Do Learning Behaviors and Spiritual Intelligence Affect the Learning Stress of Accounting Students?

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Abstract
The causes of stress in students can come from their academic life, especially from external demands and demands from their own expectations. External demands can come from coursework, course loads, parents' demands to succeed in their studies, and social adjustment in their campus environment. Spiritual intelligence is able to encourage students to achieve success in their studies because spiritual intelligence is the basis for encouraging the effective functioning of intellectual intelligence and emotional intelligence. Learning behavior (which consists of the habit of attending lessons, the habit of reading books, the habit of visiting the library, and the habit of facing exams) of a student greatly affects the continuity of his lectures. This research is quantitative research in the form of a case study using multiple linear regression analysis methods. The results of data testing show that learning behavior is able to negatively but insignificantly affect college stress. The result of testing spiritual intelligence show that spiritual intelligence is able to negatively but significantly affect college stress.

Keywords: Learning behavior, spiritual intelligence, learning stress

1. Introduction

Stress that is felt by many students who are in college includes feelings of boredom in college or also due to various other casual factors, such as the stress of final year students, namely because they have not been able to complete their studies. Stress experienced by students is not automatically bad. The fact that supports this is that a moderate degree of stress will have a good impact on improving individual performance in the field of education. A moderate degree of stress will increase overall changes that will then improve performance, where students can be motivated to study better to achieve their goals.

According to Nuraini (2008), it is worrying about the uncertainty of the accounting industry produced by accounting higher education. This is because many universities are unable to make their students master well the knowledge and life skills. Students are accustomed to learning patterns of memorizing but not understanding the lesson, so students will tend to easily forget what has been learned or have difficulty understanding what is taught next.

The concern expressed by Nuraini (2008) is due to fact that many educational programs are still centered on intellectual intelligence. Intellectual intelligence is measured by report cards and achievement index. A good report card, a high achievement index, or often winning a class are the benchmarks of a person's success. These benchmarks are not wrong but not one hundred percent justified. There are other factors that cause a person to be succesfull, namely emotional intelligence and spiritual intelligence.

In addition to spiritual intelligence, learning behavior (which consists of the habit of attending lessons, the habit of reading books, the habit of visiting the library, and the habit of facing exams) of a student greatly affects the continuity of his lectures. According to Roestiah (Rachmi, 2010) argues that, effective time management is a necessary component of any learning method, whether it is for attending lectures, studying at home, at groups, of for tests.

Students can develop good study habits and spiritual intelligence if they were aware of their obligations as students and can allocate their time between learning and extracurricular activities effectively. In this situation, motivation and self-control are crucial because discipline is the feeling of afherence to the value believed in and doing the correct thing if it is seen to be responsibility. Motivation is the direction for the objective to be attained and has the motivation to always learn and have high creativity so that it can reduce the stress that occurs in students. Vice versa, if learning is only solely to get a bachelor's degree without being based on the attitude of knowledge and learning experience that should be and with low spiritual intelligence, then what happens is that learning is consideted a burden, suffering, lack of motivation in getting good grades so that it will result in stress.

Various studies have been conducted to examine the stress that occurs in students, namely, research conducted by Marita (2008) which examines the effect of learning behavior and emotional intelligence on college stress in accounting students, from the results of this study it is found that learning behavior and emotional intelligence have a negative effect on the occurrence of stress in a accounting students. Research conducted by Rismayana (2012) which examines the effect of learning behavior, emotional intelligence, and spiritual intelligence on college stress of accounting students, from the results of this study it is found that emotional intelligence and spiritual intelligence have a negative effect on the occurrence of college stress while learning behavior has no effect between learning behavior and college stress of accountung students.

The conditions of the covid 19 pandemic that cause students to carry out online learning activities indirectly contribute to increased stress for students. This encourages researches to observe whether the influence of learning behavior and spiritual intelligence affects the learning stress of Accounting Student from Faculty Economy and Business during the covid 19 pandemic.

2. Literature Review

2.1 Learning Behavior

The concept and definition of learning behavior varies greatly depending on the view of each person who observes it. Behavior is everything a person does. Talking to a friend, listening to a friend, documenting a report are all forms of behavior. Similarly, daytime dreaming, reading books and learning about something are included in behavior (Gibson, 2008).

Lectures are a place to confirm students' understanding in the process of self-learning, controlling the learning process is more important than the results or test score. If the learning process is well executed, grades are a logical consequence of the process. According to gagne in suryaningrum (2009), "Changes in behavior that are the result of learning can take the form of verbal information, intellectual skills, cognitive strategies, attitudes and motor skills. Meanwhile, it also reveals that learning outcomes will appear in habits, skills, observation, associative thinking, rational and critical thinking, attitudes, inhibition, appreciation, and affective behavior."

