

## The Influence of Self-Resilience on Academic Achievement of Accounting Students with Locus of Control as a Moderation



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**ABSTRACT:** Student academic achievement is a reflection of the quantity and quality of knowledge that students have mastered. The aim of this research is to determine the effect of resilience on the academic achievement of accounting students with locus of control as a moderator. The place where this research was conducted was at the Faculty of Economics and Business, Udayana University. Linear regression analysis is the analysis technique used in this research. The sample for this research was accounting undergraduate students with a sample determination method using the Slovin formula. The type of data used in this research is quantitative data. The data collection technique uses a questionnaire. The research results show that resilience has a significant positive effect on the academic achievement of accounting students by strengthening locus of control as a moderating variable. This research can provide an idea of how high the level of resilience of accounting students is, in order to determine the fighting power and enthusiasm for students to rise up to face life's challenges and determine steps to pay attention to in the learning process in the future, which can form the character of the nation's children who are superior, independent and cultured and resilient in facing future challenges.

**KEYWORDS:** Resilience, Locus of Control, Academic Achievement

### I. INTRODUCTION

Higher education has an important role as a place of formal education which has the duty and responsibility to prepare students according to the national education system. Whether the quality of education in higher education is good or bad can be seen from the input, process and output produced. The phenomenon of the quality of learning in higher education is often questioned in terms of producing professional staff who are able to compete in the world of work, one of which is a graduate in the field of accounting. As said by a Lecturer at the School of Strategic and Global Studies, University of Indonesia (SKSG UI) in his article entitled "Facing the Industrial Revolution 4.0, Accountants Must Innovate" (warta Ekonomi.co.id), Danny Buldansyah said that the Industrial Revolution Era 4.0 requires every individual to innovate and adapt to survive. The condition of the Covid-19 pandemic which is currently occurring on the surface of the earth, has had a major impact on Indonesia, which is classified as a developing country, especially regarding the unequal availability of facilities and infrastructure at every level of Indonesian society. These two things are very influential in the world of education. On the one hand, we must strive to make the lives of the nation's children smarter and follow developments in the era of the industrial revolution 4.0; and on the other hand, limited ability to level the level of community welfare and provide supporting infrastructure. Students are limited in meeting the demands of participating in the learning process, such as the availability of sophisticated mobile phone tools and laptops as well as internet access, although the government is trying to help by providing free internet quota, but it is not sufficient to facilitate the online learning process (on the network). Of course, the geographical conditions of Indonesia and the limitations of transmitting media are also other important issues. In pandemic conditions, quite a few people have lost their jobs, which has caused pressure on the economic sector, and the restrictions on people's movements in socializing have also had an impact on industries not being able to operate, which has caused the community's economic condition to worsen.

Academic achievement is also commonly known as learning achievement. Learning achievement can be interpreted as real skills that can be measured by knowledge, attitudes and skills as an active interaction between learning subjects and learning objects during the teaching and learning process to achieve learning outcomes Sunarsi (2017). A study in Indonesia regarding learning achievement was carried out to see how much learning achievement is related to the things that influence it. Some research states that intelligence and study habits contribute to learning achievement, and emotional intelligence and achievement motivation and learning achievement showed a positive relationship. These studies show that there are various things that can influence learning achievement.

Events that have been experienced by individuals are stimuli that provide experience and influence a person's level of readiness in facing certain conditions. This will provide a useful learning process for individuals in forming readiness behavior (Jhangiani,

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2004 in Rinaldi, 2010). The learning process is reflected in the preparatory steps taken, so as to minimize the psychological impact of certain conditions. This readiness behavior is also supported by the individual's ability to bounce back from traumatic events that have occurred. This ability is then called resilience. (Rinaldi, 2010). In general, students' self-resilience in facing the era of industrial revolution 4.0 and the Covid-19 pandemic is caused by the condition of having no choice but to survive the existing conditions, and having the commitment to continue and complete their education for the sake of their future. Based on this background, it is what causes differences in the level of students' self-resilience in facing existing conditions.

