

The Influence of Banking Understanding, Communication and Intensity of Assignment on Banking Accounting Learning Outcomes

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Abstract

The purpose of this study was to analyze the effect of banking understanding, communication with banks, and the intensity of assignment on banking accounting learning outcomes partially and simultaneously in class XI PKM students at SMK Negeri 10 Surabaya. This type of research used a quantitative research approach. The number of samples in this study were 81 students of XI PKM. The sampling technique used proportional random sampling. Data collection techniques used tests and questionnaires. Classical assumption test and multiple linear regression analysis were used to analyze the collected data using the IBM SPSS Statistic 24 program. The results showed that banking understanding, communication with banks, and the intensity of assignment had a significant effect on banking accounting learning outcomes with an F count of 5, 112 and a significance of 0.003. Partially, banking understanding affected the learning outcomes of banking accounting with a significance value of 0.011. Communication with the bank affected the learning outcomes of banking accounting with a significance value of 0.025. The intensity of the assignment affected the learning outcomes of banking accounting with a significance value of 0.047.

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INTRODUCTION

Education contributes significantly to the development of a country. The quality of education is a benchmark to determine whether education in the country is good. The quality of education can be improved from many aspects. If the quality of education is good, it will be able to achieve progress in various fields (Harvey & Williams, 2010; Stella & Gnanam, 2004). Therefore, good quality education will also produce graduates with global competitiveness and excellence. Law Number 20 (2003), Article 13 paragraph 1 explains that the educational path that can be taken is divided into three, namely formal, non-formal, and informal education. Then, Article 14 explains that the level of formal education is divided into three levels that must be taken, namely primary, secondary, and higher education.

One of the educational institutions is the Vocational High School (SMK). According to Law Number 20 of 2003 concerning the National Education System, Article 15 states that SMK is a secondary education which has a mission to improve skills that are useful when later working in certain fields. One of the SMKs in Surabaya is SMK Negeri 10 Surabaya. The school is one of the schools with a Business and Management expertise program that has a mission to produce graduates who are globally competitive, and excel in a certain field that will later be able to support them to work.

The demands in working today that are needed are the mastery of hard skills and soft skills (Laker & Powell, 2011; Sopa, et al, 2020). The school has tried several ways to support the learning process. One of them is by giving assignments, which are not only in the form of theory, but also practice, which requires students to learn. Hamalik (2013) argued that learning requires an exercise, so that giving practice assignments in the form of theory or practice with frequent intensity, will make students more likely to learn to solve each problem in a given problem.

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tes that vocational students must master the competence of skills and entrepreneurship programs both later for the demands of the world of work and attending higher education in accordance with their vocational skills. So, the statement above means that students of SMK Negeri 10 Surabaya majoring in banking and microfinance must master the program of expertise. One of the subjects included in the basic skill program is banking accounting and microfinance. These subjects are taken when students are in class XI and XII.

Based on the results of interviews with students as well as supporting empirical facts in the field, it is said that banking accounting and microfinance subjects are subjects that are not easy and require more understanding, because these subjects are a combination of accounting and banking science. The subject matter discussed is not only in the form of theory, but also practice in the form of problem solving. In addition, there are other reasons that make this subject difficult, namely that the accounts used in banking and microfinance accounting are different from financial accounting.

This is the cause of students experiencing learning difficulties, such as journal entry in which the accounts in banking accounting have not been understood by students. Even though it looks simple, there are still students who are confused because there are several accounts in banking accounting that are different from financial accounting. In addition, the lack of understanding of the banking cycle, even activities or tasks that require students to communicate with banks are not enough to help students understand.

This research phenomenon is strengthened by research Nafisah, Margunani & Latifah (2015); Suwardi (2012) which stated that the results of accounting learning for class XI SMK and SMA students were still not maximal, but they were inseparable from several factors that influenced it, including internal factors that included physical and psychological aspects, as well as external factors. Similar to Yuliani (2014) that the condition of

learning outcomes that are less than optimal is due to the lack of factors that affect student learning both internally and externally.

