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Understanding the Complexities : An Exploration of Internal and External Factors Affecting Student Accounting Learning Difficulties

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Abstract: This study examines factors influencing accounting learning difficulties among 138 students of the Accounting Education Program at Universitas Negeri Medan, with a sample of 117, which was determined using Slovin's formula and purposive sampling. This study employed descriptive and verificative methods, and data was analyzed through Structural Equation Modeling (SEM) with Maximum Likelihood Estimation (MLE). Key findings reveal that interest in learning, motivation, talent, independent learning, and campus environment significantly impact learning difficulties. Specifically, higher interest, motivation, and talent, combined with a supportive campus environment, reduce accounting learning difficulties. The study highlights the importance of fostering motivation, independent learning, and a resource-rich environment to enhance academic success and prepare students for accounting careers.

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Introduction

Accounting education is crucial in preparing professionals to meet the demands of a dynamic business environment and evolving regulations. However, the increasing complexity of the field presents significant challenges for students in grasping fundamental accounting principles. These difficulties often stem from varying learning styles, instructional quality, and personal factors like motivation and interest (Khafid, 2007; Watoni, 2019). Additionally, inadequate foundational knowledge exacerbates these challenges, hindering students' academic and career progress (Sari, 2018). Identifying the factors behind these difficulties is vital for developing effective teaching strategies.

Enhancing accounting education quality is essential, as accountants and educators play a pivotal role in organizational success. Research highlights the importance of addressing internal factors like motivation and self-directed learning, along with external factors such as the campus environment, to overcome learning challenges (Museus et al., 2022; Ning et al., 2023). By tackling these elements, educators can help students overcome difficulties, prepare them for professional demands, and advance the accounting field.

With rapid technological advancements and evolving global business dynamics, accounting students must acquire new skills and adapt to changes. This study aims to identify factors contributing to learning difficulties (Sari, 2018). Learning difficulties, as defined by Sianturi & Gultom (2016), hinder students from effectively engaging in the learning process, delaying or obstructing their achievement of academic goals. These challenges may arise

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from internal factors, such as motivation or personal ability, or external influences, including family and environmental conditions (Sari, 2018; Watoni, 2019).

In higher education, students in the Accounting Education program at Universitas Negeri Medan are expected to master Introductory Accounting as a core subject. According to Chesaria et al. (2015), accounting involves calculations, planning, recording, and problem-solving. This foundational course equips students with the skills to prepare accurate financial statements and document transactions systematically and thoroughly. Observations of the 2023 cohort in the Accounting Education program at Universitas Negeri Medan reveal significant challenges in the Introductory Accounting course, reflected in their semester grades. These difficulties arise from internal factors, such as interest, talent, self-reliance, and motivation (Dalyono, 2012; Khafid, 2007), as well as external influences, including family dynamics and the campus environment. Motivation and self-directed learning are crucial for academic success (Hermawan et al., 2024), while a supportive campus atmosphere with adequate resources and positive interactions can mitigate learning barriers (Museus et al., 2022; Ning et al., 2023). Addressing these internal and external factors is essential for developing strategies to improve student performance in this foundational course.

Previous studies, like Khafid (2007), investigated accounting learning difficulties, highlighting internal factors such as motivation and external ones like the campus environment. However, these were often analyzed separately. This study takes a novel approach by integrating both factors through SEM to assess their combined impact on Introductory Accounting challenges, offering practical insights to enhance educational strategies and address complex learning barriers. This research aims to identify factors contributing to accounting learning difficulties and develop strategies to address them. By enhancing motivation, independent learning, and the campus environment, the study seeks to improve educational quality and prepare graduates for competitive job markets.

Research Method

The research employs descriptive methods to outline existing conditions (Dalyono, 2012) and verificative methods to test hypotheses derived from theories, validating factors influencing learning difficulties (Kline, 2023). This ensures comprehensive analysis. The study primarily utilizes primary data collected directly through a questionnaire, an instrument proven reliable in previous studies. This survey method involves distributing questionnaires electronically, which not only ensures efficient data collection but also maintains the reliability and validity of the gathered information.

The population of this study consists of 138 students from the 2022 and 2023 cohorts at the Accounting Education Program of the Faculty of Economics. The sample size, calculated using Slovin's formula with a 5% error margin, is approximately 117 students. The study employs purposive sampling, selecting samples based on specific criteria to align with research objectives (Khafid, 2007; Kline, 2023). Data collection is executed through a well-structured survey using questionnaires adapted from previous studies, ensuring their reliability. Before utilizing the collected data for hypothesis testing, validity and reliability tests are conducted to confirm the instrument's capability to accurately capture the phenomena under investigation.