2.2 Spiritual Intelligence

Agustian (2009) defines spiritual intelligence as the ability to give religious meaning to every behavior and activity through steps and thoughts that are fitrah, towards a whole human beimgh and has an integralistic thinking pattern, and is principled only to Allah.
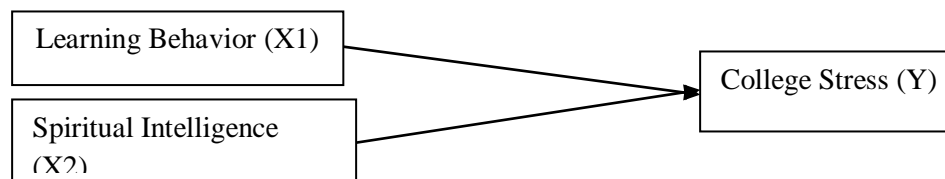
2.3 Stress

Stress or tension is a fact of life. Stress is the tension that occurs due to changes that everyone must adapt to, as there is no life without change. Stress can range from the most negative end such as a physically harmful condition, to the most positive end such as happiness or having long hopes for success.

2.4. Framework of Thought

The theoretical framework in this study is about the effect of learning behavior and spiritual intelligence on accounting students' college stress. For hypothesis development, this theoretical framework can be seen in the figure below. The research variables used in this study are independent variables which are often called influence variables because they affect other variables, namely learning behavior and spiritual intelligence. While the dependent variable or variable that is influenced by other variables in this study is college stress in accounting students.

Research Framework

2.5. Hypothesis

The Effect of Learning Behavior on College Stress of Accounting Students

Student learning behavior in higher education will affect the level of achievement and succes that will be achieved. According to suwardjono (2005), in higher education, student learning behavior includes attending classes, reading books, going to the library, and taking tests. According to suryaningrum (2009), learning is one of the aspects and plays a significant role in the development of a person's personality and conduct. However, if studying in college is solely to obtain undergraduate status without being based on an attitude of needing proper knowledge

and learning experience, then what can happen is that learning is considered a burden, torture, trial or suffering and is not considered a necessity for self-development and maturarion.

H1: Learning behavior has a negative and significant effect on college stress in accounting students

The Effect of Spiritual Intelligence on College Stress of Accounting Students

When one places their behavior and way of life in a wider and richer context of meaning, they are able to decide that their actions or way of life are more significant than those of others. This is known as having spiritual intelligence (Zohar and Marshall, 2008). Spiritual intelligence is the foundation needed for effective functioning of intellectual intelligence and emotional intelligence.

The qualities of divinity, trust, learning leadership, future-focusedness, and order are signs of good spiritual intelligence. Therefore, someone who has high spiritual intelligence have high curiosity, so they also have the motivation to always learn and have high creativity. Vice versa, students with low spiritual intelligence will be less motivated in learning, which happens is to do everything possible to get good grades, so they are stressed when facing exams.

H2: Spiritual intelligence has a negative and significant effect on college stress in accounting students

3. Methods

This research is quantitative research in the form of a case study that focuses on accounting students. The research data in this study are primary data. This type of data will be used by researchers in the form of opinions, attitudes, experiences or characteristics of a person or group of people who are research subjects or respondents (Indrianto and Supomo, 2011) arranged in a structured list of questions.

The sample in this study will be taken from the population of students of the Accounting Department, Faculty of Economics and Business, Tanjungpura University, namely students who are in semesters 5 (five) and 7 (seven) on the grounds that these students have the same perception of learning behavior and the same spiritual intelligence after several years of study and there are students doing their final assignments, approaching graduation.

The method of determining the sample in this study is to use the probability sampling method with simple random techniques. The number of accounting students at the Faculty of Economics and Business, Tanjungpura University, namely:

1. Accounting students in semester 7 (seven) reguler A amounted 141 students.

2. Accounting students in semester 7 (seven) reguler B amounted 124 students.

3. Accounting students in semester 5 (five) reguler A amounted 151 students.

4. Accounting students in semester 5 (five) reguler B amounted 137 students.

So based on the data obtained from the faculty, the total number of accountung students of the Faculty of Economy and Business, Tanjungpura University semester 5 (five) and 7 (seven) is 553 people. To determine how many minimum sample sizes (n) are needed if the population size is known, the Slovin formula can be used (Amirin in Bakara, 2012) as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = Sample size

N = Population size

e = The level of accuracy (5%)

Therefore:

$$n = \frac{553}{1 + 553(5\%)^2}$$

n = 553/2.38

n = 232,85

Based on the above calculations, the authors determine the sample size of the population, namely 233 students (rounded).