Resilience shows an individual's ability to recover and adapt again after experiencing difficult circumstances. An individual's ability to overcome problems depends on the level of stress, experience, and assistance received from the surrounding environment (Anasuri & Anthony, 2018). Resilience is important for students to face difficulties in following the learning process. The learning process requires students to be persistent and persevere in facing existing challenges. Resilient individuals are able to remain productive and face stress or difficulties healthily (Reivich & Shatte, 2002). In accordance with the benefits of resilience itself, namely overcoming where individuals can face and overcome the pressures they face, as well as steering through which shows the individual's ability not to have a negative attitude towards the difficulties and problems they face. Resilient individuals are reflected in a more positive character. The positive characteristics of a resilient individual according to Wolin and Wolin (in Kartika, 2012) are individuals who are insightful, independent, take the initiative, have positive relationships, are creative, humorous and moral. These characters are expected to be able to help individuals in dealing with stressful situations.

In this era of globalization, students who live in big cities have to face many challenges, including those who live in rural areas. Students are required to be able to face various conditions, both positive and negative, in other words, students are required to have resilience values within themselves. The existence of a condition with certain limitations experienced by an individual can trigger the individual to behave in a certain way. Resilient individuals have great motivation within themselves to rise from adversity, so they tend to try to get up persistently in order to maintain and improve their academic achievements. Based on the background above, researchers are interested in proving and describing further whether self-resilience influences the academic achievement of FEB UNUD Accounting students with locus of control as a moderator. Attribution theory studies the process of how someone interprets an event, reason, or cause of their behavior (Luthans 2005: 182-183). Attribution theory develops the concept of different ways of human judgment, depending on the meaning attributed to certain behaviors. The causes of behavior in social perception are known as dispositional attribution and situational attribution (internal and external causes) (Robbins and Judge, 2008). Internal causes refer to aspects of individual behavior, something that exists within a person such as personal traits, self-perception, motivational abilities. External causes refer to the environment that influences behavior, such as social conditions, social values, societal views.

Resilience in education provides a framework for understanding why some students have the opportunity to succeed academically, while others do not (Geste, 2010). Alva (in Waxman, Gray and Padron, 2003) uses the term academic resilience to describe students who are able to maintain high levels of achievement, motivation and performance, despite stressful events and conditions that put them at risk of doing bad things and being threatened with expulsion. from where he studied. The current pandemic conditions represent a situation that is quite stressful and hard on the lives of people and families, both socially and economically. With many families losing their source of income due to unemployment due to the pandemic. This will of course have an impact on family members who are still of school age and whose education costs depend entirely on the head of the family. Students as teenagers who are growing into adults are required to be able to face these external conditions and be able to survive (internal conditions). Resilient students have enough ability to rise from the adversity of the conditions they experience and have the positive energy to get out and escape conditions that will have a negative impact on them. By continuing to try in various ways to maintain and even improve academic achievement. Based on the opinion above, it emphasizes that self-resilience can influence learning achievement. Learning achievement is a learning process that combines cognitive, affective and psychomotor aspects. Meanwhile, self-resilience directly influences individual academic performance through cognitive processes.

H1: Self-resilience has a positive effect on academic achievement.

Attribution theory studies the process of how someone interprets an event, reason, or cause of their behavior (Luthans 2005: 182-183). This theory was developed by Fritz Heider who argued that a person's behavior is determined by a combination of internal forces, namely factors that come from within a person, such as ability or effort, and external forces, namely factors which comes from outside, such as difficulties at work or luck (Ikhsan and Ishak 2005: 55-56). This theory argues that a person's behavior is determined by a combination of internal and external forces (Fritz Heider, 1958 in Hudayati, 2002). The causes of behavior in social perception are known as dispositional attribution and situational attribution or internal and external causes (Robbins and Judge, 2008). Students can become resilient if they have a positive temperament including a high level of activity and positive response to others, achievement motivation, receive high levels of support and good social relationships from family, teachers and peers, enjoy coming to the place of study and are more involved in learning. activities, have an internal locus of control, have a positive view of the place of learning and the learning system in the place of study, have a sense of friendship and kinship, students who are resilient tend to have good intellectual function because they can protect students in facing problems and

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behaving. Such students become more motivated so that they can increase academic resilience which influences student achievement (Luthar, et al, 2000; Fullarton, 2002; Alva, Gonzales & Padilla in Waxman, Gray & Padron, 2003; Willms, 2003; Fredrick, et al , 2004; Samuels, 2004). Students with high self-resilience and supported by high levels of motivation within these students in pursuing their dreams, will have a positive impact on their academic achievement scores. Based on the description above, individuals with high self-resilience have a tendency to think positively and place themselves in a good position, such as showing good academic achievement, of course with the support of high self-motivation from students.