Related to banking accounting and microfinance subjects, students are also required to be able to communicate well. Students communicate with banks when making deposits and withdrawals for students who have accounts at banks, and not all students have accounts. Then, when carrying out on the job training activities as one of the school programs for students to do Field Work Practices (PKL), and assigning assignments that require students to seek information by visiting banks.

Before carrying out on the job training activities, and having not received assignments that provide opportunities to communicate with banks, usually students experience difficulties in learning banking accounting. This affects the learning outcomes. However, when students have finished carrying out on the job training activities in January 2020, and students begin to get assignments that give them the opportunity to broaden their knowledge through communicating with banks, students are helped a little by the increased knowledge they gain.

This indicates that communicating with banks helps students understand banking, because in communication there is an exchange of information, and information processing which can later add to the knowledge of students. The information he gets during class learning, and the information he gets when communicating with the bank can be processed into an understanding, as well as a unified meaning that can later support the learning outcomes he gets. However, there are still difficulties experienced by students because when the on-the-job training period ends, the intensity of tasks that provide opportunities to communicate with banks has not been given with frequent intensity, due to current conditions where Indonesia is experiencing a Covid-19 pandemic.

The learning process during the Covid-19 pandemic requires students to study from home online and offline, so assignments

that can provide the opportunity to communicate with banks cannot be given back. The assignment that can provide an opportunity to communicate with the bank can be given back, if conditions in Indonesia have started to improve and learning in schools is carried out again. Communicating with banks really helps students to broaden their knowledge that can increase their understanding of banking, so that the learning outcomes they get will also increase.

In learning, which becomes a measure of success or failure of students to achieve their goal orientation is the result of learning. Slameto (2013) suggested that internal and external factors of students can have an influence on the learning outcomes they achieve. In line with Shah (2010) that student learning outcomes are influenced by three factors, namely internal, external, and learning approaches. Where internal factors are factors in students including physical abilities and the five senses (physiology), as well as intelligence, talents, interests, motivation, emotions, and cognitive abilities (psychological).

While external factors are factors outside of students (social and non-social environment). Then, the learning approach factors include strategies, models, and methods used by students to carry out learning activities (Shah, 2010). One of the internal factors that affect the learning outcomes of banking accounting and microfinance is students' understanding of banking. Sudjana (2010) explained that the assessment contained in the learning outcomes is divided into three elements, namely cognitive, affective, and psychomotor elements.

It is further explained that understanding is in the cognitive element, so students must have a good understanding to obtain good learning outcomes, because understanding is very important, if students do not have a good understanding, then the development of the material being studied will be difficult for students to do. Sudijono (2011) argued that students are said to be able to understand when the student can remember and explain again in his own language about the material

he has obtained. Assignments obtained by students will be easily completed, if students have a good understanding. This means that with a good understanding of banking, the results of studying banking accounting will also be good.

Winkel (2009) concluded that students can understand well, when they can find meaning for what they learn. Supported by Purwanto (2010), students who can understand a concept they are learning, then these students have a good understanding. Understanding can help someone to carry out and complete an activity or task, and someone can develop the material he gets. Thus, understanding is an important factor that must be owned by students. Thoughts that arise in the minds of students so that they can be poured, so that learning outcomes will also increase. In line with research of Mudhiaturrohman (2013) that understanding of banking positively affected learning outcomes. Then research of Evikawati (2015) stated that understanding of banking significantly affected learning outcomes.

In addition to internal factors, external factors can also influence, namely communication with the bank. Someone communicates because of the same goal, which is to get the same meaning and understanding of the information that is conveyed to each other (Efendy, 2005; Lunenburg, 2010). The exchange of information or the exchange of ideas can take place well, if the communication process has the same meaning between the sender and the recipient of the message (Adu-Oppong & Agyin-Birikorang, 2014; Suprpto, 2011). Communication with the bank can influence and assist students in carrying out their learning activities. The theory obtained in the classroom is sometimes not enough for students to improve their learning outcomes, so activities or assignments are needed that can provide opportunities for students to communicate with the bank.