For data analysis and hypothesis testing, the study uses Structural Equation Modeling (SEM) with Maximum Likelihood Estimation (MLE). This approach is preferable for its flexibility and accuracy in estimating model parameters, ensuring an optimal fit between the

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theoretical model and observed data. The SEM technique enables sophisticated analysis, surpassing traditional regression in model accuracy (Backhaus et al., 2023; Kline, 2023).

The validity of the constructs is verified through three stages (Backhaus et al., 2023; Kline, 2023): Convergent Validity, Discriminant Validity, and Reliability. Convergent Validity is assessed by ensuring that measures of a construct highly correlate using Confirmatory Factor Analysis (CFA), with standardized loading factors and t-values meeting predefined thresholds. Discriminant Validity tests whether constructs differ significantly and capture distinct phenomena by comparing the average variance extracted for each construct against the squared correlation estimates between constructs. Reliable constructs consistently reflect the latent variables they are intended to measure, demonstrated by high construct reliability scores.

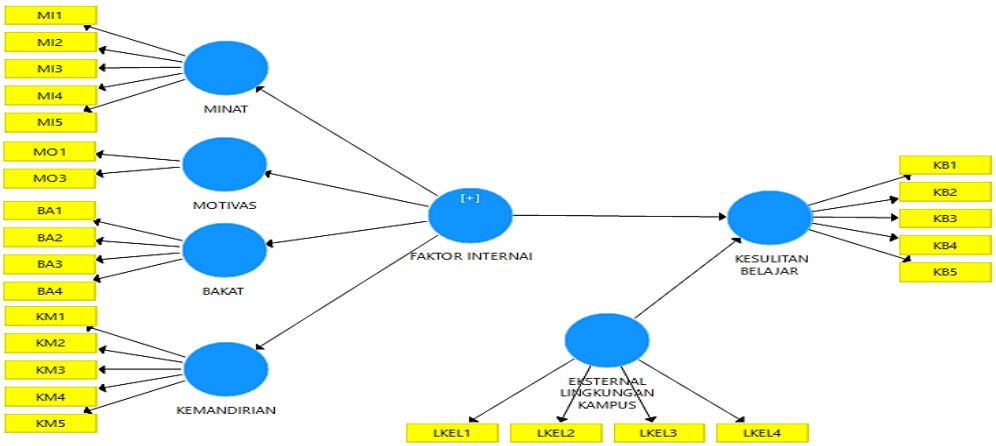

Figure 1. Research Model

Finally, the study examines the goodness-of-fit (GOF) of the model to evaluate its appropriateness. This involves reviewing various fit indices including the model fit index, absolute fit index, incremental fit index, and parsimony fit index, ensuring the structural model accurately reflects the relationships among the studied variables.

Results and Discussion

The study analyzed data from 117 respondents, comprising 28 males (13.7%) and 89 females (86.3%), reflecting the higher proportion of female students in the Faculty of Economics. With ages ranging from 18 to 23 years, the sample represents various classes, providing a comprehensive overview of student perspectives.

Table 1. Participant Demographics

Category	Characteristics	Frequency	Percentage
Gender	Male	28	23,93%
	Female	89	76,07%
Age	18	8	6.83%
	19	28	23.93%
	20	42	35.89%
	21	28	23.94%
	22	11	9.41%
Total		**117**	**100,00%**

In this research, the analysis of factors contributing to learning difficulties in Introductory Accounting for students in the Accounting Education Program at Unimed examines several internal variables, including interest, motivation, talent, and independent learning, as well as

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external variables like the campus environment. Descriptive analysis offers a detailed overview of the characteristics of the data collected in this research.

Interest, as an internal motivation, drives individuals to explore or engage in activities with enthusiasm. The data reveals that 70.09% of students demonstrated high interest in the subject, either agreeing or strongly agreeing with survey statements. Meanwhile, 12.82% expressed low interest, and 17.09% remained neutral. This indicates that most students are positively inclined towards the topic.

