ANALYSIS OF LEARNING DIFFICULTIES ABOUT INTRODUCTION TO ACCOUNTING AND FINANCE OF WORKSHEET MATERIAL LEARNING

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Abstract: The results of the analysis test can be used as a means to know the students' learning difficulties and as a guide to know how to overcome such difficulties. The purpose of this study is to identify and know the causes of learning difficulties on accounting worksheet materials. In analyzing the data presented the difficulty of learning accounting work sheet material based on the cognitive domain. The results showed that students had difficulty working on the worksheet on the dimensions of remembering i.e : "Writing corporate identity and period of worksheet", Categorization and account coding", and on the dimensions of understanding i.e : "Write the code of the newly opened account", and on the dimensions of applying i.e : "Lacking careful when posting post balance and adjusting journal", "Preparation of balance sheet after adjusted", and on analyzing dimensions: "Specifying real account and nominal account", and on evaluating dimensions i.e : "Determine the profit/loss company," and on the dimensions of creating difficulties caused by difficulties in other dimensions, while the way to overcome learning difficulties accounting worksheet material learning is to continue to practice in working worksheet and often ask to friends and teachers if there is a not understood.

Keywords: Test Analysis, Accounting, Worksheet, Cognitive Domain

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INTRODUCTION

Accounting is a subject that teaches procedural knowledge.¹ This is because learning accounting requires stages in learning activities.² The learning material at each stage aims to master certain competencies, and underlies the mastery of competencies for the next stage.³ Procedural knowledge starts from the pattern proposed by Riyanto⁴; Edwards,⁵ et al; Chakravarthy & Haase,⁶ namely knowledge, use, and find, which consists of pre-procedures, procedures, processes, and concept formation. The procedural approach⁷ is used when competency standards,⁸ must be mastered in the form of sequential steps in carrying out a learning task.⁹ Because accounting is a subject that is included in the category of

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procedural knowledge\textsuperscript{10}, many students have difficulty\textsuperscript{11} in learning accounting.\textsuperscript{12}

Multi-column balance sheet/working paper containing balance sheet column before adjustment, adjustment column, balance sheet column after adjustment, profit and loss column, and balance sheet column.\textsuperscript{13} So that in the preparation of the balance sheet requires accuracy to fill in the columns on the working paper (balance sheet).\textsuperscript{14} Therefore, students who are less conscientious will have difficulty in making lane balances.\textsuperscript{15}

In learning activities, there are concepts that have been put forward by experts, one of which is the taxonomic concept proposed by Bloom et al\textsuperscript{16}; John\textsuperscript{17}; Novitasari & Pujiastuti.\textsuperscript{18} Bloom divides the concept of taxonomy into 3 domains, one of which is the cognitive domain. This


cognitive realm consists of six levels, remembering, understanding, applying, analyzing, synthesizing, and evaluating. The cognitive realm proposed by Bloom was later revised by Ruwaida\textsuperscript{19}; Gunawan & Palupi\textsuperscript{20}; Setyosari\textsuperscript{21} according to him, the cognitive realm consists of: remembering, understanding, applying, analyzing, evaluating, and creating.

Learning difficulties can be interpreted as a condition in a learning process characterized by certain obstacles to achieving learning outcomes.\textsuperscript{22} These barriers may also be realized and may also be unaware of the person experiencing them, and can be sociological, psychological or physiological in the entire learning process. People who experience obstacles in the process of achieving learning outcomes will get results below what they should. This is in accordance with the opinion Nuraeni & Syihabuddin cited by Azzolini et al: "Learning difficulty represent a discrepancy between a child’s estimated academic potential and his actual level of academic performance".\textsuperscript{23}

Based on this description, it is necessary to study the learning difficulties of students in accounting subjects for lane balance sheet material, so as to minimize student errors in working on lane balances. In addition, teachers can find out how to overcome the difficulties experienced by students in working on lane balances. The analytical test

\textsuperscript{22} Darimi, I. (2016). Diagnosis kesulitan belajar siswa dalam pembelajaran aktif di sekolah. JURNAL EDUKASI: Jurnal Bimbingan Konseling, 2(1), 30–43.
instrument in this study is in the form of a lane balance question with reference to the cognitive realm, namely remembering, understanding, applying, analyzing, evaluating, and creating.

