Because accounting plays a role in making economic and financial decisions as a function of planning and supervision. The results showed that the internal Locus of Control of UNPAM students had a value greater than the value of the external Locus of Control.

This means that students who have an Internal Locus of Control are more active in seeking information and knowledge about the situation. Students can be said to understand accounting and have readiness in social life that can be practised in the world of work later. According to Budhiyanto and Ika Easter (2004), the level of student accounting understanding is expressed by how much students understand the course. Where students believe that their experience of abilities is controlled by

their own skills and efforts. Meanwhile, students with a higher external locus of control tend to attribute their experiences to fate, chance or luck. According to Achadiyah & Laily (2013), usually, students never want to learn from experience, because they always connect success and failure based on destiny. In addition, they do not have the behavior of understanding the system (Achadiyah & Laily, 2013). While motivation and skills have a significant effect on the level of understanding of accounting.

**Table 6. Respondents' Assessment Results Related to Locus of Control**

| Criteria | Strongly Agree | Agree | Neutral | Do not Agree | Strongly Disagree | Amount |
|---|---|---|---|---|---|---|
| 1 | 10 | 57 | 20 | 13 | 0 | 100 |
| 2 | 16 | 68 | 8 | 5 | 3 | 100 |
| 3 | 31 | 45 | 13 | 9 | 2 | 100 |
| 4 | 18 | 63 | 17 | 2 | 0 | 100 |
| 5 | 21 | 50 | 22 | 6 | 1 | 100 |
| 6 | 6 | 13 | 70 | 0 | 0 | 100 |
| 7 | 17 | 48 | 25 | 10 | 0 | 100 |
| 8 | 5 | 33 | 46 | 14 | 2 | 100 |
| 9 | 11 | 59 | 24 | 5 | 1 | 100 |
| 10 | 19 | 63 | 15 | 2 | 1 | 100 |

(Data processed, 2021)

From the statistical results in the statement My potential arises from the results of the self-learning process, students agree (57). Basically, every student has potential. This potential helps students to have good abilities, including in overcoming problems and obstacles in learning. Students who are not able to recognize their potential are very losers. Because potential is the capacity or ability and characteristics related to student resources to be developed to the maximum.

There are six aspects in recognizing self-potential in students, namely personality, self-discipline, creativity, drive/desire, courage to face risks and self-confidence. Knowing potential means gaining knowledge about the right totality of self, so that students can realize the strengths and weaknesses that exist in themselves, (Suwena, 2015). UNPAM students already have an awareness of self-potential recognition. This is evident from the statement that I believe that the learning process is influenced by the potential possessed, with an assessment of agree (68) and agree (45) on the statement that student success is determined by one's own efforts.

Therefore, if students already understand the importance of recognizing potential, of course, students will be able to act. The results of the assessment of students' abilities related to their actions, students agreed (63), from which their success was also because they supported by agreeing (50). The ability of students must be done by providing a stimulus. According to Mahendrawan (2017), that to create lectures and especially by minimizing the possibility of misconceptions,

namely auditive stimulation (hearing), visual stimulation (vision), and motor stimulation (work), (Mahendrawan, 2017)

The potential ability that is formed in students with a good stimulus will create the ability to make reports. Because the quality of financial statements can be caused by the accounting understanding of the preparers of financial statements. Students understand that planning is an effort to optimize accounting understanding. This proves from the assessment that I believe that planning is an effort to understand accounting, namely agree (70). And take a failure to happen as a result of one's actions, agree (48). As researched by Napisah & Rakhmadhani (2019), that accounting understanding affects the quality of financial statements, with the results of the partial test (t-test) of the accounting understanding variable, it can be seen that the t count is 3.889 with a significant probability of 0.000.