Table 2. Interest

Scale	Number of Students	Percentage (%)
Strongly Disagree	5	4.27%
Disagree	10	8.55%
Neutral	20	17.09%
Agree	50	42.74%
Strongly Agree	32	27.35%

Motivation, an internal drive to achieve goals, reflects a willingness to work towards desired outcomes. Survey results from 117 students indicate that 15.39% demonstrated low motivation, either disagreeing or strongly disagreeing with the statements, while 15.38% remained neutral, showing no strong inclination either way.

Table 3. Motivation

Scale	Number of Students	Percentage (%)
Strongly Disagree	6	5.13%
Disagree	12	10.26%
Neutral	18	15.38%
Agree	50	42.74%
Strongly Agree	31	26.50%

Overall, it can be seen that the majority of students exhibit a high level of motivation, with 42.74% agreeing and 26.50% strongly agreeing. This indicates that most students have a positive motivation towards the surveyed aspect. Only 15.39% expressed disagreement, either strongly or somewhat disagreeing, while 15.38% remained neutral.

Talent refers to a natural ability or potential that can be enhanced through training. Survey results show that 66.67% of students have a positive perception of their talent, either agreeing or strongly agreeing with the statements. Meanwhile, 15.38% expressed a low perception, and 17.95% remained neutral, indicating varied views on their abilities.

Table 4. Talent

Scale	Number of Students	Percentage (%)
Strongly Disagree	7	5.98%
Disagree	11	9.40%
Neutral	21	17.95%
Agree	47	40.17%
Strongly Agree	31	26.50%

Self-directed learning reflects an individual's ability to manage their learning independently. Survey results indicate that 44.44% of students agreed, and 29.06% strongly agreed with having self-directed learning abilities, totaling 73.50%. Meanwhile, 11.11% expressed low levels, and 15.38% were neutral, showing a range of self-reliance in learning.

Table 5. Independent Learning

Scale	Number of Students	Percentage (%)
Strongly Disagree	4	3.42%
Disagree	9	7.69%

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Neutral	18	15.38%
Agree	52	44.44%
Strongly Agree	34	29.06%

Approximately 73.50% of students demonstrate high learning independence, indicating strong autonomy in their learning process. While 11.11% showed low independence, and 15.38% were neutral, the majority exhibit self-reliance, which is vital for academic success and personal development.

The campus environment significantly influences students' learning and development by providing academic support, social engagement, and necessary facilities. Survey data reveals that 14.53% of students viewed the campus environment negatively, while 16.24% remained neutral, indicating varied perceptions of its impact.

Table 6. Campus Environment

Scale	Number of Students	Percentage (%)
Strongly Disagree	6	5.13%
Disagree	11	9.40%
Neutral	19	16.24%
Agree	46	39.32%
Strongly Agree	35	29.91%

Approximately 69.23% of students have a positive perception of their campus environment, indicating its significant role in supporting academic success and personal development. A supportive campus atmosphere enhances students' overall educational experience.

The researcher assessed construct validity using cross-loading for convergent validity, the Root of AVE and correlation matrix for discriminant validity, and Cronbach's Alpha for reliability (Backhaus et al., 2023). The analysis showed all loadings exceeded 0.7, confirming that the measurement items met the required standards for validity without needing adjustments.

Table 7. Loading Factor Value

	Interest	Motivation	Talent	Independent Learning	Internal Factors	External_ Campus Environment	Learning Difficulties
TA1			0.78		0.727		
TA2			0.83		0.744		
TA3			0.939		0.856		
TA4			0.923		0.924		
LD1							0.867
LD2							0.805
LD3							0.879
LD4							0.783
LD5							0.794
IL1				0.896	0.86		
IL2				0.904	0.864		
IL3				0.911	0.851		
IL4				0.801	0.787		
IL5				0.846	0.785		
CE1						0.909	
CE2						0.859	

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CE3			0.871	
CE4			0.732	
IN1	0.857		0.805	
IN2	0.906		0.845	
IN3	0.94		0.865	
IN4	0.92		0.863	
IN5	0.893		0.904	
MO1		0.934	0.883	
MO3		0.895	0.71	

The study assessed convergent validity through factor loading and average variance extracted (AVE). All factor loadings exceeded 0.50, and AVE values for each construct were above 0.50, meeting the criteria for good convergent validity (Backhaus et al., 2023). These results confirm the constructs' validity.