H2: Locus of control strengthens the influence of self-resilience on academic achievement.

## II. RESEARCH METHODS

This research took place at the Accounting Study Program, Faculty of Economics and Business (FEB) Udayana University (UNUD) in Bali. The research object used in this research is academic achievement associated with self-resilience. The data sources in this research are primary data in the form of respondents' statements in answering the questionnaire, and secondary data in the form of students' academic achievement index (GPA).

The population in this study were all students from the 2018 class of the FEB UNUD Accounting Study Program. The class of 2018 was chosen because it is a class that will soon enter the proposal preparation stage to complete the final college assignment, namely the thesis, so that the academic achievements that have been produced are considered capable of providing a representation of the learning outcomes during college. Samples are determined based on the Slovin formula.

The sampling technique used is the purposive sampling method, namely a technique for determining samples with certain considerations (Sugiyono, 2017: 137). The criteria used to determine the sample in this research were undergraduate accounting students who were still actively studying.

The data collection method uses a survey technique with a questionnaire, namely a data collection technique used to obtain primary data relevant to the research object in the form of a series of written statements for respondents to answer (Sugiyono, 2017: 199). The questionnaire used is a closed questionnaire which is accompanied by clear filling instructions so as to minimize errors in filling out the questionnaire. Questionnaires were distributed directly to accounting students according to the sample requirements. The questionnaire distributed was a list of written statements to respondents. The results of the respondents' answers were then measured using a modified five-point Likert scale.

## III. RESULT AND DISCUSSION

The respondents of this research were students of the FEB Unud Bachelor of Accounting study program (Bukit regular and Denpasar regular class of 2018). Determining the sample size using the Slovin formula determined a minimum sample of 77 students, from 331 students, 93 students were used as respondents.

The results of validity and reliability testing are shown as follows.

- 1) From the results of the validity test of the Self Resilience (RD) variable, it can be seen that each statement item in the RD variable has a coefficient of 0.317-0.710, the value of which is greater than 0.3 and significant at 0.05. So it can be said that all statement items are valid or have passed the validity test.
- 2) From the results of the validity test of the Locus of Control (LC) variable, it can be seen that each statement item in the LC variable has a coefficient of 0.433-0.713, the value of which is greater than 0.3 and significant at 0.05. So it can be said that all statement items are valid or have passed the validity test.
- 3) The results of the reliability test show that the Cronbach's Alpha coefficient value for the RD variable = 0.849; and LC = 0.635. All of these values are greater than 0.6, so it can be concluded that all statement items related to this research variable are reliable, with a high level of reliability.

**Table 1. Validity and Reliability Test Results**

Variable	Indicator	Validity Test		Reliability Test Cronbach's Alpha
		Correlation coefficient	Significance Value	
Self-Resilience (RD)	RD <sub>1</sub>	0,494	0,000	0,849
	RD <sub>2</sub>	0,351	0,001	
	RD <sub>3</sub>	0,474	0,000	
	RD <sub>4</sub>	0,317	0,002	
	RD <sub>5</sub>	0,677	0,000	
	RD <sub>6</sub>	0,406	0,000	
	RD <sub>7</sub>	0,459	0,000	
	RD <sub>8</sub>	0,522	0,000	
	RD <sub>9</sub>	0,502	0,000	

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RD <sub>10</sub>	0,394	0,000	
RD <sub>11</sub>	0,531	0,000	
RD <sub>12</sub>	0,611	0,000	
RD <sub>13</sub>	0,562	0,000	
RD <sub>14</sub>	0,710	0,000	
RD <sub>15</sub>	0,383	0,000	
RD <sub>16</sub>	0,437	0,000	
RD <sub>17</sub>	0,407	0,000	
RD <sub>18</sub>	0,351	0,002	
RD <sub>19</sub>	0,657	0,000	
RD <sub>20</sub>	0,353	0,001	
RD <sub>21</sub>	0,342	0,002	
RD <sub>22</sub>	0,609	0,000	
RD <sub>23</sub>	0,528	0,000	
RD <sub>24</sub>	0,657	0,000	
RD <sub>25</sub>	0,364	0,001	
Locus of Control (LC)			
LC <sub>1</sub>	0,713	0,000	
LC <sub>2</sub>	0,524	0,000	
LC <sub>3</sub>	0,601	0,000	0,635
LC <sub>4</sub>	0,433	0,000	
LC <sub>5</sub>	0,650	0,000	

Source: The Processed Primary Data, 2022

Descriptive statistics are presented to provide information about the characteristics of research variables, as presented in table 2.