With this communication, students can find out more about the service process of bank institutions, and can raise questions in the minds of students to dare to ask ques-

tions and find answers to the questions that arise. The existence of communication with the bank, then students will gain additional insight into knowledge, because of the processing of information between the information obtained during class learning and information when communicating with the bank, so as to obtain an understanding of meaning. This is in accordance with research of Mudhiaturrohman (2013), stating that communication with bank institutions positively affected learning outcomes.

Then other external factors, namely the intensity of the assignment. Students can be successful in their studies, when students are able to complete assignments well (Slameto, 2013). If students often work on and complete assignments, students will find it easier to master the material they are studying. Teachers can give assignments that are not only in the form of theory, solving problems, but can also give assignments in the form of observations, or practical interviews. By giving these assignments, students are expected to be able to learn and understand the material.

In line with research (Aristianti & Listiadi, 2019; Ervina, 2016), that the intensity of the assignment positively and significantly affected learning outcomes. Then, research by Parni & Listiadi, (2020); Sugiono (2017) stated that the intensity of working on the practice questions significantly affected learning outcomes. The purpose of this study was to analyze the effect of banking understanding, communication with banks, and the intensity of giving assignments simultaneously on learning outcomes of banking accounting, as well as analyzing the effect of banking understanding, communication with banks, and intensity of giving assignments partially on learning outcomes of banking accounting.

METHODS

The research approach used quantitative research. The research was conducted at SMK Negeri 10 Surabaya, which is located at Jalan Keputih Tegal, Sukolilo District, Sura-

baya City, East Java, Indonesia. The population of this study was 102 students of class XI PKM. Sampling used proportional random sampling. The number taken must be in a balanced proportion for each region because class XI PKM is divided into three classes. Determination of the number used the sample determination table developed by Isaac and Michael with an error rate of 5%, the number of samples was calculated by using the Slovin formula, and the results obtained were 81 students. The research design was depicted in Figure 1.

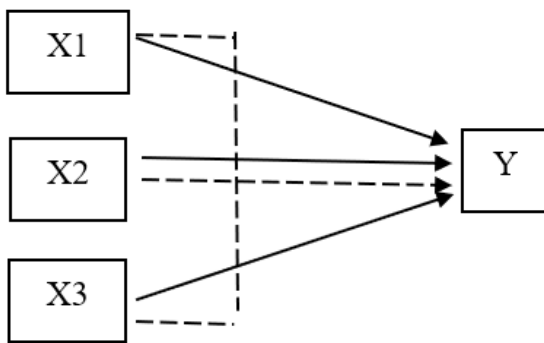


Figure 1. Research Design

Description:

X1 = Banking Understanding

X2 = Communication with the Bank

X3 = Assignment Intensity

Y = Banking Accounting Study Results

The data collected consists of primary and secondary data. Primary data were obtained from tests and questionnaires. Secondary data used a list of daily test scores for the existing banking and microfinance XI PKM accounting tests. Data collection techniques used observation, documentation, tests, and questionnaires. This study used test instruments and questionnaires. Where by using an achievement test or achievement test which provided five options in the form of multiple choice. The test was prepared by the researcher based on the theory contained in the book *Basics of Banking* written by Kasmir, with 3 indicators covering three bank activities, totaling 25 points.

Meanwhile, to obtain communication data with banks used a questionnaire that had

been prepared based on the theory of Business Communication Skills and Strategies (Masclé, 2013), with 4 indicators, and 13 items. Then, to obtain data on the intensity of the assignment, it referred to the questionnaire contained in the research by Ervina (2016), with 4 indicators, and 16 items. Before the data was processed to be tested for data analysis, the research instrument was tested on research instruments on students outside the respondent or sample but still in one population.