According to Syahrul (2019), peer assessment on the results of the learning achievement assessment has high consistency with results for work and good validity by lecturers, (Syahrul, 2019). In my statement that the potential is formed from peers, students agree (33) and disagree (14), but also in a neutral assessment (46), meaning that peer assessment has not been carried out optimally in the learning process. One of the supporting facilities in the learning process apart from peer assessment is lecturer competence. With the competence of lecturers will realize a quality learning system. The better quality of learning will support increasing student understanding in course reporting and financial reports. (Khairatunnazah, 2018). In the statement that the lecturer's submission is adequate in the accounting understanding course, students agree (59). Meanwhile, students need to understand what is being done, know what is being communicated and get the benefits of its contents. From the system in the process of understanding accounting that supports student success. At that point, students agreed (63). The student evaluations can come from the National Accreditation Board, graduate users or students as participants, (Yousida, Kristanti, & Lestari, 2020).

**Self-Efficacy Analysis of Accounting Understanding**

In the second hypothesis (H2) Self Efficacy through the results of student questionnaires by measuring (3) three indicators, namely Level, Strength, Generality resulted that Self Efficacy has a significant effect on Accounting Understanding, as evidenced by the t value of 3.188 and the t table for 100 respondents is 1.984 so that the value of t count > t table (3.188 > 1.984). The significance of Self Efficacy is 0.002 which means it is smaller than the 0.05 significance level, it can be said that Self Efficacy has a significant effect on Accounting Understanding.

Student self-efficacy will give confidence in carrying out the lecture process. This means that students who have high self-efficacy will succeed in education and training, while students who have low self-efficacy will raise doubts in themselves (Budiadi & Sulistyawati, 2013). Because Self efficacy leads to the belief in the ability of motivation and awareness of students in dealing with situations. According to Putra et al. (2019), that effort in the learning process will contribute to understanding accounting.

Self efficacy partially has a significant effect on the level of student understanding in accounting courses. Students can be said to master or understand accounting if the accounting knowledge that has been obtained can be practised in the world of work. The measurement of the level of accounting understanding is measured through the Grade Point Average (GPA) which is obtained based on the value of accounting courses. Whereas the assessment of the quality of education must be seen from the development of basic attitudes, such as an academic scientific critical attitude and a willingness to seek the truth. It is not measured by the test scores of knowledge transfer, but covers more broadly, namely the formation of basic skills and attitudes, such as criticality, creativity, openness to innovation and various inventions.

Self-efficacy partially has a significant effect on the level of student understanding in accounting courses. Students can be said to master or understand accounting if the accounting knowledge that has been obtained can be practised in the world of work. The measurement of the level of accounting understanding is measured through the Grade Point Average (GPA) which is obtained based on the value of accounting courses. Whereas the assessment of the quality of education must be seen from the development of basic attitudes, such as an academic scientific critical attitude and a willingness to seek the truth. It is not measured by the test scores of knowledge transfer, but covers more broadly, namely the formation of basic skills and attitudes, such as criticality, creativity, openness to innovation and various inventions.

**Tabel 7. Respondents' Assessment Results related to Self Efficacy**

| Criteria | Strongly Agree | Agree | Neutral | Do not Agree | Strongly Disagree | Amount |
|---|---|---|---|---|---|---|
| 1 | 15 | 64 | 14 | 6 | 1 | 100 |
| 2 | 33 | 63 | 2 | 2 | 0 | 100 |
| 3 | 18 | 72 | 8 | 2 | 0 | 100 |
| 4 | 17 | 68 | 13 | 2 | 0 | 100 |
| 5 | 15 | 72 | 11 | 2 | 0 | 100 |
| 6 | 17 | 36 | 20 | 23 | 4 | 100 |
| 7 | 2 | 39 | 43 | 12 | 4 | 100 |
| 8 | 12 | 65 | 17 | 6 | 0 | 100 |
| 9 | 13 | 64 | 19 | 4 | 0 | 100 |

(Data processed, 2021)

In the statement I believe that I can complete any difficult task, I am able to do the task given by the lecturer, the student agrees (64). This means that students are aware that with their various activities, they must remember the duties of lecturers. One of them is by having a notebook of lecturers' assignments and the final deadline for assignments. Therefore, it takes hard work and an unyielding attitude to master the skills. From the assessment, I believe that with persistence and tenacity as well as hard work the assignments/exams can be completed, students agree (63).