**THEORETICAL BASIS**

**Learning Difficulties**

Learning difficulties are conditions that indicate difficulties in an individual's ability to process information effectively and have an impact on the ability to read, write, or perform math calculations. Learning difficulties refer to difficulties in learning and using academic skills that can be experienced by individuals with normal or even above average intelligence levels. Meanwhile, according to Lerner and Johns Learning difficulties is a term that refers to abnormalities or disorders in learning ability, especially in the academic field.

**Worksheet Material Learning**

According to Permendikbud Number 22 of 2020 concerning Process Standards for Primary and Secondary Education, worksheets are sheets that contain independent tasks for students to do at home or at school, as a follow-up to classroom learning. Meanwhile, according to Bukhari Daud, Suyatno, and Yuni Hadi Wibowo a worksheet is a tool used by teachers and students in the learning process that is specifically designed to help students understand certain concepts and solve problems given in the learning context. Then according to C. Raymond Skinner

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and William R. Watson worksheets are teaching materials used to help students gain understanding and certain skills in a topic or subject.29

**RESEARCH METHODS**

This research is a descriptive study, which describes the difficulties of learning accounting for the balance sheet material and how to overcome these difficulties. The research sample amounted to 86 people by taking samples on class XI Accounting students of SMK Negeri 1 Banjarmasin.

The data collection technique in this study used a test of lane balance questions and interviews. The test reference based on the SMK curriculum and the cognitive realm is in the form of remembering, understanding, applying, analyzing, evaluating, and creating which is then conducted interviews with accounting teaching teachers and students who have difficulty knowing how to overcome the difficulties experienced by these students. Below is described the analysis test of the difficulty of learning accounting of the balance sheet material.

<table>
<thead>
<tr>
<th>Adjustment</th>
<th>Balance Sheet</th>
<th>Lane Balance</th>
<th>Financial Report</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>N.S</td>
<td>AJP</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>2</td>
<td></td>
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<tr>
<td>3</td>
<td></td>
<td>3</td>
<td></td>
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<tr>
<td>4</td>
<td></td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 1: An overview of the difficulty analysis test of learning accounting of the balance sheet material.

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RESULTS AND DISCUSSION

Below is presented a recapitulation of the analysis of the difficulties of class XI Accounting students of SMK Negeri 1 Banjarmasin from the cognitive realm by identifying the difficulties if more than 10 students fail to complete the analysis test of each cognitive realm.

<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Write The Name of The Company</td>
<td>35.88 %</td>
</tr>
<tr>
<td>Writing down the Lane Balance Period</td>
<td>35.88 %</td>
</tr>
<tr>
<td>Classifying Accounts and Coding Correctly</td>
<td>40.70 %</td>
</tr>
</tbody>
</table>

Based on the picture above, it can be seen that, The Realm of Remembering identified 3 difficulties from two activities, namely in the item of writing the name of the company and the item of writing the balance sheet period of the lane there are 30 people or 35.88%, then the item classifies accounts and coding correctly there are 35 students or 40.70%,

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Based on the picture above, it can be seen that, the Realm of Understanding in the code writing activity, six difficulty items were experienced by 13 students, namely 15.12%, ten difficulty items were experienced by 14 students, namely 16.28%, seven difficulty items were experienced by 34 students, namely 39.53%, five difficulty items were experienced by 35 students, namely 40.70%, and one difficulty item was experienced by 50 students, namely 58.14%. Meanwhile, in the activity of writing the account name, 24 students identified difficulties in writing the account name in the column of the lane balance, which was 27.91%.
Percentage of difficulty analysis Applying a working Balance Sheet (Adjusting Journal Post)

Percentage of difficulty analysis Applying a working Balance Sheet (Post Trial Balance)