The next data analysis technique was to test research instruments to determine whether the research instrument was suitable for use or not, the instrument tests included discriminatory power tests, difficulty level tests, validity tests, and reliability tests for banking understanding test instruments with the IBM SPSS Statistic 24 program. The instrument of communication questionnaire with the bank and the intensity of the assignment was carried out by testing the research instrument which included validity and reliability tests with SolAnd 2.1 software. After testing the research instrument, the data was processed with IBM SPSS Statistic 24 to perform several tests which included classical assumption test, multiple linear regression analysis, and hypothesis testing.

RESULTS AND DISCUSSION

In this study, the research instrument was first tested on students outside the respondents but in one population. The test of the banking understanding variable was carried out by an item analysis test which included a discriminatory power test, and a size level test to measure the feasibility of the items, the results obtained 18 items that were suitable for use from 25 items. Then, a validity test was conducted to determine the validity of the instrument items used. For the banking understanding variable instrument, only 15 items were declared valid, so that only 15 items were used.

The questionnaire on the communication variable with the bank consisted of 13

statements that were valid, and the questionnaire on the intensity of the assignment were 11 valid statements out of 16 statements. It can be seen from the r count greater than the r table. Then, a reliability test was conducted to determine whether the instrument used was reliable or not. The instruments used in this study included the variables of banking understanding, communication with the bank, and the intensity of the assignment which was declared reliable because Cronbach's Alpha value was more than 0.60.

The data analysis test that was first carried out was the classical assumption test which included normality test, linearity test, multicollinearity test, heteroscedasticity test, and autocorrelation test. The results of the One-Sample Kolmogorov-Smirnov Test obtained the Asymp value. Sig (2-tailed) of 0.200 > 0.05 so that the regression model had data that was normally distributed. Then, the results of the linearity test obtained a significant value for the banking understanding variable of 0.033, communication with the bank obtained 0.046, and the intensity of assignment obtained 0.048 which means less than 0.05.

After that, the multicollinearity test (Table 1) showed that the banking understanding variable had a tolerance value of 0.986 and a VIF of 1.014, communication with the bank had a tolerance value of 0.981 and a VIF of 1.019, and the intensity of assignment had

a tolerance of 0.993 and VIF of 1.007. The results obtained were concluded that the regression model was free from multicollinearity symptoms because the independent variable had a tolerance value > 0.1 and a VIF value < 10. Then, the next test was carried out, namely the heteroscedasticity test by looking at the scatterplot image pattern showing the points spread randomly and without a clear pattern.

In addition to using the Scatterplot test, the data distribution was also carried out by using the Glejser method heteroscedasticity test using the absolute residual value. The banking understanding variable obtained a significance of 0.327, communication with the bank obtained 0.320, the intensity of assignment obtained 0.062. These results indicated that there was no symptom of heteroscedasticity in the regression model because the absolute residual > 0.05. The last test performed on the classical assumption test was the autocorrelation test which showed the Durbin Watson value of 2.170. The value of du was searched on the distribution of Durbin Watson table values based on k(3) and N(81) with a significance of 5%, then $du (1.716) < \text{Durbin Watson} (2.170) < 4 - du (2.284)$ so that there was no autocorrelation symptom.

The next step was testing regression analysis. The magnitude of the regression coefficient serves to determine whether the independent variable significantly affects the Y

Table 1. Results of Multiple Linear Regression Analysis, t Test and Multicollinearity Test

Model	Coefficients ^a				t	Sig.	Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	Tolerance			VIF	
	B	Std. Error	Beta					
(Constant)	68.034	4.513		15.075	.000			
1 Understanding	.035	.013	.274	2,617	.011	.986	1.014	
Communication	.143	.063	.240	2.287	.025	.981	1.019	
Task	.144	.071	.211	2016	.047	.993	1.007	

a. Dependent Variable: Learning Outcomes

Source: Primary data processed, 2021

Table 2. F Test Results

ANOVAa						
Model	Sum of Squares	df	Mean Square	F	Sig.	
Regression	94.737	3	31,579	5.112	.003b	
1 Residual	475,658	77	6.177			
Total	570,395	80				

a. Dependent Variable: Learning Outcomes

b. Predictors: (Constant), Task, Understanding, Communication

Source: Primary data processed, 2021

variable. The results of multiple linear regression analysis are presented in Table 1. Referring to Table 1, the following regression equation is generated.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 68.034 + 0.035X_1 + 0.143X_2 + 0.144X_3 + e$$