Table 8. Construct Validity And Reliability

Matrix	Cronbach's Alpha	Rho_A	Composite Reliability	AVE
Interest	0.944	0.945	0.957	0.817
Motivation	0.807	0.834	0.911	0.836
Talent	0.891	0.905	0.926	0.758
Independent Learning	0.921	0.923	0.941	0.761
Internal Factors	0.970	0.971	0.973	0.692
External_Campus Environment	0,864	0.869	0.909	0.715
Learning Difficulties	0.883	0.887	0.915	0.683

Discriminant validity was tested to ensure distinctiveness among constructs by comparing the square root of AVE values with inter-variable correlations (Backhaus et al., 2023). Results show all AVE values exceeded the correlations, confirming the constructs meet discriminant validity criteria.

The study evaluated reliability using Cronbach's Alpha and Composite Reliability, requiring a minimum value of 0.6 (Mulder & Hamaker, 2020). All variables exceeded 0.80, confirming strong internal consistency, aligning with prior validity tests.

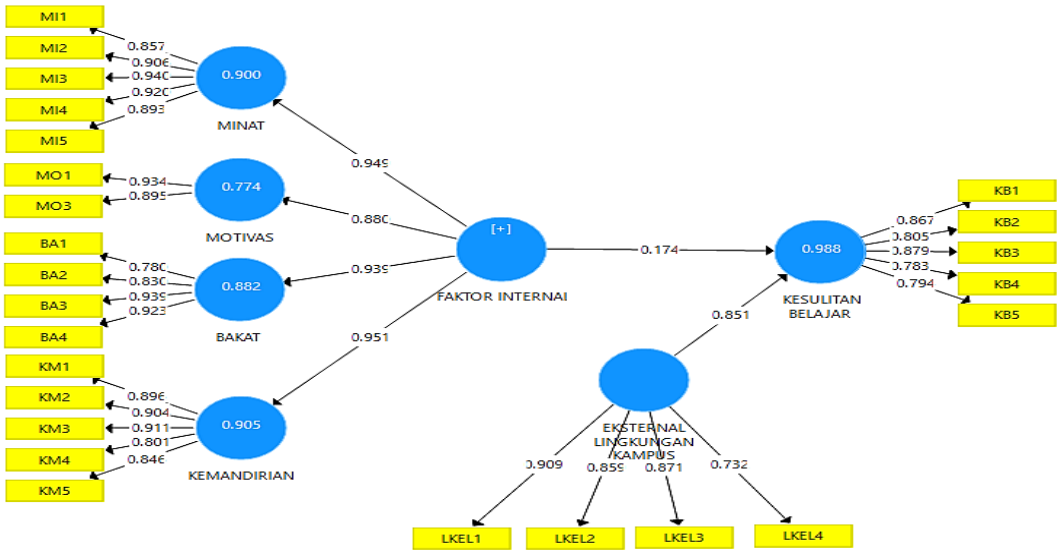

Figure 2. PLS Algorithm

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The Influence of Interest on the Learning Difficulties in Introductory Accounting among Accounting Education Students at Universitas Negeri Medan

Using SmartPLS 3.0, structural model testing revealed that interest in learning significantly reduces difficulties in Introductory Accounting for Universitas Negeri Medan students. With a t-statistic of 21.012, far exceeding the 1.96 threshold (Kline, 2023), the findings confirm that higher student interest correlates with fewer learning challenges. These findings align with Dalyono (2012) research, which emphasizes that interest in learning is a key factor influencing student learning outcomes. When students have a high interest in a subject, they are more motivated and engaged in the learning process, which helps them understand the material better and reduces learning difficulties. Similarly, Herpratiwi & Tohir (2022) and Lena et al. (2022) studies support these results, showing that interest in learning can enhance intrinsic motivation and student engagement, aiding them in overcoming learning challenges. Lena et al. (2022) also suggest that well-developed interest enables students to stay focused and motivated, allowing them to effectively tackle academic challenges. From a constructivist theory perspective, these results can be interpreted as the contribution of learning interest to building students' understanding of accounting concepts being taught. High interest encourages students to actively engage in learning, seek additional information, and tackle difficult concepts, consistent with constructivist principles where students construct their own understanding. Thus, these findings support constructivist theory in explaining the role of learning interest in the learning process.