If students have this desire, then start practising skills and find resources that can help master those skills. Where natural talent is not an absolute requirement that must be possessed in order to be successful. As in the statement point, I concentrate on completing the assignments from the lecturer, with an assessment of agree (72) and agree (68) on the statement that I am able to complete the task according to the specified target.

Of course, to achieve a hard working attitude, you must have a positive way of thinking. In the statement I am not desperate and able to complete every task, I agree (72). However, students also face obstacles, especially in terms of time, namely dividing work time with lectures. With an assisted e-learning system. At the point of the statement With e-learning, I feel happy because I can divide my work time so that difficulties can be overcome. The assessment agrees (36). Another obstacle is about students' confidence in understanding the lectures given by the lecturer, between understanding or not understanding. It can be seen from the assessment that agrees (39), in the statement I believe I understand the material given by the lecturer. Where the neutral number is much higher (43).

Statement I believe I can motivate myself in searching for material on the internet so that I can complete assignments, by agreeing (65) and agreeing (64) on the statement I believe I can manage my study and work time so that I can do my assignments well. Awareness of students who have to do independent learning and manage time effectively and efficiently has become the responsibility of the student consciously.

**Analysis of the Effectiveness of E-learning on Accounting Understanding**

Based on the results of hypothesis testing in table 4.13, that the effectiveness of E-Learning has no effect on accounting understanding, as evidenced by the t-count value of 1.056 and the t-table for 100 respondents of 1.984 so that the t-count value < t-table (1.056 < 1.984). The significance of the E-Learning Effectiveness variable is 0.294, which means above 0.05, it can be said that the E-Learning Effectiveness variable has no significant effect on Accounting Understanding.

E-learning is a means of online learning classes that develop interactions between lecturers, students, teaching materials. Interaction can be done in discussion forums. Lecturers can place teaching materials that can be downloaded by students, and give assignments by collecting structured assignments on e-learning applications. Students have freedom of opinion, share information about subjects for student self-development. According to Suharyanto  & Mailangkay (2018), where the use of web e-learning will improve learning outcomes indirectly.

Variables of e-learning implementation are represented by indicators in the form of accounting understanding, learning, creation and innovation. The quality of higher education will increase if the implementation of e-learning is getting better. Because the relationship between the quality of higher education and the application of e-learning is unidirectional. This is in line with the research by Octaviani  & Rizky (2019) which shows that based on the results of the t-test, the t-test obtained is 3.950, which is greater than the t-table value of 3.89 at a significant level of 5% or with a P value (0.00 < 0. 05), it can be concluded, there is an effect

of implementing e-learning on the quality of higher education, (Octaviani & Rizky, 2019)

In understanding accounting in the e-learning process for students, a process or method of understanding is still needed. This means that students really understand what is taught by the teacher in accounting material. The online learning process on accounting understanding will be successful if the level of emotional intelligence and student learning behavior is good. As research by Afandi  et al (2021), that the intelligence process and learning behavior have a significant effect on the level of accounting understanding in the online learning process.

**Tabel 8. Respondents Assessment Results Related to e-learning**

| Criteria | Strongly Agree | Agree | Neutral | Do not Agree | Strongly Disagree | Amount Criteria |
|---|---|---|---|---|---|---|
| 1 | 12 | 35 | 18 | 26 | 9 | 100 |
| 2 | 14 | 66 | 13 | 10 | 2 | 100 |
| 3 | 14 | 61 | 14 | 10 | 1 | 100 |
| 4 | 13 | 65 | 13 | 9 | 0 | 100 |
| 5 | 7 | 28 | 33 | 27 | 5 | 100 |
| 6 | 12 | 45 | 25 | 14 | 4 | 100 |
| 7 | 4 | 23 | 33 | 33 | 7 | 100 |
| 8 | 9 | 52 | 30 | 13 | 5 | 100 |

(Data processed, 2021)