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Based on the picture above, it can be seen that the Realm of Applying, in the activity of posting the balance sheet, six difficulty items were experienced by 11 students, namely 12.79%, six difficulty items were experienced by 12 students, namely 13.95%, four difficulty items were experienced by 13 students, namely 15.12%, and one difficulty item was experienced by 25 students, namely 29.07%. While in the activity of posting an adjustment journal, one difficulty item was experienced by 14 students, namely 16.28%, three difficulty items were experienced by 15 students, namely 17.44%, three difficulty items were experienced by 16 students, namely 18.60%, two difficulty items were experienced by 17 students, namely 19.77%, four difficulty items were experienced by 18 students, namely 20.93%, one difficulty item was experienced by 19 students, namely 22.09%, Four difficulty items were experienced by 20 students, namely 23.26%, one difficulty item was experienced by 27 students, namely 31.40%, one difficulty item was experienced by 40 students, namely 46.51%, one difficulty item was experienced by 44 students, namely 52.37%.
students, namely 51.16. Meanwhile, in the activity of making a balance sheet after adjusting, three difficulty items were experienced by 17 students, namely 19.77%, three difficulty items were experienced by 18 students, namely 20.93%, three difficulty items were experienced by 19 students, namely 22.09%, five difficulty items were experienced by 20 students, namely 23.26%, two difficulty items were experienced by 21 students, namely 24.42%, four difficulty items were experienced by 23 students, namely 26.74%, three difficulty items were experienced by 25 students, namely 29.07%, one difficulty item was experienced by 26 students, namely 29.07%, one difficulty item was experienced by 27 students, namely 31.40%, one difficulty item was experienced by 32 students, namely 37.21%, one difficulty item was experienced by 40 students, namely 46.51%, and one difficulty item was experienced by 45 students, namely 52.33%

### Percentage analysis of difficulty analyzing the Worksheet on Filling in the Profit / Loss Column

![Bar graph showing percentage analysis of difficulty](image)

Fill in the L/R fields

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Based on the picture above, it can be seen that the Realm of Analyzing, in the activity of filling in the profit and loss column, five difficulty items were experienced by 26 students, namely 30.23%, three difficulty items were experienced by 27 students, namely 31.40%, one difficulty item was experienced by 28 students, namely 32.56%, two difficulty items were experienced by 29 students, namely 33.72%, one difficulty item was experienced by 35 students, namely 40.70%, one difficulty item was experienced by 46 students, namely 53.49%. Meanwhile, in the activity of filling in the balance sheet column, three difficulty items were experienced by 23 students, namely 26.74%, two difficulty items were experienced by 24 students, namely 27.91%, three difficulty items were experienced by 25 students, namely 29.07%, four difficulty items were experienced by 26 students, namely 30.23%, two difficulty items were experienced by 27 students, namely 31.40%, one difficulty item was experienced by 28 students, namely 32.56%, one difficulty item was experienced by 29 people, namely 33.72%, One
difficulty item was experienced by 42 students, namely 48.84%, and one ITE difficulty was experienced by 44 students, namely 51.16%

Realm of Evaluating, in the activity of Balancing Profit / Loss with the item Adjusting the amount of debit / credit in the Profit / Loss column identified 53.49% of students had difficulties. Meanwhile, in the Balance Sheet activity with the item Adjusting the nominal debit/credit in the balance sheet column, 54.65% of students identified difficulties. Meanwhile, in the activity of Stating Profit / Loss with the item Stating whether the company experienced losses or profits correctly identified 51.16% of students had difficulty.
The Realm of Creating, in the activity of Making a Profit / Loss Statement with the item Making a Profit / Loss statement correctly based on the data in the column of the balance sheet was identified 65.12% of students had difficulties. Meanwhile, in the activity of Making a Capital Change Report with the item Making a capital change report correctly based on the data in the column of the balance sheet, 65.12% of students identified difficulties. Meanwhile, in the activity of Making a Balance Sheet Report with the item Of making a balance sheet report correctly based on the data in the column of the balance sheet, 62.79% of students identified difficulties.

While how to overcome the difficulties of learning accounting for lane balance sheet material is as follows:

Table 1 High Difficulty Student Answer Table

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Question</th>
<th>Why do most students</th>
<th>In what section</th>
<th>How do you</th>
</tr>
</thead>
</table>

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<table>
<thead>
<tr>
<th>Name</th>
<th>Issue Description</th>
<th>Solution Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Imanuel</td>
<td>Too many columns and numbers to fill in</td>
<td>Mistaken when filling in numbers in the column of the Balance Sheet (Working Paper)</td>
</tr>
<tr>
<td>Dea Novitasari</td>
<td>Lack of thoroughness when filling out working papers</td>
<td>It is difficult when adding up the final result in the column of the balance sheet</td>
</tr>
<tr>
<td>Yuanita Genina</td>
<td>Too many numbers</td>
<td>Mistaken when filling in numbers in the column of the Balance Sheet (Working Paper)</td>
</tr>
</tbody>
</table>