The Influence of Motivation on Learning Difficulties in Introduction to Accounting Among Accounting Education Students at Universitas Negeri Medan

Motivation, whether intrinsic or extrinsic, drives an individual's energy, dedication, and goal achievement. Intrinsic motivation stems from curiosity and personal satisfaction, while extrinsic motivation is influenced by external rewards like grades or recognition. The analysis results indicate that motivation has a significant positive effect on the learning difficulties in Introduction to Accounting among Accounting Education students at Universitas Negeri Medan, with a t-statistic value of 10.574. This supports the hypothesis that motivation significantly influences learning difficulties. The findings suggest that motivation plays a crucial role in reducing learning difficulties. Pollack et al. (2021) research shows that motivation can enhance student engagement in learning. Furthermore, Dubois et al. (2023) found that high motivation is closely related to better academic achievement and reduced learning barriers. Similarly, Filgona et al. (2020) supports these findings, stating that motivated students tend to achieve better academic results and face fewer challenges in understanding the material.

Constructivist theory explains that student motivation is enhanced through meaningful experiences that align with their interests. L. S. Vygotsky (2020) emphasized the importance of social support in building motivation, while Pakpahan & Saragih (2022) highlighted that internal motivation drives students to actively engage in the assimilation and accommodation of new knowledge. In this context, motivation serves as a driving force for students to become more involved in active learning processes, thereby reducing the difficulties they might encounter.

The Influence of Talent on Learning Difficulties in Introduction to Accounting Among Accounting Education Students at Universitas Negeri Medan

Talent refers to a person's natural ability or specific potential, which can develop through practice and experience. Talent is often related to skills or proficiency in various areas such as academics, arts, and sports. Developing talent requires recognition and support

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from the surrounding environment, including family and educational institutions. In this research, talent has a significant positive effect on learning difficulties, with a t-statistic value of 22.769. Amaliyah & Maftukh Fajar (2024) found that developing talent can help students uncover their true potential, which in turn can enhance learning motivation and reduce learning difficulties. Additionally, Chethana & Noronha (2023) demonstrated that a supportive environment at both school and home plays a crucial role in the development of students' talents, which can help address learning challenges.

In the framework of constructivism, talent is viewed as an internal potential that should be developed through relevant learning experiences. Piaget (1952) suggested that students with specific talents will seek ways to assimilate new information related to their talents. Meanwhile, L. S. Vygotsky (2020) emphasized the importance of a supportive environment in facilitating the development of these talents. Therefore, recognizing and developing students' talents should be a priority in education to reduce learning difficulties and enhance academic achievement.

The Effect of Learning Independence on Learning Difficulties in Accounting Introduction for Accounting Education Students at State University of Medan

Self-directed learning refers to a student's ability to manage, direct, and control their own learning process. This includes setting goals, managing time, solving problems, and independently assessing their progress. Self-directed learning enables students to take greater responsibility for their own education and develop skills necessary for success in a dynamic learning environment. In this study, self-directed learning has a significant positive impact on learning difficulties, with a t-statistic value of 20.730. Research by Hermawan et al. (2024) shows that students with high self-directed learning capabilities are better at managing time, setting goals, and solving problems, all of which contribute to reduced learning difficulties. Chintya et al. (2023) found that self-directed learning plays a crucial role in academic success, especially in independent learning environments. Additionally, Lai et al. (2024) demonstrated that self-directed learning is positively related to academic achievement, as students who are self-directed in their learning tend to employ more effective learning strategies.

According to constructivist theory, self-directed learning allows students to actively participate in their own learning process. Pakpahan & Saragih (2022) emphasized that self-directed students are more effective at assimilating and accommodating new information, while L. S. Vygotsky (2020) noted that social support from the learning environment can help students develop their self-directed learning skills. In this context, self-directed learning functions as a mechanism that helps students overcome learning difficulties through the strategies they develop themselves.

The Influence of Campus Environment on Accounting Learning Difficulties for Accounting Education Students at Universitas Negeri Medan

The campus environment encompasses various physical, social, and academic aspects within higher education institutions that influence students' learning experiences. This includes learning facilities, interactions with professors and peers, as well as the available academic and social support. A supportive campus environment can create a conducive atmosphere for learning and personal development. In this study, it was found that the campus environment has a significant positive impact on learning difficulties, with a t-statistic value of 14.478. Ning et al. (2023) showed that a campus environment offering positive experiences, including interactions with professors and peers, can reduce learning difficulties and enhance students' academic engagement. Tamsukhin et al. (2023) also

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observed that student involvement in campus activities can help them overcome learning challenges and achieve academic goals. Additionally, Museus et al. (2022) found that social support and an inclusive campus environment can assist students in overcoming learning barriers.