**Table 2. Descriptive statistics**

Variabel	N	Minimum	Maksimum	Mean	Std. Deviation
Academic achievement (PA)	93	3,37	3,96	3,7228	0,16026
Self Resilience (RD)	93	2,36	3,80	2,9686	0,32836
Locus of Control (LC)	93	1,20	3,00	2,1548	0,45885
RD_LC	93	3,22	10,56	6,4113	1,59521
Valid N (listwise)					

Source: The Processed Primary Data, 2022

Table 2 shows that the number of respondents (N) is 93 people and the results of descriptive statistics include the minimum value, maximum value, mean value and standard deviation value for each variable. Minimum PA value 3.37; The maximum value is 3.96 with an average value of 3.7228 and a standard deviation of 0.16026. The RD variable has a minimum value of 2.36; maximum value 3.80, average value 2.9686 with standard deviation 0.32836. The LC variable has a minimum value of 1.20; maximum value 3.00; The average value is 2.1548 with a standard deviation of 0.45885.

The normality test is carried out using the Kolmogorov-Smirnov value, where data is said to have a normal distribution if the significance or Asymp.Sig.(2-tailed) value of Kolmogorov-Smirnov is greater than 0.05. Normality test results are presented in table 3.

**Table 3. Normality Test Result**

	Standardized Residual
N	93
Normal Parameters <sup>a,b</sup>	Mean
	0,0000000
	Std. Deviation
	0,98356052
Most Extreme Differences	Absolute
	0,100
	Positive
	0,092
	Negative
	-0,100
Test Statistic	1,100
Asymp. Sig. (2-tailed)	0,22

Source: Primary data processed (2022)

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The normality test results in table 3 show the Asymp.Sig.(2-tailed) value for the regression model of 0.22 (greater than 0.05). This means that the variables used in the research are normally distributed.

The multicollinearity test aims to test whether the regression model finds a correlation between the independent variables. The results of the multicollinearity test are presented in table 4.

**Table 4. Multicollinearity Test Results**

Variabel	Tolerance	VIF
Resiliensi Diri (RD)	0,450	2,233
Locus of Control (LC)	0,126	7,961

Source: Primary data processed (2022)

Table 4 shows that the RD and LC variables have a tolerance value > 0.10 and a VIF value < 10. This shows that there is no multicollinearity in the regression.

The statistics used to determine the regression model that is free from heteroscedasticity problems is the Glejser test. The heteroscedasticity test results presented in table 5 show that the significance value of each variable is above 0.05. So it can be concluded that in the regression model there were no symptoms of heteroscedasticity.

**Table 5. Heteroscedasticity Test Results**

Variabel	Signifikansi
RD	1,000
LC	1,000

Source: Primary data processed (2022)

This research uses moderated regression analysis with interaction results presented in table 6.

**Table 6. Results of Moderated Regression Analysis**

Model				Standardized Coefficients	t	Sig.	Collinearity Statistics	VIF
			Beta	Tolerance				
1	(Constant)	3,589	0,705		5,091	0,000		
	RD	0,125	0,238	0,154	1,032	0,026	0,450	2,233
	LC	0,257	0,322	0,506	1,055	0,584	0,126	7,961
	RD_LC	0,073	0,108	0,730	0,678	0,049	0,192	8,529

Source: Primary data processed (2022)

Based on table 6, it can be summarized that the resulting moderation regression equation is as follows:

$$PA = 3.589 + 0.125RD + 0.257LC + 0.073RD\_LC \dots\dots\dots(1)$$

Information:

PA = Academic Achievement

RD = Self Resilience

LC = Locus of Control

Based on the moderation regression equation above, it can be explained that:

- 1) The constant value ( $\alpha$ ) is 3.589, meaning that if the independent variables RD and LC are assumed to not change (constant) then the PA value is 3.589.
- 2) The coefficient value of RD with PA is 0.125, indicating that if RD increases it will increase PA.
- 3) The LC coefficient value with PA is 0.257, indicating that if LC increases it will increase PA.
- 4) The interaction coefficient value of RD and LC is 0.073, indicating that if the interaction of RD and LC increases, PA will increase.