3.1. Research Variables

The independent variables in this study are learning behavior, spiritual intelligence. The dependent variable in this study is accounting student's college stress.

3.2. Operational Definitions

Independent Variable

Learning Behavior (X1)

The measuring instrument used to measure learning behavior variable is to use a questionnaire adopted from Suryaningrum et al (2009), which was developed into four dimensions, namely:

1) The habit of attending lessons, namely how much attention and activeness of a student in learning, which is measured in 4 statement items.

2) Book reading habits, namely how long a student reads every day and the type of reading read, which is measure in 5 statement items.

3) Visits to the library, namely how often students go to the library every week, which isi measured by 5 statement items.

4) The habit of facing exams, which is as the preparation of a student's study before the exam arrives, which is measured in 4 statement items.

So, in the independent variable (learning behavior), there are 18 statement items that will be attached to the questionnaire.

Spiritual Intelligence (X2)

The SQ instrument in this study was developed into 6 dimensions, namely:

1) Principle of divinity

The instrument used in the principle of divinity is questionnaire submitted to respondents as many as two statements, which include belief or faith in God Almighty. This principle applies in Indonesia, because Indonesia is a country based on the Almighty God. Therefore, this principle may not apply to Communist countries where there are atheists. This instrument uses five likert scales, namely strongly disagree (1), disagree (2), Neutral (3), Agree (4), and Strongly agree (5).

2) Unwavering trust

The instrument used in firm trust is in the form of a questionnaire submitted to respondents as many as four statements, which include how respondents do their tasks with dicipline and as well as possible. This instrument uses five likert scales, namely strongly disagree (1), disagree (2), Neutral (3), Agree (4), and Strongly agree (5).

3) Leaderhip spirit

The instrument used in leadership is a questionnaire submitted to respondents as many as six statements, which include firm principles in order to be able to become a true leader. This instrument use five likert scales, namely strongly disagree (1), disagree (2), Neutral (3), Agree (4), and Strongly agree (5).

4) Learner at heart

The instrument used in the learner spirit is a questionnaire submitted to respondents as many three statements, which include a person's desire to continue learning. This instrument use five likert scales, namely strongly disagree (1), disagree (2), Neutral (3), Agree (4), and Strongly agree (5).

5) Future oriented

The instrument used in future orientation is a questionnaire submitted to respondents as many as four statements, which include orientation to life goals in the short, medium and long term. This instrument uses five likert scales, namely strongly disagree (1), disagree (2), Neutral (3), Agree (4), and Strongly agree (5).

6) Principle of order

The instrument used in the principle of regularity is in the form of a questionnaire submitted to respondents as many as four statements, which include clearly formulating plans or goals. This instrument uses five likert scales, namely strongly disagree (1), disagree (2), Neutral (3), Agree (4), and Strongly agree (5).

Dependent Variable (Y)

The dependent variable in this study is accounting student college stress. College stress is a situation that makes students feel pressured in their studies so that learning concentration is disrupted, the cause is an error in learning behavior or other circumstances such as the environment. College stress is measured in 5 statement items that will be attached to the questionnaire.

3.3. Data Analysis Technique

In this study using the multiple linear regression analysis method, this shows the relationship (correlation) between one event and another. Because there are two or more variables, the linear relationship can be expressed in multiple linear regression equations.

The regression formula used accounting to Ghozali (2013) is:

$Y = b_0 + b_1X_1 + b_2X_{22} + e$

Description:

b	= Constant
X_1	= Learning Behavior
X_2	= Spiritual Intelligence
Y	= College Stress
b_1, b_2	= Regression Coefficients for X_1 and X_2
e	= Error term intervention or manipulation fidelity

4. Results

Respondents of this study were students at Tanjungpura University (UNTAN), Faculty of Economy and Business, Accounting Department. Higher education has a learning style and offers the aim that every student who is at the university becomes a student who understands the field of knowledge he demands. The data collection method was carried out in 2 ways, namely through questionnaires and google from considering covid conditions. The results of filing in the respondent's identity provide for researches as follows.

Table 1
Respondent Demographics

Characteristics	Category	Total	%
Program	Reguler A	70	67
	PPAPK	35	33
Gender	Male	45	43
	Female	60	57
GPA	>3,5	85	81
	2,50 – 3,49	20	19

Source: Processed primary data, 2021

Most respondents came from reguler A students as many as 70 people or 67% and the remaining 35 people or 33% were PPAPK students. Respondents who participated were male students as many as 45 people or 43% and the largest contribution was female students as many as 60 people or 57%.