On the statement with E-Learning distance communication between lecturers and students is easier. From the statistical data the level of agreement (35). This means that e-learning communication is still being created. Therefore, to overcome the obstacles and boredom of participating in online lectures, it is necessary to have a communication strategy between lecturers and students. That is the communication theory that applies two-way communication. In this case, giving students the opportunity to respond back in the form of discussion questions and comments on what was conveyed by the lecturer. The lecturer's communication strategy in e-learning uses multiple modules and books, online discussions, questions and answers, quizzes and assignments. Therefore, lecturers must position themselves as motivators and initiators by prioritizing aspects of religious humanist ethics. In the e-learning communication process, there are statements of disagreement (26), which are caused by boredom and lack of understanding of the material if it is delivered in writing with discussion media. As the results of Vera' s research (2020), that during online lectures, students tend to feel bored and experience culture shock in the learning process.

The e-learning learning process is done by combining digitally delivered content with services and learning support facilities. To increase effectiveness and flexibility, there are three functions (classroom instruction), namely as a supplement that is optional (optional), complementary (complementary) or substitute (substitution), (Maryani, 2016). From the statement, the content and features of e-learning are easy to understand and use. Students agreed (66), meaning

that the content of the e-learning application has been accepted. This is also evident in the value of the online E-learning statement that is easy to access by agreeing (61) and in the statement The process of downloading and uploading assignments and answers can be done easily, where the points agree (65).

However, from the statement that with E-learning the productivity of lecturers and students is increasing, students agree (28), neutral (33), disagree (27). This means that the e-learning process has not yet reached the level of significance in terms of increasing productivity. According to Muzid & Munir (2005), there are shortcomings in e-learning, where social aspects are neglected and are training in nature, as well as students who do not have high learning motivation. In addition, other factors, namely the network and other constraints. (Muzid & Munir, 2005).

E-learning statements speed up the process of assessing and evaluating learning outcomes, getting appraisers to agree (45) from students. The Time Higher Education Supplement 2008, stipulates the availability of information technology (IT) facilities as an assessment point for an educational institution. Because IT is the driving force behind the educational cultural revolution, where IT can change learning patterns, teaching patterns and traditional patterns. Besides that, changing the role of lecturers into learning facilitators, trainers, collaborators, knowledge navigators and learning partners, (Aisyah, 2011). Therefore, in the e-learning model, all processes can be assessed directly and openly, which are known by lecturers and students.

This encourages students to be more responsible in learning, where the role of students has changed from passive recipients of information, as individual activities to active participants, as collaborative activities, so as to be able to re-express the knowledge they have learned. In the statement, E-learning improves the abilities and competencies of students and lecturers. Students who agree (23) and disagree (33). This means that the effect of increasing competence has not reached the expected target. However, the statement that E-learning is an attractive and flexible learning media, students agree (52). The characteristics of e-learning are attractive and flexible, very suitable to be applied to students who have a solid activity. So that the learning process is according to the desired time. Therefore, e-learning is one measure of knowledge economy indicators.


**CONCLUSIONS**

From the results of the research, testing and discussion that have been carried out, the following conclusions can be drawn: (1) Locus of control has an effect on accounting understanding. (2) Self efficacy has an effect on accounting understanding; (3) The effectiveness of e-learning on students' accounting understanding has no significant effect. The utilization of web e-learning will improve learning outcomes indirectly, but for certain courses, it is less effective.

The results of this study indicate that locus of control has a significant effect on accounting understanding, as well as Self Efficacy, but different results for E-Learning Effectiveness have no significant effect on accounting understanding, and simultaneously Locus of Control, Self Efficacy, and E-Learning Effectiveness have

a significant effect on Accounting understanding. It is hoped that the institution will pay attention to the needs of students who can synergize lecturers and students in online learning. It is expected that the understanding of accounting formed in students is in accordance with the expectations of the output from the university. Future research is expected to present more in-depth research results as follows: (1) Further research can add research samples as a comparison with other factor variables for consideration; (2) Further research is expected to add other variables or moderate or intervene in other variables in relation to accounting understanding.

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