The test results show that the adjusted R2 value is 0.182, meaning that PA is influenced by RD and LC by 18.2% and the remaining 81.8% is influenced by other variables not included in the model (table 7).



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**Table 7. Coefficient of Determination**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,424	0,195	0,182	0,15880	1,624

**Source:** Primary data processed (2022)

The results of the Model Fit Test (Goodness of Fit) (Table 8) show a calculated F value of 1.568 with a significance of 0.002, this means that RD and LC are suitable to be used to predict PA, so research hypothesis testing can be carried out.

**Table 8. Goodness of Fit**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0,119	3	0,040	1,568	0,002
	Residual	2,244	89	0,025		
	Total	2,363	92			

**Source:** Primary data processed (2022)

Based on table 6, the results of the moderation regression test show that information on the hypothesis test is as follows:

- 1) The coefficient value of RD with PA is 0.125 with a significance of 0.026, which is smaller than the specified significance level ( $\alpha=0.05$ ), meaning that hypothesis one is accepted and RD has a positive effect on PA.
- 2) The interaction coefficient value of RD and LC with PA is 0.073 with a significance of 0.049, which is smaller than the specified significance level ( $\alpha=0.05$ ). Hypothesis two is accepted and the interaction variables RD and LC have a positive effect on PA.

The results of the research show that self-resilience influences student academic achievement, which shows that FEB Unud Accounting students have strong self-resilience to survive and try to maintain their academic achievement scores. This is in line with attribution theory which explains the process of how a person interprets an event, reason or causes of their behavior (Luthans 2005: 182-183), which was later developed by Fritz Heider who said that a person's behavior is determined by a combination of internal forces (i.e. factors- factors that come from within a person, such as ability or effort) and external forces (namely factors that come from outside, such as difficulties in work or luck) (Ikhsan and Ishak 2005: 55-56). In surviving this pandemic situation, students are fully aware of being able to adjust their behavior so that their goals can be achieved and produce the desired achievements in a situation (pandemic). Students who are able to maintain high levels of achievement, motivation and performance, despite stressful events, are students with a high level of resilience.

Resilient students have enough ability to rise from the adversity of the conditions they experience and have the positive energy to get out and escape conditions that will have a negative impact on them. By continuing to try in various ways to maintain and even improve academic achievement.

The research results show that self-resilience influences student academic achievement by being strengthened by locus of control. This shows that FEB Unud Accounting students have strong self-resilience to survive and try, and are supported by strong internal motivation to maintain their academic achievement scores. The results of this research support attribution theory which argues that a person's behavior is determined by a combination of internal forces, namely factors that originate from within a person, for example ability, knowledge or effort; and external forces, namely factors that come from outside, for example luck, opportunity and the environment (Fritz Heider, 1958 in Hudayati, 2002). With the external conditions resulting from the pandemic, it requires individuals (in this case students) to adjust their behavior, which of course requires strong self-motivation, to keep trying to survive and try to achieve what they hope for.

Resilient students tend to have a positive temperament and positive response to others, are motivated to achieve, have high levels of support and good social relationships from family, teachers and peers, enjoy coming to the place of study and are more involved in activities, have an internal locus of control, have a positive view of the place of study and the learning system at the place of study, have a sense of friendship and kinship, students who are resilient tend to have good intellectual function which can protect students in facing problems and behavior, so they are motivated to improve their academic achievement (Luthar, et al, 2000 ; Fullarton, 2002; Alva, Gonzales & Padilla in Waxman, Gray & Padron, 2003; Willms, 2003; Fredrick, et al, 2004; Samuels, 2004). Students with high self-resilience and supported by high levels of motivation within these students in pursuing their dreams, will have a positive impact on their academic achievement scores. Students with high self-resilience have a tendency to think positively and place themselves in a good position, such as showing good academic achievement, of course with the support of high self-motivation from students.

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### IV. CONCLUSION

The research results show that self-resilience influences academic achievement. Students of the FEB Unud Bachelor of Accounting study program have a sufficient level of self-resilience and have high self-motivation, which has an impact on obtaining a high level of academic achievement.

The results of the research show a positive direction for the social cognitive development of FEB Unud accounting study program students, therefore it is deemed necessary to be able to maintain conducive academic conditions and atmosphere, as well as increase student motivation, so that students' self-resilience and internal locus of control can continue to be improved. to support academic achievement.

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