1. Imanuel
2. Dea Novitasari
3. Yuanita Genina

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<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Question</th>
<th>In what section do you think students usually have difficulties or are still wrong in working on the Balance Sheet (Working Paper)?</th>
<th>How do you think you can overcome the difficulties that students often experience in working on the Balance Sheet (Working Paper)?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Umi Khasanah</td>
<td>Lack of Meticulousness in work</td>
<td>Mistaken when filling numbers into the column balance so that it is often unbalanced</td>
<td>Practice often, be unhurried while working, and ask if you don't understand</td>
</tr>
<tr>
<td>2.</td>
<td>Noor Laila. F</td>
<td>Too many numbers and columns</td>
<td>When making Profit and Loss and Balance Sheet</td>
<td>Memorizing accounts of profit and loss and balance sheet</td>
</tr>
<tr>
<td>3.</td>
<td>Melinda Setyawati</td>
<td>Lack of meticulousness and difficulty when balancing</td>
<td>When summing the final result because it must be balanced</td>
<td>Exchange information with friends</td>
</tr>
</tbody>
</table>

Table 3 of Answers of Students with Sufficient Difficulty
<table>
<thead>
<tr>
<th>No</th>
<th>Name</th>
<th>Question</th>
<th>Why do most students still have difficulty in working on the Balance sheet (Working Paper)?</th>
<th>In what section do you think students usually have difficulties or are still wrong in working on the Balance Sheet (Working Paper)?</th>
<th>How do you think you can overcome the difficulties that students often experience in working on the Balance Sheet (Working Paper)?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Jamaliah</td>
<td>Because you have not mastered the cycle in accounting</td>
<td>When a new account is opened and sorts out the profit and loss account and balance sheet account</td>
<td>Often repeat the previous lesson so that you understand and get used to working on the accounting cycle</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Hesti Ananda</td>
<td>Because it is wrong in the creation of an adjustment journal</td>
<td>When creating a balance sheet after adjusting because it is less thorough when adding or subtracting</td>
<td>Must be meticulous and patient in working on the balance sheet so that mistakes do not occur</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Amelia Ribuan a</td>
<td>Because it is less thorough when filling in columns in the lane balance</td>
<td>Mistaken when filling in numbers in the column of the column of the column of the balance sheet so that it is unbalanced</td>
<td>Must be thorough and not ashamed to ask questions, both to teachers and to friends if there is something that is not understood</td>
<td></td>
</tr>
</tbody>
</table>

The difficulty of students in working on the initial cycle in accounting will result in students having difficulty in working on the next deep cycle in accounting. If students experience difficulties in the realm of...
rememrning in working on the balance sheet, it will result in errors in other domains such as the realm of understanding, applying, analyzing, evaluating, and creating. From the results of the study, it can be seen that most students have difficulty when there is a new account that must be opened when making an adjustment journal, this results in students filling in the wrong fields in the lane balance; In addition, students also lack mastery in grouping nominal accounts and real accounts, thus causing students to have difficulty in solving lane balance problems in the profit and loss column and balance sheet columns, this also results in students having difficulty when determining the company to obtain profit or loss as an account of errors in the nominals of the accounts that affect profit or loss.

CONCLUSION

The results showed that students have difficulty in working on the lane balance sheet on the dimensions of remembering: 1) "Writing the corporate identity and period of the lane balance", 2) "Classification and coding of accounts", on the dimension of understanding: 1) "Writing down the code of the newly opened account", on the dimension applying: 1) "Lack of accuracy when posting Balance Sheets and Adjustment Journals", 2) "Making Balance Sheets After Adjustment", in the dimension of analyzing: 1) "Determining real accounts and nominal accounts", in the dimension of evaluating: 1) "Determining the profit / loss of the company", and in the dimension of creating difficulties due to difficulties in other dimensions, while the way to overcome the difficulty of learning the balance sheet is to continue to practice in working on the balance sheet and often ask friends and teachers if there is something that is not understood.

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