Description:

Y = Banking Accounting Study Results

a = Constant

b₁b₂b₃ = Regression Coefficient

X₁ = Banking Understanding

X₂ = Communication with Institutions

Bank

X₃ = Assignment Intensity

e = Standard error

The value of constant (a) was 68,034, which means that if banking understanding (X₁), communication with the bank (X₂), and the intensity of assignment (X₃) the value was 0, then the result of studying banking accounting was 68,034. The value of the regression coefficient (b₁X₁) for the banking understanding variable obtained a positive result of 0.035, which means that with an increase in one unit of banking understanding (X₁), the possibility of banking accounting learning outcomes (Y) increased by 0.035.

The value of the regression coefficient (b₂X₂) for the communication variable with the bank was 0.143 with a positive value meaning that each addition of one communication unit with the bank (X₂) will increase the probability of banking accounting learning

outcomes (Y) by 0.143. The value of the regression coefficient (b₃X₃) for the assignment intensity variable was 0.144 with a positive value, meaning that each addition of one unit of assignment intensity (X₃) increased the probability of banking accounting learning outcomes (Y) by 0.144.

Other information was the results of the t test, for the banking understanding variable, the results obtained were 0.011 < 0.05 (alpha) and t count > t table (2.617 > 1.991) which means that understanding of banking partially had a significant and positive effect (H₁ was accepted). The results of the t test for the communication variable with the bank obtained the results of 0.025 < 0.05 (alpha) and t count > t table (2.287 > 1.991) which means that communication with the bank partially had a significant and positive effect (H₂ was accepted). The results of the t-test for the variable intensity of assignment obtained results of 0.047 < 0.05 (alpha) and t count > t table (2,016 > 1.991) meaning that the intensity of assignment partially had a significant and positive effect (H₃ is accepted).

The next test was the F test (simultaneous test) which is described in Table 2. Referring to Table 2, the results obtained were 0.003 which means that 0.003 < 0.05 (alpha) so that simultaneously the variables of banking understanding, communication with banks and the intensity of assignment significantly affected the learning outcomes variable (H₄ was accepted). Table 3 also presents the results of the coefficient of determination test. The coef-

Table 3. Coefficient of Determination Test Results

Model Summaryb					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.408a	.166	.134	2.485	2.170

a. Predictors: (Constant), Task, Understanding, Communication

b. Dependent Variable: Learning Outcomes

Source: Processed data processed, 2021

efficient of determination was 0.134, which means that the variables of understanding of banking, communication with the bank and the intensity of assignment affected the learning outcomes of banking accounting by 13.4%, while 86.6% was influenced by other variables not used in this study.

The Effect of Banking Understanding, Communication with Banks, and Intensity of Assignment on Banking Accounting Learning Outcomes

The results of the F test hypothesis testing were obtained at 0.003 which means that simultaneously the variables of banking understanding, communication with banks, and the intensity of assignment significantly affected the learning outcomes of banking accounting and microfinance. This positive sign indicated that if students' understanding of banking increased along with higher communication with banks and the intensity of assignments, the learning outcomes of banking accounting could also increase.

If students were given assignments with frequent intensity, both the task of completing practice questions and assignments, which opened up more opportunities to communicate with the bank, the students' knowledge of banking would increase, because knowledge was not only obtained from the explanations given by the teacher in class, but also from the explanations given by the teacher provided by bank, employees can also be used as student references, which would later process information obtained during class learning and when communicating with the bank. Thus,

students would gain a better understanding of banking because of processing the information they got. With a better understanding it would affect the learning outcomes for the better as well.