A supportive campus environment plays a crucial role in reducing learning difficulties among students. Research indicates that adequate learning facilities, support from faculty, and social and academic integration within the campus environment can enhance students' academic engagement and reduce learning difficulties (Ning et al. (2023); Tamsukhin et al. (2023); Museus et al. (2022)). Social support and an inclusive campus environment can also provide students with the resources needed to overcome learning obstacles and achieve academic success (Museus et al., 2022). Therefore, improving a supportive campus environment can be an effective strategy for reducing learning difficulties in higher education.

Table 9. Path Coefficient

	Sample Mean	Standard Deviation	T-Statistic	P-Values
Internal factors →Interest	0.934	0.046	21.012	0.000
Internal factors →Motivation	0.861	0.079	10.574	0.000
Internal factors →Talent	0.929	0.043	22.769	0.000
Internal factors →Independent Learning	0.938	0.042	20.730	0.000
Internal factors →Learning Difficulties	0.132	0.087	2.024	0.047
External_Campus Environment→Learning Difficulties	0.882	0.060	14.478	0.000

The results of this research have important implications for accounting education programs at Universitas Negeri Medan and other educational institutions. To address the learning difficulties in the Introduction to Accounting course among students, accounting education programs must incorporate a comprehensive and integrated approach that can simultaneously enhance the factors influencing learning difficulties. The integration of a comprehensive program and the development of a supportive ecosystem are crucial steps in achieving this goal.

Thus, educational institutions can play a more effective role in helping students overcome learning difficulties and achieve higher academic success. This analysis shows that interest, motivation, talent, self-directed learning, family environment, and campus environment have significant and complementary influences on learning difficulties in the Introduction to Accounting course for Accounting Education students. With a comprehensive and integrated approach, universities can create an environment that supports and motivates students to overcome their learning difficulties, contributing to the creation of a dynamic and sustainable educational ecosystem.

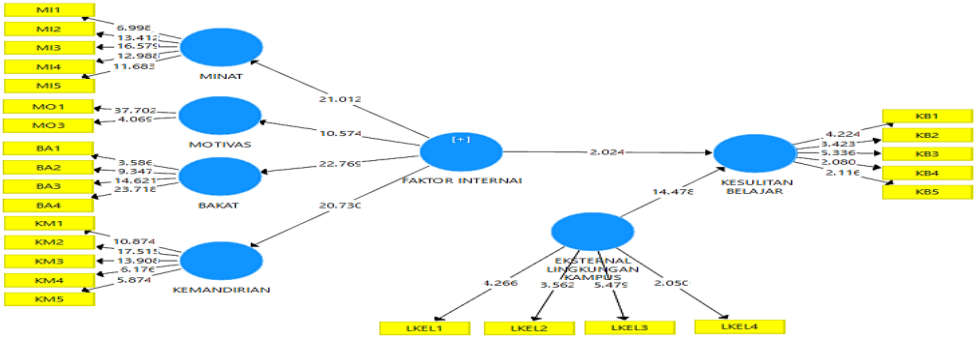

Figure 3. Results of Structural Model Testing

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Therefore, the results of this research provide important guidance for developing strategies and programs aimed at improving students' understanding and performance in the Introduction to Accounting course. By understanding and addressing the factors influencing learning difficulties, educational institutions can provide more effective support to students, helping them reach their full academic potential and preparing them for successful careers in the field of accounting.

Conclusion

The results of the study show that interest, motivation, talent, independent learning, family environment, and campus environment all have a positive and significant impact on students' learning difficulties in the Introduction to Accounting course. A high level of interest in accounting can reduce learning difficulties, highlighting the importance of fostering strong interest in the field. Motivation also plays a crucial role in reducing learning difficulties, indicating that students with clear goals and drive are better able to overcome learning challenges.

Moreover, students' talent and independent learning ability significantly contribute to reducing learning difficulties. Students who are talented in accounting and capable of independent learning tend to better cope with and overcome learning challenges. Additionally, a supportive family environment and a conducive campus environment are also important in reducing learning difficulties. Support from family and positive learning facilities and atmosphere on campus can help students stay focused and motivated in their studies.

Recommendation

It is recommended that institutions enhance efforts to foster student interest, motivation, and talent in accounting, alongside encouraging independent learning through targeted training and support. Strengthening the campus environment with supportive facilities and a positive atmosphere is crucial to reducing learning difficulties. Future research should explore additional factors such as teaching methods, technology use, family dynamics, and psychological influences to develop more effective interventions for improving student performance.

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