Before linear regression analysis and hypothesis testing, the processed data has passed classical assumption tests such as normality test, multicollinearity test, heteroscedasticity test and autocorrelation test. The following are the results of multiple linear regression analysis:

Table 2
Multiple Regression Analysis

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	13.213	4.376		5.310	.000
PB	-2.043	.034	-.089	-2.803	.224
KS	-3.014	.022	-.048	-3.431	.078

a. Dependent Variable: SK
Source: Processed primary data, 2021

The results of multiple linear analysis obtained the following equation:

$Y = 13.213 - 2.043X_1 - 3.014X_2 + e$

The coefficent of determination test aims to determine the proportion of the contribution of all independent variables and the dependent variable.

Table 3
Coefficicent of determination
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.513[a]	.263	-.265	2.41424

a. Predictors: (Constant), KS, PB
b. Dependent Variable: SK

sumber: Processed primary data, 2021

The result of this test indicate that the contribution of learning behavior and spiritual intelligence to college stress is 26,3%. The rest is influenced by other factors not examined in this study.

The F test is conducted to determine whether all independent variables, namely learning behavior and spiritual intelligence, together have a significant influence on the dependent variable, namely accounting student college stress.

Table 5
F Test Results
ANOVAᵃ

Model		Sum of Squares	Df	Mean Square	F
1	Regression	5.307	2	2.653	.455
	Residual	477.940	102	5.829	
	Total	483.247	104		

a. Dependent Variable: stres kuliah

b. Predictors: (Constant), kecerdasan spiritual, perilaku belajar
Source: Processed primary data, 2021

The significance values of the F test of 0.023 < 5% indicates that learning behavior and spiritual intelligence together are able to di significant affect college stress.

The result of partial variable testing the following results

Table 6
Results of the t-test

Model	Koefisien regresi	T	Sig.	Keterangan
Perilaku belajar	-2.043	-2.803	.224	Berpengaruh tidak signifi
Kecerdasan spiritual	-3.014	-3.431	.078	Berpengaruh tidak signifi

Source: processed primary data, 2021

Learning behavior has a negative effect on college stress but is not significant, as well as spiritual intelligence on college stress. The results of this study support the results of research by Aswandi (2017), Ghosa (2018), and Indarwati (2018) but contradict the results of research by Suratno (2020) and Kusumaningrum (2013).

Spiritual intelligence is able to influence college stress but not significantly. The results of this study support the research of Basuki, et al (2020), Suratno (2020), Ghosa (2018) and Kusumaningrum (2013). These two results cause hypothesis 1 dan hypothesis 2 to be rejected.

This test is conducted to see if there are differences in the influence of learning behavior, spiritual intelligence on college stress between regular and PPAPK students. For this reason, two group were created: regular and PPAPK students. This test wanted to see if there were

differences in learning behavior and spiritual intelligence between regular and PPAPK students. This was done because PPAPK students have different class times from regular students, namely in the afternoon and evening, and usually they already have a job.

Table 7
T-test (2)

		Levene's test for equality of variances		t-test for equality of means				
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Perilaku belajar	Equal variance assumed	8.017	.010	-1.582	103	.117	-1.68333	1.06413
	Equal variance not assumed			-1.620	76.537	.109	-1.68333	1.03904
Kecerdasan spiritual	Equal variance assumed	16.452	.000	-10.487	103	.000	-12.28056	1.17103
	Equal variance not assumed			-10.868	66.351	.000	-12.28056	1.12999

Source: Processed primary data, 2021

It can be seen from the results of the SPSS output in table 7 above that the learning behavior variable has an F_{count} levene's test value of 8,017 with a significant level of 0,010. Because the significant level is smallet than 0,05, it can be concluded that they have different variances. Likewise, spiritual intelligence with an F_{count} levene's test of 16,452 with a significant level of 0,010 indicates that the students and regulars are different variances. These results also show that there are differences in learning behavior and spiritual intelligence between reguler and PPAPK students.

5. Conclusion

The conclusion of this study is that the results of data testing show that learning behavior is able to negatively but not significantly affect college stress, the result of testing spiritual intelligence show that spiritual intelligence is able to negatively but not significantly affect college stress. The results of testing simultaneously learning behavior and spiritual intelligence on college stress show that learning behavior and spiritual intelligence together are able to significantly and negatively affect college stress. The results of the t-test test show that there are differences in learning behavior and spiritual intelligence between regular and PPAPK students.

This research was conducted during the covid pandemic and provided its own challenges for researchers. The obstacles ecncountered during the study became the limitations of the study,

namely, limited respondents due to not all respondents returning questionnaires or filling out google forms, the research variables used were only 3, namely learning behavior, spiritual intelligence and college stress.

Implications for future research, namely, improving research methodology, especially in determining respondents, adding appropriate research variables to determine what factors affect student college stress, improving research models.

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