The results of data analysis also showed a coefficient of determination of 0.134, meaning that the variables X1, X2, X3 had an effect of 13.4% on the Y variable and the remaining 86.6% was influenced by other variables not used in this study. The results were in accordance with the research by Evikawati (2015) stating that learning outcomes were significantly influenced by understanding of banking. Research results by Mudhiaturrohman (2013) stated that communication with bank institutions positively affected learning outcomes. Research results by Ervina (2016) stated that the intensity of the assignment positively and significantly affected learning outcomes.

The Effect of Banking Understanding on Banking Accounting Learning Outcomes

Referring to the results of the t-test, it was obtained that t count was 2.617, meaning that t count > t table, which was 2.617 > 1.991 with a significance of 0.011 < 0.05. So that the proposed researcher's hypothesis could be accepted because the understanding of banking significantly affected the learning outcomes variable. The positive sign obtained means that the increasing banking understanding of students would increase the learning outcomes of banking accounting they got. The resulting effect on banking accounting learning outcomes was significant and positive.

The results were in line with Winkel (2009) that students can understand well when they can find meaning in what they learn. Also strengthened by Purwanto (2010), students who can understand a concept they are learning, then these students have a good understanding. Understanding can help someone to carry out and complete an activity or task, and someone can develop the material he gets. These results were also in accordance with the research by Evikawati (2015); Mudhiaturrohman (2013), stated that learning outcomes were positively influenced by understanding of banking.

The Effect of Communication with Banks on Banking Accounting Learning Outcomes

Based on the results of the t-test, it was obtained that t count was 2.287, which means $t \text{ count} > t \text{ table}$, namely $2.287 > 1.991$ with a significance of $0.025 < 0.05$. So that the proposed researcher's hypothesis can be accepted because communication with bank institutions significantly affected the learning outcomes variable. The positive sign obtained means that the more often students communicate with banks, it can help to understand more about banking so that their learning outcomes will also increase. Because when students communicate with the bank there is an exchange of information, in which the information is processed by students in order to reach an understanding of the same meaning.

These results were in line with research by Suprpto (2011) that the exchange of information or the exchange of ideas can take place well if the communication process has the same meaning between the sender and the recipient of the message. Powered by Mudhiaturrohman (2013) stating that communication with bank institutions positively affected learning outcomes.

The Effect of Assignment Intensity on Banking Accounting Learning Outcomes

The results of the t-test obtained t count of 2,016, which means $t \text{ count} > t \text{ table}$, which was $2,016 > 1,991$ with a significance of 0.047

< 0.05 . So that the proposed hypothesis can be accepted because the intensity of the assignment significantly affected the learning outcomes variable. The positive sign obtained means that the intensity of giving assignments to students was getting more frequent, the students would also complete the task more often. The more often students' complete assignments well, the more students experienced in completing assignments, both for assignments in the form of completing practice questions or assignments that provided other opportunities in the form of observations or interviews.

These results were in accordance with the theory described by Slameto (2013), that students can succeed in their studies, when students are able to complete tasks well. If students often work on and solve problems, it will be easier for students to master the material they are studying. In line with research by Ervina (2016) stating positively and significantly the intensity of the assignment affected learning outcomes. Also supported by Juita & Yulhendri (2019); Kwakkel (2006); Rohayati (2018) stating that the intensity of doing the practice questions significantly affected the learning outcomes.

CONCLUSION

The conclusion of this study was that simultaneously understanding of banking, communication with bank institutions, and the intensity of assignment significantly affected the learning outcomes of banking accounting and microfinance. Partially, the understanding of banking significantly affected the learning outcomes of banking accounting and microfinance. The variable of communication with bank institutions significantly affected the learning outcomes of banking accounting and microfinance, and partially the intensity of assignment significantly affected the learning outcomes of banking accounting and microfinance.

The suggestions that the authors give include that students should improve their understanding of accounting through activi-

ties to increase the intensity of doing practice questions, both at school and at home and to practice communication with various parties, not only communicating with banks to increase vocabulary knowledge and financial knowledge. Another suggestion for the school, should be able to provide a wider laboratory related to non-banking financial institutions to facilitate students in conducting practicals in order to deepen the subjects of banking accounting and microfinance.

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